INTRODUCTION

FINANCIAL AID PURPOSE STATEMENT
Christian Theological Seminary (CTS) understands the financial commitment involved in obtaining a graduate degree. The CTS Financial Aid Office is dedicated to assisting qualified applicants and continuing students in answering their call. To help light the path, both merit and need based financial assistance programs and financial stewardship information is made available to all applicants and returning students.

THE CTS FINANCIAL AID OFFICE
The CTS Financial Aid Office is located in the Office of Networking, Recruitment & Admissions suite. The Director of Financial Aid is available to meet with you concerning your financial questions and needs.

FINANCIAL AID OFFICE HOURS
8:00 AM – 12:00 PM and 1:00 PM - 4:30 PM (M-F)
*Other times by appointment

CONTACT
Ed Detamore
Director of Financial Aid
317-931-2318 | jdetamore@cts.edu

THIS HANDBOOK
The purpose of the Student Financial Aid Handbook is to serve as a reference document for students and prospective students concerning financial aid program information and CTS financial aid policies and procedures.

GLOSSARY OF TERMS
There are many terms which are important for you to know in order to fully understand the financial aid process. A listing of these terms can be found at: http://www.cts.edu/admissions-aid/financial-aid/glossary-of-terms.aspx

NONDISCRIMINATION POLICY
CTS does not discriminate on the basis of race, religion, color, age, sex, sexual orientation, national origin or physical handicap regarding considerations such as admissions, recruiting, hiring, training, on-the-job treatment, and promotion.

CAMPUS SAFETY AND SECURITY REPORT

CONFIDENTIALITY OF RECORDS
All records and conversations between aid applicants and recipients and the staff of the Financial Aid Office are confidential and entitled to the protection ordinarily given in a counseling relationship. Financial Aid Office staff maintains confidentiality of student educational records in accordance with the Family Educational Rights and Privacy Act of 1974 as amended. All currently enrolled and former students have the right to review their financial aid records to determine their content and accuracy.

A student who wishes to obtain access to his/her financial aid records must schedule an appointment with the Director of Financial Aid.

AUTHORIZED TO RELEASE INFORMATION
A student must submit a signed release form in order for confidential information to be released to any person or agency. This form must provide the name of the person or organization to which this information may be released and the information covered by the release.

VOTER REGISTRATION
The Higher Education Act requires colleges and universities to make voter registration information available to all enrolled students. Information and registration forms are available in the Financial Aid Office. Voter Registration Forms and information can also be accessed online at the Indiana Secretary of State and the Federal Election Commission websites.

CONSENT FOR ELECTRONIC COMMUNICATIONS
• We feel that electronic communication allows us to provide the most current data in the quickest period of time. This information includes, but is not limited to:
  • General financial aid announcements and communications will be sent to you via your CTS e-mail account.
  • Notifications that your award information and award revisions are available to be viewed on “Inside CTS” will be sent to you via your CTS e-mail account.
  • Financial Aid Award amounts, revised award amounts, award messages and award information will be accessed via “Inside CTS”.
  • Information concerning Federal Direct Stafford Loans will be sent to you via your CTS e-mail account.
  • Federal Direct Stafford Loan Forms will be made available via links on “Inside CTS” as well as on the CTS Financial Aid Website.
  • Contact the Financial Aid Office if you do NOT wish to receive electronic communications.

FINANCIAL AID CONSUMER INFORMATION
The CTS Financial Aid Website(www.cts.edu/admissions/financial-aid) includes information about the following: need-based and non-need-based federal, state, local, private, and institutional financial aid available to students; eligibility requirements and procedures for applying for aid; criteria for selecting recipients and determining award amounts; methods and frequency of disbursements of aid; financial aid terms and conditions, including terms applicable to employment provided as part of a financial aid package; rights and responsibilities of Title IV, HEA loan recipients; the availability of financial aid for study abroad programs; how financial aid is handled when students withdraw, terms and conditions of federal student loans, entrance and exit counseling information; drug violation penalties, code of conduct for financial aid professionals and advisory disclosure, CTS standards of Satisfactory Academic Progress which must be met to remain eligible for federal aid; and whom to contact for questions regarding financial aid.
SECTION 1
STUDENT RIGHTS AND RESPONSIBILITIES

YOU HAVE THE RIGHT TO ASK:
- What financial assistance is available, including federal, state and institutional financial aid programs
- What deadlines are for submitting financial aid applications
- What cost of attendance is, and what the policy is on refunds if you withdraw
- What criteria are used to select financial aid recipients and how the financial aid office determines your financial aid eligibility; this process includes how costs for tuition, fees, room and board, books, supplies, and personal and miscellaneous expenses are considered in your budget
- What resources (such as earned income, other financial aid and your assets, etc.) are considered in calculating your financial aid eligibility
- How much of your financial aid eligibility has been met
- For an explanation of the various programs in your financial aid package
- What financial aid must be repaid and what is grant aid; if the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, payback procedures, the length of time you have to repay the loan and when repayment begins
- What the policy is on satisfactory academic progress

IT IS YOUR RESPONSIBILITY TO:
- Read all documents you are sent regarding your application for assistance and contact the financial aid office in writing if corrections are needed
- Review and consider all information about a school's program before you enroll
- Pay special attention to your application for student financial aid, complete it accurately and submit it to the right place. (Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code).
- Return all requested documentation in a reasonable amount of time
- Read and understand all forms you are asked to sign and keep copies of them.
- Accept responsibility for all agreements you sign
- Notify your lender of changes in your name, address or school status
- Perform in a satisfactory manner the work that is agreed upon in accepting a Federal Work-Study award.
- Know and comply with your school's refund procedures

SECTION 2
THE FINANCIAL AID PROCESS

WHO QUALIFIES?
In order to qualify for federal financial aid you must:
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number
- be registered with Selective Service, if you're male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a regular student in an eligible degree program
- be enrolled at least half-time (6 hours per semester) to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress (see CTS Satisfactory Academic Progress Policy in Section 6)
- not be in default on a federal student loan and/or do not owe money on a federal student grant; and
- sign on the Free Application for Federal Student Aid (FAFSA) stating that you will use federal student aid only for educational purposes

HOW TO APPLY

APPLYING FOR CTS SCHOLARSHIPS
CTS Scholarships are awarded to full-time, degree-seeking candidates who have been admitted for first-time enrollment into a CTS degree program. Your admissions application will serve as your CTS scholarship application.

APPLYING FOR CTS AND FEDERAL AID
The Free Application for Federal Student Aid (FAFSA) must be completed in order to apply for CTS grants, Federal Work-Study and Federal Direct Stafford Loans. You must complete a new FAFSA each year.

