

# FINANCIAL AID PROGRAMS

Lenoir-Rhyne University administers a wide array of federal, state and institutional resources to help students. With limited funds available to meet the needs of hundreds of students qualifying for assistance each year, the program must operate on the following assumptions: (1) students will rely on their own resources where possible; (2) student expenses will be held to the minimum that is reasonable under the circumstances; and, (3) parents will contribute in proportion to their means. Students who apply are considered for an aid package composed of scholarship, grant, loan, and part-time campus employment resources to help them meet the costs of their education.

The operation of the financial aid program depends upon each applicant, parent, and spouse providing all requested information as promptly and accurately as possible and notifying the financial aid office of the details of any significant changes in their financial circumstances during the year. Students who wish to receive federal, state, or Lenoir-Rhyne University institutional aid are required to file the Free Application for Federal Student Aid (FAFSA) each year.

Most awards are based on need, and because a student's need may vary from year to year, an award for one year is no assurance that an equal amount of assistance will be provided in a succeeding year. There may be variations in the amount of assistance from year to year because of changes in student resources, family financial circumstances, cost of education, changes in aid policies, and/or changes in federal and state funding.

State and Federal funds are based on specific appropriations and may change based on state or federal budget legislation. Students will be notified as soon as possible should any of these funds change.

Total assistance to a student for one year is normally limited to the student's tuition, fees, and if the student lives on campus, room and board charges. Books and supplies are an out-of-pocket expense. Students should be prepared to pay for their books and supplies when they arrive on campus.

## APPLICATION PROCESS

The financial aid application process must be completed each year. The Priority Deadline for filing is March 1. Students who complete their Free Application for Federal Student Aid (FAFSA) after March 1 may receive less institutional aid and limit their eligibility for state aid (NC residents only). The Final Deadline for all financial aid paperwork is October 1.

1. Complete and submit the FAFSA. Previous applicants will complete a renewal form. The FAFSA is available online at [www.fafsa.gov](http://www.fafsa.gov). Although the FAFSA cannot be completed prior to January 1, we recommend completion of it as soon as possible. Be sure to enter the Lenoir-Rhyne school code, 002941, in Step Six. It takes approximately one week to process this form.
2. Applicants should keep copies of the FAFSA and the resulting Student Aid Report (SAR) and all Federal Income Tax Return forms (including all pages, schedules, and W2 forms) readily available. If the student is selected for verification, the Office of Financial Aid is required to collect copies of these documents for the student's financial aid file. If we request these and/or other forms, please submit them within a timely manner. Failure to respond to communication requesting additional information may jeopardize eligibility for aid.
3. Visit the local library, chamber of commerce, high school guidance office, and the Internet to explore outside scholarships. A reference librarian can provide books that list a host of possible resources beyond those awarded by Lenoir-Rhyne. We do not endorse using any scholarship search services that require a fee. Research for outside scholarships should begin in the fall as many have early deadlines.

4. Once a student is admitted and the results of the FAFSA, (your Student Aid Report /SAR) are received, the applicant will be considered for all types of federal, state, and university financial aid. Students will receive an award letter from the Office of Financial Aid detailing the awards and notifying them of any missing items needed to complete the student's file.
5. Students can choose to accept all the aid resources or a portion of the aid and pay the Business Office the remainder. Students accepting loans must complete necessary promissory notes and other requirements. The offer of a PLUS loan is not a guarantee of eligibility; the parent must complete the application and promissory note to be considered.

### **ADULT LEARNERS PROGRAM**

The Adult Learners (formerly known as Lifelong Learning, LLL) program at Lenoir-Rhyne University is designed to serve the needs of area adult and/or non-traditional students who, because of other life responsibilities, need to progress at a pace consistent with these obligations. LLL students at Lenoir-Rhyne are students who require evening or more conveniently scheduled courses, although they may select classes at any time during the day. Students who begin at Lenoir-Rhyne classified as traditional students and continue uninterrupted may not change their classification to Adult Learners (LLL). Adult Learners (LLL) students are charged tuition at a discounted rate provided they remain registered for less than 13 credit hours. If the student enrolls in more than 12 credit hours, standard tuition charges will apply (see tuition rates for applicable charges). If a student wishes to be considered for institutional aid, they must complete a change of status form with the Enrollment Services Center.

### **REFUND AND WITHDRAWAL PROCESS**

See Lenoir-Rhyne University refund policies in the previous section of this catalog.

