

Saint Louis Christian College

Financial Information



REGISTRATION CHARGES

Student Obligations— All financial arrangements concerning tuition, room and board, and other fees are explained in the college's published fee schedule. The charges appearing below are current as of the 2011-2012 academic year. Official transcripts of the student's grades and transfer of credits to other schools will not be furnished until all debt to SLCC is paid in full. All accounts of graduating seniors must be paid in full prior to the time of graduation. No one will be permitted to receive a diploma until all bills have been paid.

Tuition— Tuition charges are \$480.00 per credit hour. Full-time students take a minimum of 12 hours. (Audit hours do not count toward this total). Special permission from the Academic Dean is required to take more than 18 credit hours per semester. (See additional statement under "Academic Load".)

Audit Charge— Class may be audited for \$240.00 per credit hour. Auditors do not complete assignments or take tests. In any semester a student takes less than 7.0 semester hours of class as an auditor, the Student Services Fee will not apply.

Continuing Education Certificate Program Tuition— Each student taking a course for continuing education units under the Continuing Education Certificate Program will be charged \$100.00 per course plus the purchase price of the text and syllabus. Financial aid is not available for Certificate Programs.

Instructional Charges— Certain courses require an instructional charge in addition to tuition. For example, Private Music Lessons are charged \$300.00.

Student Services Fee Benefits— Students enrolled at SLCC receive the benefits of academic advising, financial aid administration, placement, personality, and other testing, admission to campus athletic activities, use of library services with internet access, use of Presidents Hall Kool Bean coffee house, a resident's card (on-campus housing) for using Florissant Civic Center facilities, dormitory phone services, parking privileges, drop/add requests, transcript requests, graduation fees, a mailbox, and other services, for a per-semester fee of \$650.00 (Students enrolled for 6 hours or less are charged \$325.00).

Right to Modify— The College reserves the right to modify all charges annually without advance notice.

DAY PROGRAM FEES *(All fees are nonrefundable)*

New Student Reservation Fee— A new student, in order to reserve a class spot and register for classes, must pay a one-time nonrefundable "New Student Fee" of \$250.00. A new student is defined as one who will be taking seven or more hours at SLCC for the first time.

Late Registration Fee— A \$250.00 fee is charged to new students who register after the last assigned day of registration and to current students who register after the last day assigned for preregistration.

ADULTS IN MINISTRY (AIM) PROGRAM FEES *(All fees are nonrefundable)*

New Student Reservation Fee— A new student, in order to reserve a class spot and register for classes, must pay a one-time nonrefundable "New Student Reservation Fee" of \$250.00. A new student is defined as one who will be taking six or more hours at SLCC for the first time. The Student Services Fee will be reduced to \$250.00 in any semester the AIM student must pay the New Student Reservation Fee.

Late Registration Fee— Current students' preregistration for the next AIM semester occurs during the final course of the current semester. A \$200.00 late registration fee is charged to students who register after the last assigned day of preregistration. Students who register for an AIM class on a class-by-class basis rather than on a semester basis must register prior to the date of the first day of class. A \$250.00 late fee is charged after the last assigned day of registration.

PAYMENT ARRANGEMENTS

A student cannot attend classes until the admissions file is complete **and the student's bill is paid in full**. However...

If a student has completed the process for federal financial aid, the College will require only that the student pay the remaining obligation after financial aid and any applicable scholarship is applied. Completion of the federal financial aid process includes completing all forms required to receive aid, including, but not limited to, the FAFSA, and loan documents, if applicable. Completion also means satisfying the requirements of verification, if selected. The College may consider non-federal awards (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 the funds or written notification stating:

1. Sponsor and award name.
2. Award amount.
3. When the award will be distributed.
4. Any restrictions in the student receiving such award other than enrolling at Saint Louis Christian College.

The student is responsible for all fees even when it is anticipated federal or non-federal awards, grants, scholarships and/or loans (financial aid) should cover all or a portion of the fees. If any financial aid does not come to fruition for any reason, the College shall inform the student in writing of that determination. The student will then have seven (7) days from the date of this notification to pay the remaining balance. Nonpayment within those seven days will result in the College withdrawing the student.

After scholarships and financial aid have been applied (only the amount awarded by the first day of registration), the remaining balance must be paid prior to the first day of class.

Note: All outstanding balances from previous semesters (including but not limited to tuition, room, board, library, bookstore, etc.) must be paid in full prior to enrollment in the new semester and/or prior to the release of an official copy of the student's transcript or diploma.

REFUND POLICY

Every student who completes the enrollment process is indebted for the total semester's tuition, fees, room, and board (if applicable). However, those students who withdraw from college before attending the first day of class will have their student accounts credited by the policy stated below. This may result in a refund. To receive any refund for room and board, the student must withdraw from college prior to attending the first day of class (e.g., moving off campus in the middle of the semester is not grounds for a refund). There are no exceptions to this policy even if withdrawal is deemed by the student to be for reasons outside of his or her control. *Students must begin the official withdrawal process at the Registrar's Office by picking up an official withdrawal form and securing written approval from the student's advisor and the student's instructor(s) of the course(s) from which the student is withdrawing.* The student completes the official withdrawal process by returning the completed form to the Registrar and securing the Registrar's signature. The withdrawal does not become official until the Registrar signs the official form.