APPLICATION PRIORITY DEADLINES
Fall Semester – FAFSA must be received by Federal processor on or before April 1, prior to fall semester.
Spring Semester – FAFSA must be received by Federal processor on or before October 1, prior to spring semester.

TYPES OF FINANCIAL AID
Scholarships – financial aid that doesn’t require repayment; awarded based on academic achievement or talent.
Grants – financial aid that doesn’t require repayment; awarded based on financial need.
Loans – borrowed money; you must repay your loans, with interest; unsubsidized loans are not awarded based on financial need, but the FAFSA must be filed in order to determine eligibility.
Work-Study – a work program through which you earn money to help you pay for school; awarded based on financial need.

The CTS Financial Aid Office combines various forms of aid in a financial aid package to help students meet educational expenses. The Office strives to provide each student with the best possible aid award package.
FINANCIAL NEED
Your eligibility for CTS grants and Federal Work-Study is based on your demonstrated financial need.

The following formula is used to determine demonstrated financial need:

CTS Cost of Attendance (COA) - Expected Family Contribution (EFC) = Demonstrated Financial Need

COST OF ATTENDANCE
CTS Cost of Attendance includes your tuition and fees, and allowances for books and supplies, loan fees, room and board, transportation and miscellaneous expenses (medical/dental, clothing, insurance, etc.).

EXPECTED FAMILY CONTRIBUTION
Expected Family Contribution is calculated from the information you report on the FAFSA by the use of a federally mandated formula. Your (and your spouse's) income (taxable and untaxed), assets, family size and number in college or career school are considered in this formula.

FINANCIAL AID COST OF ATTENDANCE BUDGETS
The following Financial Aid Cost of Attendance budget reflects the cost of an "average" student attending 9 credit hours per semester for the two semesters of the 2014-2015 academic year (Fall/Spring). The budget reflects "direct costs" (tuition, fees, books and supplies) as well as estimated indirect costs for living expenses (room & board, transportation, miscellaneous expenses).

Financial Aid Cost of Attendance Budget (2 semesters @ 9 credit hours per semester):

Tuition & Fees ................................. $11,018*
Books & Supplies ............................. $1,440**
Room & Board ................................. $11,430
Transportation ................................ $2,190
Miscellaneous Expenses ..................... $3,830
Total ........................................... $29,908

*Tuition - $611 per credit hour
** Books and Supplies - estimated @ $80 per credit hour

FINANCIAL AID AWARD NOTIFICATION (FAWN)
Once the Financial Aid Office has determined your financial aid eligibility you will receive a Financial Aid Award Notification (FAWN) which displays all forms of financial aid available to assist you in meeting your educational expenses. Incoming students will receive a paper award letter via the mail while returning students will be notified via e-mail at their CTS e-mail address. Each award for which you qualify will be listed individually and will be divided into fall semester, spring semester and academic year totals.

The FAWN is for your information and does not need to be returned. You will receive a Revised Award Notification whenever revisions are made to your awards. It is important to keep a copy of the original notification and all revised notifications for your file.

IMPORTANT: A Federal Work-Study award listed on the FAWN is the maximum amount you may earn and is not a guarantee of a job, nor a guaranteed amount of earnings. A Federal Work-Study award allows you to be considered for work-study jobs on campus and with community service employers.

OUTSIDE AID
Outside Aid is defined as any and all scholarships, grants, loans, employee fee remission, or any other type of assistance which you receive from organizations outside of CTS which are based on your attendance at CTS. Outside Aid will be listed on your FAWN if the Financial Aid Office has been notified of such award(s). You are required to notify the Financial Aid Office of all awards received from sources other than CTS.

FINANCIAL AID APPEALS
If you are not satisfied with your financial aid award or the service you receive from the Financial Aid Office, you may file a written appeal to the Director of Financial Aid. If you are not satisfied with the Director's resolution of the situation you may file a second appeal with the Director of Networking, Recruitment & Admissions.

PROFESSIONAL JUDGMENT
Contact the Director of Financial Aid regarding the Professional Judgment process if you feel that the information which you provided on the FAFSA is not representative of your current situation or if you have an emergency situation which affects your financial status.

ACCEPTING YOUR AWARDS
CTS Scholarships are accepted on the Scholarship Acceptance Form which accompanies the scholarship notification letter. CTS Grants do not require a formal acceptance. Federal Work-Study is accepted by completing and returning the Work-Study Employment Application or a copy of your resume to the Financial Aid Office. Federal Direct Unsubsidized Stafford Loans are accepted by returning the Federal Direct Loan Request Form to the Financial Aid Office.

RECEIVING YOUR AWARDS
CTS Scholarships and Grants will be posted to your CTS Business Office Account on the first day of classes and applied toward your tuition charges. CTS Scholarship Stipends will also be posted to your account on the first day of classes and will be applied to all unpaid charges. Stipend funds that remain after all charges have been paid may be requested in a cash balance refund check from the CTS Business Office. A written request is required. Federal Work-Study funds are paid as bi-weekly wages and are deposited into the bank account of your choice. Federal Direct Unsubsidized Stafford Loans Academic Year Loan Disbursements: One half of total loan funds will be disbursed to your CTS Business Office account on the second Friday of each semester and cash balance refund checks will be available no later than the fourth Thursday of each semester. Mid-Semester Loan Disbursements: If the Loan Request Form is received in the Financial Aid Office by closing on Tuesday, the funds will be disbursed to your Business Office account the following Friday and cash balance refunds will be available on Thursday of the next week. If the Loan Request Form is not
SECTION 3: CTS PROGRAMS

SCHOLARSHIPS
Policies and Procedures
The following policies and procedures govern the CTS scholarship programs (individual awards may have additional conditions):

- Scholarships are awarded through the Office of Networking, Recruitment & Admissions (except for the Saltsburg Second Chance Scholarship which is awarded through the Academic Dean’s Office and The Discipleship Program scholarships which are administered through the Center for Pastoral Excellence).
- You are considered for scholarships only at the time of the initial admission to your first degree program (except for the Saltsburg Second Chance Scholarship).
- You must not: 1) be in default on a federal loan(s), 2) owe a repayment(s) on a federal grant, or 3) have a past due balance with CTS.
- The number of scholarships is limited and recipients are selected on a competitive basis.
- You must enroll in at least 9 credit hours (full-time) each semester during the academic year.
- Scholarship recipients may receive scholarship funds for less than full-time enrollment for one semester with the approval of the Director of Financial Aid.
- Scholarships and stipends administered through the Office of Networking, Recruitment & Admissions are awarded for the following periods unless otherwise noted in the scholarship description:
  - M.Div., M.A.M.F.T, M.A.M.H.C., All Duel Degrees:
    - Tuition up to 8 consecutive semesters and stipend up to 6 consecutive semesters
  - M.A.M.C.E.: CTS tuition and stipend up to 6 consecutive semesters
  - M.T.S.: tuition and stipend up to 4 consecutive semesters
- Scholarships pay all CTS tuition charges. They do not pay for fees (technology fee, student association fee, counseling practicum fees, CPE hospital fee, etc.) Scholarship stipends may be used to pay fee charges.
- Coursework required by external bodies, including denominational formation programs, are not covered by CTS scholarships when that coursework is taken at other institutions.
- Some scholarships are available to students pursuing specific degrees. This list of degree abbreviations will help you determine if a scholarship is available in your degree area.

received in the Financial Aid Office by closing on Tuesday, the funds will be disbursed to your Business Office account on the second Friday after it is received and cash balance refunds will be available on Thursday of the next week. Outside Aid will be disbursed as directed by the donor. If funds remain after all allowable charges have been paid you may request a cash balance refund check from the Business Office. A written request is required.