### **SATISFACTORY ACADEMIC PROGRESS**

Students must maintain Satisfactory Academic Progress (SAP) toward a degree to remain eligible for Federal, State, and some forms of Institutional financial aid. Please note that SAP standards for financial aid are different from the SAP standards reviewed by the Admissions and Academic Standing Committee; students are responsible for understanding and adhering to both policies.

In order to maintain aid eligibility, students must complete and pass 66.7% of courses for which they receive aid, keeping them on pace to complete their program within 150% of the maximum timeframe required. Additionally, students must maintain a cumulative GPA consistent with the below chart.

Semesters Completed*	1	2	3	4 or more
Cumulative GPA Required	1.8	1.8	1.9	2.0

\*Semesters completed include coursework completed at other institutions as well as summer coursework

Satisfactory Academic Progress is reviewed each semester by the Office of Financial Aid and students who fail to meet the minimum standards will receive a Financial Aid Warning (notice to the student that continuing to achieve below satisfactory academic progress will result in a suspension of their aid). Students who fail to meet the minimum standards for a second consecutive semester will have their aid Suspended. Students whose aid has been suspended have the option to appeal this decision by following the instructions given in their notification letter. Appealing this decision will result in:

- Denial; student must return to minimum SAP standards before receiving further aid

- Probation; student can receive aid for one semester while attempting to return to minimum SAP standards
- Academic Plan; student can receive aid contingent upon the successful drafting and completion of an academic plan, built in conjunction with their advisor and approved by the Office of Financial Aid, that is designed to get the student back to minimum SAP standards in a reasonable timeframe.

### **Appealing a Financial Aid Suspension**

Students wishing to appeal a financial aid suspension may do so based on injury or illness, the death of a relative, or other special circumstances. When appealing, students should describe the basis for their appeal in detail and provide supporting documentation (doctor's note, death certificate, etc.). The appeal must explain why the student failed to make satisfactory progress and what has changed in the situation that will allow them to make satisfactory progress at the next evaluation. Students failing to meet the pace requirement should document a cumulative set of reasons that have impacted their ability to maintain proper pace and how they specifically will avoid these issues in future terms.

### **Repeated and Incomplete Coursework, Withdrawals, and Transfer Credit**

Students may receive financial aid to repeat failed coursework as many times as needed until they have earned a passing grade. Students may only receive aid to repeat passed coursework one time. Please refer to the University Policy regarding repeated coursework to better understand how our GPA is impacted.

Incomplete coursework will be factored into the semesterly review of SAP as applicable. The Financial Aid office will consider whether an incomplete, if failed, could drop a student below SAP standards, and will notify the student accordingly. The student will have the opportunity to appeal the decision, but will also be reviewed again when the coursework has been completed. If the incomplete coursework does not pose a threat to the student's maintaining SAP standards, that coursework will be considered reviewed for the semester, and the final grade will be considered as appropriate in future SAP reviews.

Courses from which a student withdraws are counted towards a student's pace, but not towards GPA requirements. Likewise, transfer credits are counted toward pace, but are not factored into a student's GPA.

## **STUDENTS' RIGHTS AND RESPONSIBILITIES**

Students have the right to:

- Obtain information about the available student aid programs and to apply and be considered for assistance;
- Request an explanation of any phase of the financial aid process;
- Request special consideration if family financial circumstances change significantly. (Students must provide a letter of explanation and supporting documentation to the Division of Enrollment Management.);
- Request an appointment with a financial aid administrator;
- Appeal financial aid awards or denials based upon academic progress or enrollment requirements. (All appeals must be submitted in writing in a timely manner to the Director of Financial Aid.)

In summary, the student has the right to seek and receive necessary information and counseling from the Division of Enrollment Management and other Lenoir-Rhyne sources.

**Students have the responsibility to:**

- Apply for admission;
- Inform the Division of Enrollment Management of the names of any other institution attended after high school and dates of attendance (this is a federal regulation);
- Maintain a Lenoir-Rhyne University financial aid folder and keep a copy of all paperwork sent to and received from the Division of Enrollment Management, in the event a document is lost in the mail or for the completion of next year's application.
- Read the description of the financial aid program carefully;
- Read all correspondence from the Division of Enrollment Management and any other campus office;
- Complete all forms accurately and submit them according to the scheduled deadline dates;
- Provide any additional information as requested by the Division of Enrollment Management or any other campus office;
- Inform the Division of Enrollment Management of any personal changes (increase or decrease in your financial resources, change in name and/or withdrawal or transfer from Lenoir-Rhyne);
- Report any outside sources of assistance received, such as scholarships, etc;
- Request necessary information;
- Enroll in the necessary number of credit hours;
- Honor the policies and procedures set forth in the Lenoir-Rhyne University General Catalog and the Student Handbook (The Cub);
- Perform the work that is agreed upon in accepting Federal Work Study;
- Reapply for aid each academic year;
- Officially withdraw with the Office of Student Success and Retention to terminate program of study;
- Repay loans in accordance with repayment schedules.
- Frequently check campus mailbox (if they have one), email, and home mail for correspondence from the Division of Enrollment Management.

**FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT**

In compliance with the Family Educational Rights and Privacy Act of 1974, Lenoir-Rhyne University regards student records as private. Personally identifiable information and educational records will be released according to FERPA guidelines. Unless a student requests in writing to the contrary, the University is permitted to release the following types of information without consent: Name, address and telephone number of the student, name and address of the parent(s), date and place of birth, major and degree, participation in officially recognized activities and sports, dates of attendance, honors and awards, and previous educational institutions.

**TYPES OF AID**

The Division of Enrollment Management at Lenoir-Rhyne administers a variety of financial aid sources. These sources include institutional and state scholarships; federal, state, and institutional grants; federal student and parent loans; and, institutional and federal work opportunities. Students will automatically be considered for these sources upon acceptance to the University provided a valid and current FAFSA has been received by the University. Federal, state, and institutional grants and scholarships are awarded on a semester basis and may not be reallocated to previous or future semesters.

## UNIVERSITY GRANTS & SCHOLARSHIPS

Lenoir-Rhyne University grants and scholarships are awarded to students pursuing their first Baccalaureate degree enrolling full time in the traditional day undergraduate program (fall and spring) in amounts varying with the student's financial need, academic achievement and program criteria. Lenoir-Rhyne grants and scholarships are applied only against tuition charges and cannot be combined to exceed tuition. These grants and scholarships are renewable for up to four years, inclusive of all transfer credits, for students who meet satisfactory academic progress.

Lenoir-Rhyne University grants and scholarships may not be used to pay for off-campus programs, including study abroad programs that are not student exchange based programs. Students who participate in Lenoir-Rhyne's exchange based programs will be charged tuition as if they were studying on campus. These students may use their federal, state and institutional grants and scholarships towards payment of these tuition charges. Students who wish to study in Lenoir-Rhyne Partner Programs that are not based on student exchange will be charged Lenoir-Rhyne tuition, or the total cost of their chosen international program, whichever is greater. These students would be able to use all federal and state sources of financial aid towards payments of these charges, but would not be able to use institutional grants and scholarships.

**Athletic Scholarships** - awarded at the discretion of the head coach of each individual sport. The annual amount of the scholarship varies and may exceed the cost of tuition, but not the direct cost of attendance.

**Child of a Lutheran Minister Scholarship** - awarded to dependent children of ordained Lutheran ministers and ELCA rostered lay personnel, including Associates in Ministry, Deaconesses, and Diaconal Ministers.

**Diversity Leadership Grant** - awarded in amounts varying with students' needs and contributions to school and community.

**Endowed & Gift Scholarships** - awarded in amounts varying with the student's need. Preference is given to students who have achieved superior academic records in high school or at the University. More information follows.

**Friends In Faith Program** - Lenoir-Rhyne matches awards from Lutheran congregations up to \$500 per academic year. This program has a July 1st deadline.

**Honors Scholarships** - Cromer (full tuition), Lineberger (three-quarter-tuition), Engaged Learning and Trustee (amounts vary) scholarships will be awarded from the recipients of the Lenoir-Rhyne Scholars Awards. These students will be chosen through a combination of academic achievement, school and community involvement, and an interview competition at Scholarship Day.

**Legacy Scholarship** - awarded to students whose parents or grandparents are Lenoir-Rhyne graduates. The annual amount of this award is \$1,000.

**Lenoir-Rhyne Grant In Aid** - awarded in amounts varying with the student's need and academic performance.

**Lenoir-Rhyne Incentive Grant** - awarded in amounts varying with the student's need and contributions to school and community.

**Lenoir-Rhyne Scholars Program** - awarded to first-year students in recognition of academic achievement during the student's high school career and based on the student's high school grade point average and SAT or ACT scores at the time of admission into Lenoir-Rhyne. Awarded to transfers in recognition of academic achievement during the student's attendance at a previous college(s) and based on the student's grade point average at the time of admission into Lenoir-Rhyne.