The withdrawal date will be the day the Registrar receives and signs the completed official withdrawal form from the student or in the case of an unofficial withdrawal, the date of the student's last class attendance. This date will be used to determine the amount of the refund of tuition according to the following schedules:

FALL & SPRING**Day Program Refunds****Time of Withdrawal**

100%	On or before first day of class
75%	On or before completion of the first week of class
50%	On or before completion of the second week of class
0%	After completion of the second week of class

AIM Program Refunds**Time of Withdrawal**

100%	On or before first day of class
75%	On or before completion of the second regularly scheduled class
50%	On or before completion of the third regularly scheduled class
0%	After completion of the third regularly scheduled class

For students in the Day Program who receive federal financial aid (excluding federal work-study) and who withdraw from all classes, the Return of Title IV Funds Policy mandates that unearned federal financial aid must be returned to the Department of Education. Title IV aid is considered earned in a prorated manner on a per diem basis up to the 60% point in the semester; Title IV aid is viewed as 100% earned after that point. Unearned Title IV aid applied to institutional charges must be returned by the College to the Title IV programs in the following order: Title IV loan programs, Pell, SEOG.

If a student who withdraws has received Title IV funds for non-institutional charges, any amount given to a student will also be subject to a pro rata calculation, and unearned portions of this amount must also be returned to the federal programs, with the exception of loan funds, which the student is already obligated to repay.

Withdrawal date is defined as the actual date the student began the institution's withdrawal process, the student's last date of recorded attendance, or the midpoint of the semester for a student who leaves without notifying the institution, if the last date of attendance cannot be established. For more detailed information and examples of this policy, consult the *Return of Federal Funds Policy/Satisfactory Academic Progress brochure*, given to each student with his/her financial aid award Letter.

In many instances, students whose accounts were "paid in full" at the beginning of the semester may end up owing Saint Louis Christian College after withdrawing due to the difference in the Refund Policy of SLCC 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 Saint Louis Christian College and the federal government.

New Department of Education regulations concerning Return of Title IV funds went into effect beginning July 1, 2011 for students in programs offered in modules (such as the Adults in Ministry Program). Details concerning the policy for returning Title IV funds are provided in the college's *Return of Title IV Funds Policy brochure*, given to each student with his/her financial aid award letter.

Refund Policy for Dismissal— When a student is dismissed from the College, the student will forfeit tuition, room, board, and fees.

Appeal Process— Students and/or parents who feel individual financial circumstances warrant exceptions from published policy may make a written appeal to the Vice President of Finance, 1360 Grandview Drive, Florissant, Missouri 63033.

FINANCIAL AID/SCHOLARSHIPS

To be considered for any financial aid from the federal programs (Pell Grants, SEOG, student and parent loans, federal work study), the student must submit a Free Application for Student Financial Aid (FAFSA) each year. Students who desire loans should also submit a Loan Request Form (available from the Financial Aid Office).

FEDERAL PROGRAMS

To qualify for any of the federal programs, the student must demonstrate need by submitting the Free Application for Federal Student Aid (FAFSA). The College will receive the results of the application electronically if the student lists the SLCC school code (012580). The student must be enrolled in a degree program. The student will also be expected to make satisfactory academic progress toward completion of the program of study and to comply with other requirements of the federal programs. The amount of aid cannot exceed the cost of education. (For further information see “Satisfactory Progress and Financial Aid” in the Academic Information section.)

Federal Pell Grant— In 2011-2012 the maximum Pell Grant is \$5,500 per year; the minimum, \$400. Under certain circumstances, the student may be able to receive a Pell Grant for less than half-time enrollment.

Federal Supplemental Education Opportunity Grant (SEOG)— The SEOG is a grant for students demonstrating exceptional need. Average award is \$400 a year. Deadline for priority consideration for SEOG grants is June 15 for students beginning in the Fall and November 15 for students beginning in the Spring. If funds remain, awards may continue to be awarded after those deadlines.

Federal Work-Study Program (FWS)— FWS is a federally funded program which enables students to work part time on campus. Pay starts at minimum wage. Jobs are limited and are generally awarded to returning students.

Stafford Loan Program— The Federal Direct Stafford Loan is a government-sponsored loan for students who are enrolled at least half time during a semester. A student may be eligible for an interest subsidy while in school on a portion of the Stafford loan depending on grade level and need.

Repayment begins six months after the student terminates college enrollment or is no longer at least half time. The amount of the loan is dependent upon grade level, need, and other financial aid received. Maximum amount for dependent freshmen is \$5,500; for sophomores, \$6,500; for juniors and seniors, \$7,500. Independent students may be able to borrow from \$4,000 to \$5,000 a year in additional unsubsidized loan depending upon need and grade classification.