IMPORTANT: Anticipated loan funds cannot be used to defer tuition and fee charges until the Federal Direct Loan Request Form has been completed and returned to the Financial Aid Office.

REMAINING ELIGIBLE FOR YOUR AWARDS
CTS Scholarship recipients must meet all terms and conditions listed on the Scholarship Acceptance Form.
CTS Grant recipients must meet the Conditions for Continuance for each grant program as stated on the CTS Financial Aid Web Page.
Federal Work-Study & Federal Direct Unsubsidized Loan recipients must maintain satisfactory progress as outlined in the CTS Standards of Satisfactory Academic Progress (see Section 6 of this handbook).
Official Enrollment Status is determined based on your enrollment on the second Wednesday of each semester. Federal regulations require enrollment to be recertified at the time that Federal Loans are disbursed.

WITHDRAWING OR DROPPING CLASSES
Financial Aid Refund + Return to Title IV Policy: The CTS Financial Aid Refund policy states that when a student withdraws from CTS or drops a class(ies), adjustments are made to CTS Grants and Scholarships. Adjustments are done in coordination with the CTS Standard Refund Schedule. The Return to Title IV Policy (see Section 7 of this handbook) states that when a recipient of a federal loan withdraws from all classes, drops out, or takes a leave of absence, CTS is required to determine the amount of loan funds which the student earned as of the student’s withdrawal date.

IMPORTANT: Contact Ed Detamore, Director of Financial Aid, prior to dropping classes or withdrawing from all classes to determine how this action will impact your financial aid awards.

FINANCIAL AID AWARD REVISIONS
The CTS Financial Aid Office reserves the right to review, revise or suspend financial aid due to available funding, office error and changes in application, enrollment, additional resources, verification corrections or failure to make academic progress.

Although care is taken to ensure the accuracy and timeliness of information contained in the Financial Aid Award Notification, the contents are subject to change due to federal and state legislation as well as unintended human error.

Federal regulations require the Financial Aid Office to reduce your financial aid package when an over-award exists. You are responsible for the repayment of any monies applied to your account or refunded if an over-award occurs after you have received your aid.

CTS PROGRAMS

SCHOLARSHIPS
Policies and Procedures
The following policies and procedures govern the CTS scholarship programs (individual awards may have additional conditions):

- Scholarships are awarded through the Office of Networking, Recruitment & Admissions (except for the Saltsburg Second Chance Scholarship which is awarded through the Academic Dean’s Office and The Discipleship Program scholarships which are administered through the Center for Pastoral Excellence).
- You are considered for scholarships only at the time of the initial admission to your first degree program (except for the Saltsburg Second Chance Scholarship).
- You must not: 1) be in default on a federal loan(s), 2) owe a repayment(s) on a federal grant, or 3) have a past due balance with CTS.
- The number of scholarships is limited and recipients are selected on a competitive basis.
- You must enroll in at least 9 credit hours (full-time) each semester during the academic year.
- Scholarship recipients may receive scholarship funds for less than full-time enrollment for one semester with the approval of the Director of Financial Aid.
- Scholarships and stipends administered through the Office of Networking, Recruitment & Admissions are awarded for the following periods unless otherwise noted in the scholarship description:
  - M.Div., M.A.M.F.T, M.A.M.H.C., All Duel Degrees:
    - Tuition up to 8 consecutive semesters and stipend up to 6 consecutive semesters
  - M.A.M.C.E.: CTS tuition and stipend up to 6 consecutive semesters
  - M.T.S.: tuition and stipend up to 4 consecutive semesters
- Scholarships pay all CTS tuition charges. They do not pay for fees (technology fee, student association fee, counseling practicum fees, CPE hospital fee, etc.) Scholarship stipends may be used to pay fee charges.
- Coursework required by external bodies, including denominational formation programs, are not covered by CTS scholarships when that coursework is taken at other institutions.
- Some scholarships are available to students pursuing specific degrees. This list of degree abbreviations will help you determine if a scholarship is available in your degree area.
SCHOLARSHIP PROGRAMS

Clementine Miller Tangeman Scholarships
Award: Full tuition and $75,000 annual stipend.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.Div/M.A.M.C.E.
Criteria: GPA of 3.5 on previous coursework; outstanding promise for Christian leadership as evaluated through records, references and interviews with CTS staff.

Grover L. & Annabel S. Hartman Endowed Scholarships
Award: Full tuition and $40,000 annual stipend.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.Div/M.A.M.C.E.
Criteria: GPA of 3.5 on previous coursework. Unusual promise for Christian leadership as evaluated through records, references, and interviews with CTS staff. Demonstrated passion for communicating the gospel of Jesus Christ, as proclaimed and witnessed to in the Scriptures.

Olberta Noble Scholarships
Award: Full tuition and $30,000 annual stipend.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.Div/M.A.M.C.E.
Criteria: GPA of 3.5 on previous coursework. Promise for Christian leadership as evaluated through records, references and interviews with CTS staff. Member of Christian Church (Disciples of Christ) or United Church of Christ, as confirmed by letter of recommendation from pastor.

W. Brooks & Wanda Y. Fortune Scholarships
Award: Full tuition and $20,000 annual stipend.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.Div/M.A.M.C.E.
Criteria: GPA of 3.5 on previous coursework. Exceptional promise for ministry as evaluated through records, references and interviews with CTS staff.

Dr. Martin Luther King, Jr. Scholarships
Award: Full tuition.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.T.S, M.A.M.H.C., M.A.M.F.T, All Dual Degree Programs
Criteria: Racial Minority (U.S. citizen or resident alien). GPA of 3.0 on previous coursework. Promise for ministry as evaluated through records, references and interviews with CTS staff.