**Martin Luther Fellows Program** - awarded to students who are members of Lutheran Churches within the North Carolina Synod of the ELCA and who are nominated by their congregation by the July 1st deadline. The annual amount of this award is \$1,000.

**Phi Theta Kappa Honors Scholarship** - awarded to students who hold a 3.0 grade point average at a two-year college and hold membership in Phi Theta Kappa. The annual amount of this award is \$1,500.

## FEDERAL GRANTS

Federal Grants are available to undergraduates with significant financial need, as determined by the Free Application for Federal Student Aid, who meet satisfactory academic progress and are subject to federal funding levels.

**Federal Pell Grant** - awarded to students with significant financial need. The amount of this grant varies based on Expected Family Contribution (as determined by the FAFSA) and is determined by the federal government.

**Federal Supplemental Educational Opportunity Grant (SEOG)** - awarded to students with significant financial need in combination with the Federal Pell Grant. The annual amount of this award varies.

## NORTH CAROLINA STATE GRANTS & SCHOLARSHIPS

North Carolina State Grants and Scholarships are funded by the State to provide financial assistance to legal residents of NC who meet program criteria and satisfactory academic progress, and are subject to state funding levels.

**NC Need Based Scholarship**- awarded to students by the state of North Carolina and certified by the institution. The annual award amount varies based on student's Expected Family Contribution as determined by the FAFSA.

## FEDERAL LOANS

Lenoir-Rhyne participates in the Federal Direct Loan Program. The benefits for borrowers include less paperwork, faster delivery of funds, more flexible repayment options, and possible loan cancellation through service.

**Federal Direct Loan** - there are two types of Direct Loans: 1) the subsidized loan (the government pays the interest while students are in school as a half-time to full-time student - with a fixed rate determined by Federal legislation) and 2) the unsubsidized loan (students are responsible for the interest costs during school - with a fixed rate determined by Federal legislation). Repayment begins six months after graduation or when attendance drops to less than half-time.

**Federal Direct PLUS Loan** - Parents can borrow up to the cost of education, less all student aid. Parent loans are not based on financial need, however; borrowers do have to go through a credit check.

**Federal Direct Graduate PLUS Loan** – Graduate students can borrow up to the cost of education, less all student aid. These loans are not based on financial need, however; borrowers do have to go through a credit check.

**Federal Perkins Loan** - a low interest loan for students with financial need. The loan is made with government funds with a share contributed by the University. The government pays the interest while students are in school as a half-time to full-time student. Repayment of this loan to Lenoir-Rhyne begins nine months after graduation or when attendance drops to less than half-time.

Depending on time of application, level of need, and the funding level available, students may borrow up to \$5,500 for each year of undergraduate study. The total amount a student can borrow as an undergraduate is \$27,500.

## WORK OPPORTUNITIES

Lenoir-Rhyne University views earning from campus employment as a vital part of the financial aid program that supplements the student's resources for incidental expenses and are not a deferrable resource for the payment of direct charges. All students have the opportunity to work on campus as part of the Campus Employment Program. An employment fair is held at the

beginning of each academic year and current job positions are posted on-line at <http://www.lr.edu/academics/centers-and-institutes/the-alex-lee-career-professional-development-center>. There are three areas of funding for the Campus Employment Program.

**Federal Work Study** - awarded to students with financial need, this on-campus work program provides students the opportunity to work with one of the departments or offices at Lenoir-Rhyne University. Students typically work between five and 20 hours per week. The offer of Federal Work Study on a financial aid award letter is not a promise of work.

**Federal Community Service** - also a form of Federal Work Study and awarded to students with financial need, this off-campus program places students in under-represented populations of the community in a variety of service-oriented jobs such as tutoring in the No Child Left Behind Project. Students typically work between four and 10 hours per week.

**Campus Employment Program** - if a student is not awarded Federal Work Study, he or she may be eligible to work on-campus through this program with one of the departments or offices at Lenoir-Rhyne University. These funds are available on a first-come basis. Students typically work between five and 20 hours per week.

## **ENDOWED AND GIFT SCHOLARSHIPS**

The University serves as custodian and administrator for endowed and gift scholarships which are awarded in amounts varying with the student's need. These funds are limited to students enrolling in full-time, traditional day, undergraduate programs during fall and spring semesters. Preference is given to students who have achieved superior academic records in high school or at the University. Students do not need to write to request specific endowed or gift scholarships. Awarding of these scholarships is based upon the completion of the steps outlined in the Application Process. These sources underwrite a portion of the total tuition cost.