Parent Loan for Undergraduate Students (PLUS)— The parents of students may borrow towards their dependents’ education. The Federal Direct PLUS program enables parents of dependent students to borrow an amount equal to the cost of education minus financial aid. Payment of interest and principal begins sixty (60) days after the last loan disbursement in the academic year. This loan program is not need based. A credit check is required. If a parent is denied a Plus loan, a dependent student may be eligible for an unsubsidized Direct Stafford Loan equal to the limit for an independent student.

Veterans Benefits— Financial assistance may be available to veterans of the armed forces. Students should contact their nearest Veterans Administration Office to begin the application process. Saint Louis Christian College is approved for veterans’ educational benefits, including the Yellow Ribbon program.

Vocational Rehabilitation— Students with physical disabilities that constitute substantial vocational handicaps may be eligible for grants. These funds are administered through area offices of the Division of Vocational Rehabilitation.

INSTITUTIONAL SCHOLARSHIPS

NEW AND RETURNING STUDENTS SCHOLARSHIPS

The Full-Tuition and Half-Tuition Scholarship – Every full-time student (twelve [12] hours or more in each semester) is eligible to receive a tuition scholarship, either full tuition or half tuition depending on whether the student is a campus resident. This scholarship drastically reduces the cost of attending college and provides students the opportunity to graduate without the burden of educational debt.

The SLCC day tuition scholarship will be credited to the student’s account *after sixty percent (60%)* of the semester has been completed. The SLCC AIM tuition scholarship will be credited to the student’s account after the *17th week of class* (excluding breaks and holidays).

Full-Time Residential Students— All full-time residential students (living either in the dorms or in the campus apartments) admitted to SLCC will receive a scholarship that covers 100% of tuition up to 19 credit hours per semester. This scholarship may be applied four or more years as long as the student remains residential and is full time.

Full-Time Commuter Students— All full-time commuter students admitted to SLCC will receive a scholarship that covers 50% of tuition up to 19 credit hours per semester. This scholarship may be applied four or more years as long as the student remains a full-time student.

Eligibility and Maintenance Requirements— A student must be enrolled at Saint Louis Christian College in a minimum of twelve (12) credit hours counting towards the degree program. If a student in the day program falls below full time before the 60% point in the semester, or if a student in the AIM program falls below full time before the 17th week of the AIM semester, he/she forfeits the scholarship.

Exceptions:

Any student enrolled in a co-op program requiring the student to attend an off-campus institution, will receive scholarship credit to cover only those hours for which a student is enrolled at Saint Louis Christian College. A student's enrollment at both institutions must total at least 12 hours to receive the appropriate scholarship.

If the college is not offering at least twelve (12) hours counting toward a student's bachelor-degree program at Saint Louis Christian College (typically occurring in one of the final two semesters of a student's undergraduate program), the student will receive scholarship credit to cover the credit hours taken at Saint Louis Christian College even if not enrolled in the minimum twelve (12) credit hours. This exception also applies to the AIM students who enroll in the first module of the AIM program that only requires six (6) credit hours.

A student is eligible for the internal scholarship for hours taken up to a maximum of 150% of the number of hours required for a single degree program. For example, if a degree requires 130 hours, the student can be eligible for the internal scholarship for up to 195 hours. This cap will include the amount of hours a student has attempted at our institution, as well as hours transferred in. This cap also includes courses that are audited, dropped or from which the student withdraws.

The full tuition scholarship is available for up to 19 hours per semester; students will pay half tuition for hours taken in excess of 19.

If a student and spouse are both living in married apartments and the spouse is also enrolled, only one will receive the full-tuition scholarship; the other spouse will receive a half-tuition scholarship.

Students receiving the SLCC tuition scholarship must pay half tuition (if receiving the full-scholarship or full tuition (if receiving the half-scholarship) to retake a class.

Losing the Full- or Half-Tuition Scholarship— All students must remain in Academic Good Standing or maintain a cumulative GPA of 2.0 or above to qualify for the tuition scholarship. (See Academic Standing Policy.) This GPA will be reviewed each semester. Any student who fails to remain in Academic Good Standing or whose cumulative GPA falls below 2.0 will no longer be eligible for the tuition scholarship until his or her cumulative GPA is above 2.0.

NONINSTITUTIONAL SCHOLARSHIPS

Alexander Christian Foundation Scholarship— The Alexander Christian Foundation awards scholarships to students desiring to attend Bible College. Each state has different guidelines. If interested, contact the SLCC Financial Aid Office for an application.

PUBLIC DISCLOSURE

Saint Louis Christian College is a private, not-for-profit college funded by numerous individuals, congregations, and businesses. The most recent annual report and financial status of the College will be provided to any interested party who requests it in writing to: The Vice President of Finance, Saint Louis Christian College, 1360 Grandview Drive, Florissant, MO 63033.