Thomas J. & Virginia Liggett Scholarships
Award: Full tuition.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.T.S, M.Div/M.A.M.C.E.
Criteria: GPA of 3.1 on previous coursework. Member of Christian Church (Disciples of Christ) or United Church of Christ, as confirmed by letter of recommendation from pastor. Notable promise for ministry as evaluated through records, references and interviews with CTS staff.

Ecumenical Scholarships
Award: Full tuition.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.T.S, M.A.M.H.C., M.A.M.F.T, All Dual Degree Programs
Criteria: GPA of 3.1 on previous coursework. Member of denomination or Christian communion other than Christian Church (Disciples of Christ) or United Church of Christ, as confirmed by letter of recommendation from pastor. Notable promise for ministry as evaluated through records, references and interviews with CTS staff.

Daughters & Sons of Christian Church (Disciples of Christ)
Ministers Scholarships
Award: Full Tuition.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.T.S, M.A.M.F.T and M.A.M.H.C., All Dual Degree Programs
Criteria: Daughter or son of ordained Christian Church (Disciples of Christ) minister serving in or retired from one of the church’s manifestations. Promise for ministry as evaluated through records and references.
Duration: Through completion of basic hourly requirements for one degree program.

Saltsburg Second Chance Scholarships
Award: Full tuition.
Degree Program Eligibility: M.Div, All Dual Degree Programs
Criteria: Full-time M.Div. students who have completed at least 30 hours of coursework toward their degree; have a cumulative GPA of 3.3 or higher; and who did not receive a named merit scholarship when they entered CTS.
Duration: Two years maximum.

Trustee Scholarships
Award: 80% tuition.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.A.M.H.C., M.A.M.F.T, All Dual Degree Programs
Criteria: GPA of 3.5 on previous coursework. Extraordinary promise for ministry as evaluated through records, references and interviews with CTS staff.
Conditions for Continuance: Steady progress toward degree by completing a minimum of 9 credit hours per semester with minimum GPA of 3.3.

Presidential Scholarships
Award: 60% tuition.
Degree Program Eligibility: M.Div, M.A.M.C.E, M.T.S, M.A.M.H.C., M.A.M.F.T, All Dual Degree Programs
Criteria: GPA of 3.3 on previous coursework. Distinctive promise for ministry as evaluated through records, references and interviews with CTS staff.

The Dean’s Scholarship
Award: 50% Tuition
Degree Program Eligibility: M.Div, M.A.M.C.E, M.T.S, M.A.M.H.C., M.A.M.F.T, All Dual Degree Programs
Criteria: GPA of 2.75 in previous coursework and/or GPA of 3.0 in most recent degree program. Promise for Christian leadership as evaluated through records, references, and interviews with CTS staff.
GRANTS

POLICIES AND PROCEDURES
The following policies and procedures govern the CTS grant programs (individual awards may have additional conditions):

- You must submit the Free Application for Federal Student Aid (FAFSA) each year
- Priority consideration given to FAFSAs received by the Central Processor on or before April 1 for the academic year; October 1st for enrollment beginning in spring semester
- Grants are awarded through the Office of Networking, Recruitment & Admissions.
- The number of grants is limited and recipients are selected annually on the basis of need as demonstrated by the data submitted on the FAFSA
- You must not: 1) be in default on a federal loan(s), 2) owe a repayment on a federal grant(s), or 3) have a past due balance with CTS.
- You must enroll for at least 6 credit hours (half-time) each semester during the academic year.
- Grants are awarded on an annual basis
- Coursework required by external bodies, including denominational formation programs, are not covered by CTS grants when that coursework is taken at other institutions.

GRANT PROGRAMS

Denominational Tuition Grant
Award: 50% tuition
Degree Eligibility: M.Div., M.A.M.F.T., M.A.M.H.C., M.A.M.C.E.; M.T.S, All Dual Degree Programs
Criteria: Member of Christian Church (Disciples of Christ) and United Church of Christ as confirmed by a letter of recommendation from pastor

Frederick F. Kershner Tuition Grants
Award: 1/4 tuition
Degree Eligibility: M.Div., M.A.M.F.T., M.A.M.H.C., M.A.M.C.E.; M.T.S, All Dual Degree Programs
Criteria: Financial Need as demonstrated by filing the FAFSA

CTS Grant-in-Aid
Award: Varying amounts
Degree Eligibility: M.Div., M.A.M.F.T., M.A.M.H.C., M.A.M.C.E.; M.T.S, All Dual Degree Programs
Criteria: Financial need as demonstrated by filing the FAFSA

WORK-LEARNING PROGRAM
Work-Learning Projects allow you to pursue advanced, special interests not covered in the curriculum. Work-Learning Projects are included as Guided Research in the CTS Course Catalog. As a Work-Learning student you will receive a stipend totaling $2066.00 to support your learning. Please contact Brenda Freije, Director of Networking, Recruitment & Admissions for additional information.

LOANS
SOS Emergency Loans
Christian Theological Seminary has been given funds from which students who are admitted to a degree program may borrow up to $300 by executing a 90-day note. These funds are for emergency purposes only and cannot be used to pay debts owed to the seminary. Students are limited to one loan per enrollment period. All previous emergency loans must be paid in full. The funds include the F.E. Davison Memorial Loan Fund, George E. Spear Memorial Loan Fund and Frank H. Brown, D.V.M., Memorial Loan Fund. Contact the Financial Aid Director if you wish to borrow from this program.

SECTION 4
DENOMINATIONAL & PRIVATE PROGRAMS
You are urged to contact your denominational office to inquire about support which they may be able to provide for your attendance at CTS. The following organizations have notified our office of these outside scholarship resources.

CHRISTIAN CHURCH (DISCIPLES OF CHRIST)
Ministerial Student Grant
http://www.helmdisciples.org/

Disciples Home Missions Scholarships and Loans
https://www.discipleshomemissions.org/dhm/clergy/scholarships/

Phillips University Legacy Foundation Seminary Scholarship
http://pulf.org/isp/seminary.php?top=6&sub=43

Charles F. Schwab Ministerial Scholarship (Georgia Disciples)
http://www.gadisciples.org/clergy/Schwab_Scholarship.htm

The Domingo Rodriguez Scholarship Fund
(Hispanic Disciples-MDIV)
http://www.obrahispana.org

UNITED METHODIST
General Board of Higher Education and Ministry
http://www.gbhem.org/loans-and-scholarships

GEORGIA HARKNESS SCHOLARSHIP AWARD
http://www.gbhem.org/loans-and-scholarships/scholarships/list-scholarships/georgia-harkness-merit-award

UNITED CHURCH OF CHRIST
UCC Scholarship for Seminarians
http://www.ucc.org/scholarships/

PRESBYTERIAN CHURCH (U.S.A.)
Loans, Grants and Scholarship
http://www.pbs.org/ministries/financialaid

AMERICAN BAPTIST
National Ministries Scholarships
http://www.americanministries.org/education/financial_aid/student_info.cfm
The Work-Study Supervisors review the applications/resumes and decide which candidates they wish to interview and hire.

The Work-Study Supervisors inform the candidates and the Financial Aid Office of their hiring decisions.

New Work-Study Employees schedule an appointment with the Financial Aid Office to complete payroll forms.

FREE SCHOLARSHIP SEARCH LINKS
There are also several companies that can help you search for outside scholarships. Listed below are some free search services.

http://www.collegenet.com/mach25/app
http://www.fastweb.com/

Beware of companies that charge a fee for their services. Most reputable companies will not charge you a fee for their scholarships.

SECTION 5
FEDERAL PROGRAMS

FEDERAL WORK-STUDY
The Federal Work-Study (FWS) Program provides jobs for students with financial need, allowing you to earn money to help pay educational expenses. Employers arrange work schedules around your academic schedule. You must file the Free Application for Federal Student Aid (FAFSA) and indicate on the FAFSA you are interested in being considered for the Federal Work-Study Program.

If a Federal Work-Study (FWS) award is listed on your Financial Aid Award Notification, it is important to realize that the amount of this award is the maximum amount you may earn and is not a guarantee of a job nor a guaranteed amount of earnings. A FWS award allows you to be considered for FWS jobs on campus or with a community service employer. CTS Federal Work-Study employees may work up to a maximum of 20 hours per week and are paid $11.70 per hour. FWS employees are not eligible for benefits.

THE CTS FEDERAL WORK-STUDY PROCESS
- You apply for Federal Work-Study by completing the FAFSA and indicating on that form that you are interested in being considered for Work-Study.
- The CTS Financial Aid Office determines your eligibility and indicates that you have been awarded FWS on your Financial Aid Award Notification.
- You accept the FWS award by submitting the CTS Federal Work-Study Employment Application and/or your resume to the Financial Aid Office.
- Work-Study Supervisors notify the Financial Aid Office concerning position vacancies.
- The Financial Aid Office sends copies of Work-Study Applications and resumes to the Work-Study Supervisors.
- The Work-Study Supervisors review the applications/resumes and decide which candidates they wish to interview and hire.

FEDERAL DIRECT LOANS
The William D. Ford Federal Direct Loan Program (DL) provides Federal Direct Unsubsidized Stafford Loans to assist graduate students to cover the costs of educational expenses. You may qualify to borrow up to a maximum of $20,500 each year. An unsubsidized loan is not awarded on the basis of financial need although you must file the FAFSA to be considered for unsubsidized loans. You must be enrolled at least 6 hours per semester to be eligible to receive DL funds. You may use Direct Loan proceeds to pay for costs associated with study abroad. Unsubsidized Interest
If you borrow an unsubsidized loan you will be responsible for all charged interest from the time the loan is disbursed until it’s paid in full. If you allow the interest to accrue while you’re in school or during other periods of nonpayment, it will be capitalized. This means the interest will be added to the principal amount of your loan, and additional interest will be based on the higher amount. You may make arrangements to pay the interest while you are in school in order to avoid capitalization of interest.
Borrower Rights & Responsibilities
A complete listing of your rights and responsibilities as a federal loan borrower as well as a sample repayment schedule can be found at: http://www.direct.ed.gov/pubs/dlrights.pdf
Interest Rate
Direct loan interest rates are determined annually based on the sale of Treasury Bills. Once established the interest rate on a loan will not change. The interest rate you pay will be determined by the disbursement date of your loan.

Disbursement Date Interest Rate
Prior to July 1, 2013 ............................ 6.8%
After June 30, 2013, but prior to July 1, 2014 ........5.41%
After June 30, 2014, but prior to July 1, 2015 ........6.21%

LOAN FEES
A loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You’re responsible for repaying the entire amount you borrowed and not just the amount you received. The loan fee for loans first disbursed after Dec. 1, 2013 but before Oct. 1, 2014 is 1.072%. The loan fee for loans first disbursed on or after Oct. 1, 2014 will be 1.073%.

THE CTS LOAN PROCESS
- The CTS Financial Aid Office determines your eligibility and lists the Federal Direct Unsubsidized Loan on your Financial Aid Award Notification (FAWN).
- The amount of loan funds listed on the FAWN is the maximum you may borrow. It is not a recommended amount. You should borrow as little as possible.
- You return the CTS Loan Information Form to the Financial Aid Office.
- The Financial Aid Office originates your loan and transmits that information to the Department of Education.
• You complete the on-line Master Promissory Note (MPN) and submit to the Department of Education via the web. Be sure to print a copy of the MPN for your file.
• You complete Loan Entrance Counseling if you have not previously borrowed Federal Direct Loans.
• The Department of Education sends your loan funds to the Christian Theological Seminary Business Office.
• The Financial Aid Office checks your enrollment status to confirm that you are still enrolled on at least a half-time basis.
• The Business Office credits the loan funds to your account.
• The Business Office mails any remaining funds to you.

LOAN ENTRANCE COUNSELING
If you haven’t previously borrowed a federal loan, you must complete entrance counseling before your loan can be disbursed. This information helps you to understand your responsibilities regarding your loan. You may complete entrance counseling on-line at www.studentloans.gov. In-person entrance counseling can also be scheduled per appointment with the Director of Financial Aid. Regardless of how you complete entrance counseling, the Director of Financial Aid is always available to answer your questions.

LOAN EXIT COUNSELING
All federal loan borrowers are required to complete exit counseling once they fall below half-time enrollment (degree completion, official or unofficial withdrawal, dropping classes, etc.). This information helps you to understand your repayment responsibilities and options. You may complete exit counseling on-line at www.studentloans.gov. In-person exit counseling can also be scheduled per appointment with the Director of Financial Aid. Regardless of how you complete exit counseling, the Director of Financial Aid is always available to answer your questions.

LOAN REPAYMENT
DL repayment begins six months after your last date of at least half-time enrollment (6 hours per semester). The Education Department will assign your loan to a loan servicer which is an organization contracted with the ED to collect and manage student loans during the repayment process. You will be able to select the repayment period that is best for you from the following options: Standard Repayment
With the standard plan, you’ll pay a fixed amount each month until your loans are paid in full. Your monthly payments will be at least $50, and you’ll have up to 10 years to repay your loans.

EXTENDED REPAYMENT
To be eligible for the extended plan, you must have more than $30,000 in Direct Loan debt and you must not have an outstanding balance on a Direct Loan as of October 7, 1998. Under the extended plan you have 25 years for repayment and two payment options: fixed or graduated. Fixed payments are the same amount each month, as with the standard plan, while graduated payments start low and increase every two years, as with the graduated plan below.
Graduated Repayment
With this plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.
Income Contingent Repayment
This plan gives you the flexibility to meet your Direct Loan obligations without causing undue financial hardship. Each year, your monthly payments will be calculated on the basis of your adjusted gross income (AGI, plus your spouse’s income if you’re married), family size, and the total amount of your Direct Loans. The maximum repayment period is 25 years. If you haven’t fully repaid your loans after 25 years (time spent in deferment or forbearance does not count) under this plan, the unpaid portion will be discharged. You may, however, have to pay taxes on the amount that is discharged.

INCOME BASED REPAYMENT
Under this plan the required monthly payment will be based on your income during any period when you have a partial financial hardship. Your monthly payment may be adjusted annually. The maximum repayment period under this plan may exceed 10 years. If you meet certain requirements over a specified period of time, you may qualify for cancellation of any outstanding balance of your loans.

PAY AS YOU EARN
This plan usually has the lowest monthly payment of the repayment plans that are based on your income. Your payment amount may increase or decrease each year based on your income and family size. To qualify for pay as you earn, you must have a partial financial hardship. You have a partial financial hardship if the monthly amount you would be required to pay on your eligible federal student loans under a 10-year standard repayment plan is higher than the monthly amount under pay as you earn. Once you’ve qualified for pay as you earn, you may continue to make payments under the plan even if you no longer have a partial financial hardship.

LOAN DEFERMENT
If you are having temporary problems repaying your federal student loans, contact your loan servicer to see if you are eligible for deferment. A deferment allows you to temporarily stop making payments on your federal student loans. If you have Direct Subsidized Loans, you are not charged interest on those loans during deferment. You are never charged a fee for applying for a deferment on your federal student loans. Note: interest will continue to be charged during deferment on your Direct or FFEL Unsubsidized and PLUS Loans. If you do not pay this interest during the deferment, it will be capitalized at the end of the deferment.
You may qualify for a deferment if you are:
• enrolled at least half time at an eligible postsecondary school;
• in a full-time course of study in a graduate fellowship program;
• in an approved full-time rehabilitation program for individuals with disabilities;
• unemployed or unable to find full-time employment (for a maximum of three years);
• experiencing an economic hardship (including Peace Corps service) as defined by federal regulations (for a maximum of three years);
• serving on active duty during a war or other military operation or national emergency and, if you were serving on or after
Oct. 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service;
• performing qualifying National Guard duty during a war or other military operation or national emergency and, if you were serving on or after Oct. 1, 2007, for an additional 180-day period following the demobilization date for your qualifying service;
• a member of the National Guard or other reserve component of the U.S. armed forces (current or retired) and you are called or ordered to active duty while you are enrolled (or within six months of having been enrolled) at least half-time at an eligible school.

LOAN FORBEARANCE
If you are having temporary problems repaying your federal student loans and are not eligible for a deferment, contact your loan servicer to see if you are eligible for forbearance. A forbearance is another method of temporarily postponing or reducing loan payments. You are never charged a fee for applying for a forbearance on your federal student loans.

You may be granted a forbearance if you meet one of the following requirements:
• You are unable to make your scheduled loan payments for reasons including, but not limited to, financial hardship and illness.
• you are serving in a medical or dental internship or residency program and you meet specific requirements.
• the total amount you owe each month for all of the Title IV student loans you received is 20% or more of your total monthly gross income (for a maximum of three years).
• you are serving in an approved AmeriCorps position.
• You are performing a teaching service that would qualify for loan forgiveness under the requirements of the Teacher Loan Forgiveness Program.
• you qualify for partial repayment of your loans under the Student Loan Repayment Program, as administered by the Department of Defense.
• you are called to active duty in the U.S. armed forces.

Note: Interest will continue to be charged during a forbearance on all types of loans. If you do not pay this interest, it will be capitalized at the end of the forbearance.

PUBLIC SERVICE LOAN FORGIVENESS
The Public Service Loan Forgiveness Program is intended to encourage individuals to enter and continue to work full-time in public service jobs. Under this program, you may qualify for forgiveness of the remaining balance of your Direct Loans after you have made 120 qualifying payments on those loans while employed full-time by certain public service employers.

FEDERAL STUDENT AID OMBUDSMAN GROUP
The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. Getting Prepared Before Seeking Help
If you’ve completed the steps to resolve your loan dispute and you still are not satisfied, you may need to contact the Federal Student Aid (FSA) Ombudsman Group of the U.S. Department of Education (ED). The Ombudsman Group is a neutral, informal, and confidential resource to help resolve disputes about your federal student loans.

Contact the Ombudsman Group as a last resort. Make every effort to resolve your student loan problems before contacting the Ombudsman Group.

The Ombudsman Group can be contacted through:
U.S. Department of Education
FSA Ombudsman Group
830 First Street, N.E., Mail Stop 5144
Washington, D.C. 20202-5144
Phone: 1-877-557-2575
Fax: 202-275-0549

LOAN CONSOLIDATION
There may be advantages to consolidating (combining) your federal student loans into one loan, starting with the convenience of making a single monthly payment. Consolidation generally extends the repayment period, resulting in a lower monthly payment. This may make it easier for you to repay your loans. However, you will pay more interest if you extend your repayment period through consolidation since you will be making payments for a longer period of time.
SECTION 6
STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

In addition to all Christian Theological Seminary academic requirements, recipients of Federal Stafford Loans and Federal Work-Study funds must meet the following standards of Satisfactory Academic Progress (SAP) in order to establish and maintain eligibility for assistance from these programs.

PACE
Successful pace by completion of at least 67% of all coursework attempted. Pace is measured by dividing the cumulative number of hours successfully completed by the cumulative number of hours attempted.

- Attempted coursework is defined as any course in which a student is enrolled at the end of the 100% refund period.
- Successful completion of coursework is defined as receipt of a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, D-, or P if a course is taken as pass/fail.
- Unsuccessful completion of coursework is defined as receipt of a grade of F, I, or W.
- Successful completion of coursework for the Doctor of Ministry Programs is defined as B- or higher in all courses applied toward the degree.
- Repeated coursework is counted only once toward completion of academic progress requirements.
- Credit hours officially accepted in transfer and specifically applied toward a student’s degree program are counted as both attempted and completed hours.

ATTEMPTED CREDIT HOUR LIMITS AND GPA REQUIREMENTS

The limit of attempted credit hours and minimum cumulative GPA requirements are as follows:

<table>
<thead>
<tr>
<th>Degree program</th>
<th>Attempted Hour Maximum</th>
<th>GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Master of Divinity</td>
<td>126</td>
<td>2.50</td>
</tr>
<tr>
<td>M.A. in Marriage and Family Therapy</td>
<td>113</td>
<td>2.70</td>
</tr>
<tr>
<td>M.A. in Mental Health Counseling</td>
<td>113</td>
<td>2.70</td>
</tr>
<tr>
<td>Master of Theological Studies</td>
<td>72</td>
<td>2.70</td>
</tr>
<tr>
<td>M.A. in Multicultural Christian Education</td>
<td>74</td>
<td>2.50</td>
</tr>
<tr>
<td>M.Div. / M.A. in Marriage &amp; Family Therapy</td>
<td>186</td>
<td>2.70</td>
</tr>
<tr>
<td>M.Div. / M.A. in Mental Health Counseling</td>
<td>186t</td>
<td>2.70</td>
</tr>
<tr>
<td>Master of Sacred Theology</td>
<td>45</td>
<td>2.50</td>
</tr>
<tr>
<td>M.Div. / M.A. Multicultural Christian Education</td>
<td>162</td>
<td>2.50</td>
</tr>
<tr>
<td>M.Div. / Master of Theological Studies</td>
<td>162</td>
<td>2.70</td>
</tr>
</tbody>
</table>

Repeated coursework is counted as many times as the course is repeated in the computation of total hours attempted.

Courses that are assigned an incomplete grade are included in the cumulative hours attempted but cannot be used as credits earned toward progress standards until a successful grade is assigned.

SAP REVIEWS
Satisfactory Academic Progress will be reviewed after each enrollment period (Fall Semester, Spring Semester, Summer Session). Financial aid already offered for the following enrollment period(s) may be canceled if academic progress is found to be unsuccessful during this review.

If progress is determined to be insufficient during the review process, students will be placed on Financial Aid Warning status. Students will receive written notification when placed on Financial Aid Warning status.

Students on Financial Aid Warning status will be eligible to continue to receive federal financial aid.

If satisfactory progress is not made during the semester while on Financial Aid Warning status, eligibility for all future aid will be terminated. Students will receive written notification of termination of financial aid eligibility.

SAP APPEALS PROCESS
A student who wishes to appeal the termination of financial aid eligibility will be required to submit a written appeal to the Director of Financial Aid. The written appeal must state why the student failed to make Satisfactory Academic Progress and what has changed in the student’s situation that will allow the student to demonstrate Satisfactory Academic Progress at the next evaluation.

Appeals may be based on the following circumstances:

- Personal medical condition impeded progress; written statement from student’s health care professional or other documentation required.
- Death or life-threatening medical condition of immediate family member; written statement from health care professional or other documentation required.
- Student experienced extraordinary situation or problem which necessitated professional intervention to overcome; statement from health care professional or other documentation required.
- Other extenuating circumstances prevented achievement of academic progress; documentation required.

The Director of Financial Aid will review all appeals and provide a written statement as to the disposition of the appeal. Students whose appeals are accepted will be placed on Financial Aid Warning status. If Satisfactory Progress is not maintained while on Financial Aid Warning status after reinstatement per appeal, financial aid eligibility will be terminated. A student may file one appeal of financial aid termination status.
RE-ESTABLISHING AID ELIGIBILITY
If satisfactory progress is not made during the semester while on Probation status, a student may regain eligibility only by taking action that brings the student into compliance with all standards listed in the CTS Satisfactory Academic Progress Policy.

SECTION 7
FINANCIAL AID REFUND & RETURN TO TITLE IV POLICY
Your official enrollment status will be determined based on enrollment at the end of the 100% tuition refund period each semester. Once enrollment status has been determined, financial aid will be reviewed. If your enrollment status changes after your financial aid has been awarded, the financial aid award will be adjusted to reflect the current enrollment status.

If a you drop a class(es) after the end of the 100% tuition refund period, institutional aid may be adjusted according the CTS Standard Refund Schedule but federal aid will not be adjusted. However, Federal Stafford Loans require enrollment to be recertified at the time of disbursement. Federal regulations state that if a you drop below half-time status or withdraw prior to disbursement, the loan may not be disbursed.

CTS STANDARD REFUND SCHEDULE
The following schedule applies to each of the fall and spring semesters.

<table>
<thead>
<tr>
<th>Week</th>
<th>Refund %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st week</td>
<td>100%</td>
</tr>
<tr>
<td>2nd week</td>
<td>80%</td>
</tr>
<tr>
<td>3rd week</td>
<td>60%</td>
</tr>
<tr>
<td>4th week</td>
<td>20%</td>
</tr>
<tr>
<td>After 5th week</td>
<td>0%</td>
</tr>
</tbody>
</table>

Refunds for summer session courses are made on the basis of one day equals one week in the above schedule.

CTS INSTITUTIONAL REFUND POLICY
When a student withdraws from Christian Theological Seminary (CTS) or drops a class, adjustments are made to CTS scholarships and grants which were awarded to the student. Adjustments are done in coordination with the CTS Standard Refund Schedule for institutional charges. In no case will a student receive CTS Scholarship or Grant funds in cash.

RETURN TO TITLE IV (RT24) POLICY
When a recipient of Title IV aid (Federal Subsidized and Unsubsidized Stafford Loans) withdraws from all classes, drops out, or takes a leave of absence, federal regulations require Christian Theological Seminary (CTS) to determine the amount of Federal Title IV Aid (not including Federal Work-Study) that the student earned as of the student’s withdrawal date. The return of funds calculation will be completed within 30 days of the student’s determined withdrawal date.

DETERMINATION OF WITHDRAWAL DATE FOR RETURN OF FUNDS

Official Withdrawals
The withdrawal date for students who complete the formal withdrawal process will be the date listed on the Withdrawal Form, the date the student contacted the Registrar to indicate that he/she planned to withdraw, or the date of the student’s last participation in a documented academically related activity.

A student may provide official notification of the intent to withdraw and then change his/her mind. In order to rescind the intent to withdraw for purposes of this calculation, the student must provide in writing a statement of his/her intention to remain enrolled through the end of the payment period. If the student withdraws after rescinding his/her intent to withdraw, the withdrawal date is the date on which the student provided notification of the intent to withdraw or began the original withdrawal process, or the date of the student’s last attendance at a CTS documented academically related activity.

Unofficial Withdrawals
If the student ceases attendance without providing official notification to CTS the withdrawal date will be considered to be the last date on which the student participated in a CTS documented academically related educational activity.

If it is determined that the student did not begin the official withdrawal process or did not notify the Registrar’s Office of the intent to withdraw due to illness, death, accident, grievous personal loss, or other circumstances beyond the student’s control, the withdrawal date is the date which CTS determines that the student ceased attendance due to the aforementioned applicable event.

For the purposes of this policy, an educationally related activity is defined as:

- Physically attending a class where there is an opportunity for direct interaction between the instructor and students;
- Submitting an academic assignment;
- Taking an exam, an interactive tutorial, or computer-assisted instruction;
- Attending a study group that is assigned by the institution;
- Participating in an online discussion about academic matters;
- Participation at a SCOFE or CPE site, or
- Initiating contact with a faculty member to ask a question about the academic subject studied in the course.

CALCULATION OF TITLE IV AID EARNED
CTS will determine the percentage of Title IV funds earned by a student who withdraws by dividing the number of calendar days completed in a semester by the total number of days in the semester. The number of days in the numerator and denominator includes all days within the period, except for institutionally scheduled breaks of five or more consecutive days. If a student withdraws while on a scheduled break of five or more consecutive days, the withdrawal date is the last date of classes prior to the beginning of the break. The day the student withdraws is counted as a completed day.

The amount of Title IV Aid earned by the student is then determined by multiplying the percentage of Title IV aid earned by the total amount of Title IV aid disbursed plus Title IV aid that could have been disbursed to the student or on the student’s behalf. The student earns 100% of aid at the 60% point of the semester.
TITLE IV AID TO BE DISBURSED OR RETURNED
If the student receives less Title IV Aid than the amount earned, CTS must offer a disbursement of the earned aid that was not received. This is called a post-withdrawal disbursement.

POST-WITHDRAWAL DISBURSEMENTS
CTS will provide written notification to the student of his/her eligibility for a post-withdrawal disbursement. This notification will:

- inform the student of post-withdrawal disbursement funds which were credited to the student’s account for tuition, fees, bookstore charges and other educational expenses for which authorization has been granted by the student
- request permission to credit the student’s account for other current charges for educationally related activities, if prior authorization was not obtained
- notify the student of the availability of any remaining earned Title IV programs assistance and ask the student if they wish to receive these remaining funds.

This written notification will be sent within 30 days of the student’s withdrawal and will require that the student respond within 14 days of the date on the written notification. If the student wishes to receive any remaining earned Title IV assistance in a refund check. If the student does not respond to this notification within the timeframe, CTS is not required to make these funds available to the student. Responses received after the timeframe will be considered on a case by case basis.

A post-withdrawal disbursement must be made within 120 days of the of student’s withdrawal.

RETURN OF TITLE IV AID
If the student receives more Title IV Aid than the amount earned, CTS, the student, or both, must return the unearned funds.

CTS must return a portion of the excess funds equal to the lesser of:

- the institutional charges multiplied by the unearned percentage of funds or
- the entire amount of excess funds.

The funds will be returned within 45 days of the date of the determination that the student withdrew and will be returned from Unsubsidized Federal Stafford Loans. Unearned loan funds which must be returned by the student will be repaid in accordance with the terms of the promissory note.

SECTION 8
FINANCIAL AID PENALTIES FOR DRUG LAW VIOLATIONS

A federal or state drug conviction can disqualify you for Title IV Federal Student Aid funds. Convictions only count if they were for an offense that occurred during a period of enrollment for which you were receiving Title IV Federal Student Aid Funds – they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside, or removed from your record does not count, nor does one received when you were a juvenile, unless you were tried as an adult.

The chart below illustrates the period of ineligibility for Title IV Federal Student Aid funds, depending on whether the conviction was for sale or possession and whether you had previous offenses. A conviction for sale of drugs includes convictions for conspiring to sell drugs.

<table>
<thead>
<tr>
<th>Length of Ineligibility for Title IV Federal Student Aid Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Possession of Illegal Drugs</strong></td>
</tr>
<tr>
<td>1st offense: ........................ 1 year from date of conviction</td>
</tr>
<tr>
<td>2nd offense: .................... 2 years from date of conviction</td>
</tr>
<tr>
<td>3+ offenses: ................................ Indefinite period</td>
</tr>
<tr>
<td><strong>Sale of Illegal Drugs</strong></td>
</tr>
<tr>
<td>1st offense: ........................ 2 years from date of conviction</td>
</tr>
<tr>
<td>2nd offense: .................... 3+ offenses: ........................ Indefinite period</td>
</tr>
</tbody>
</table>

If you were convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, you will be ineligible for the longer period.

You regain eligibility the day after the period of ineligibility ends or when you successfully complete a qualified drug rehabilitation program or when you pass 2 unannounced drug tests conducted by a drug rehabilitation program which meets regulatory criteria. Further drug convictions will make you ineligible again.

If you are denied eligibility for an indefinite period you can regain eligibility after successfully completing a rehabilitation program as described below, if a conviction is reversed, set aside, or removed from your record so that fewer than two convictions of sale or three convictions for possession remain on your record or if you pass 2 unannounced drug tests conducted by a drug rehabilitation program which meets regulatory criteria. In such cases, the nature and dates of the remaining convictions will determine when you regain eligibility. It is your responsibility to certify to the CTS Financial Aid Office that you have successfully completed the rehabilitation program.
STANDARDS FOR A QUALIFIED DRUG REHABILITATION PROGRAM

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state, or local government agency or court.
- Be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

APPENDIX A

Summer Financial Aid Policies and Procedures

The following is a listing of policies and procedures which apply to Summer financial aid awards:

Summer financial aid eligibility will be determined based upon your summer registration. You will receive an updated Financial Aid Award Notification e-mail when your summer awards are available for viewing on "Inside CTS". Your eligibility for summer financial aid cannot be determined until you have registered for summer coursework.

Three credit hours is considered full-time enrollment during the summer.

A new Federal Direct Stafford Loan Request Form will need to be submitted if you wish to borrow Stafford Loans for summer attendance.

For financial aid purposes, all summer mini-sessions will be combined into a single term.

The Expected Family Contribution (EFC) used for the preceding academic year will be used to determine need for the summer term.

The Cost of Attendance and Expected Family Contribution used to determine financial need will reflect only amounts applicable to actual period(s) of attendance.

CTS scholarship awards will be adjusted to reflect any tuition increase established by the CTS Board of Trustees at their May meeting. Any fee increase will be effective beginning Summer Session 2.

The loan period will be the full term as stated above. The first disbursement of summer loans will be scheduled for the first day of attendance of your first class. The second disbursement of summer loans will be scheduled for July 1, if actual attendance begins prior to July 1. If actual attendance begins on or after July 1, the entire loan amount will be disbursed on the first day of actual attendance. A single disbursement may also be scheduled for students enrolled in only one course or overlapping courses.

CTS views summer as a trailer period, therefore only unused Federal Direct Stafford Loan eligibility from the preceding academic year loan amount may be used for summer attendance.

Any Federal Work-Study funds earned during summer that exceeds summer need will be applied as a resource to meet need for the upcoming Fall Semester.

These policies are subject to professional judgment on a case by case basis.