St. Louis Community College has established qualitative and quantitative measures for evaluating the efforts of financial aid recipients to achieve an educational goal, degree or certificate. An assessment of these efforts will occur each term. Terms include fall semester, spring semester and summer. To remain in good standing and continue to qualify for financial aid, students must adhere to the following guidelines.

1. Student must maintain a minimum 2.0 cumulative grade point average (CGPA).

2. Students must maintain a cumulative completion rate of 66.6%, or two-thirds, of all credit hours attempted. (Attempted credit hours include transfer hours and grades of F, W, I and PR.)

3. Students cannot exceed the maximum time frame of 96 credit hours attempted. Students pursuing an associate degree that requires 64 or more credit hours for completion may attempt up to a maximum of 96 credit hours. Students pursuing a certificate of proficiency that requires 24 or more credit hours for completion may attempt up to a maximum of 48 credit hours. (Attempted credit hours include transfer hours and grades of F, W, I and PR.)

4. Students must pass at least one course in a given semester. Students who receive all F's, W's, I's or PR's, or any combination of stated grades for all courses in a given semester, will not be eligible to receive financial aid for the next semester of enrollment.

Students who fail to meet the minimum grade point average requirement or the minimum completion rate requirement will be placed on “financial aid warning” for the next semester of enrollment. Limited financial aid eligibility may be continued during the warning semester. Students on “financial aid warning” have one semester to comply with the standards of academic progress. Failure to do so will result in ineligibility for financial aid.

Students who exceed the maximum time frame of 96 credit hours are ineligible to receive financial aid.

Students on financial aid may repeat a course one time in which a letter grade was not attained. Generally, students cannot receive funding for a course the second time if they passed the course the first time with a “D” or better grade. Students on financial aid must enroll for courses which will fulfill his/her educational goals. These courses should follow published degree/certificate requirements, either as general education requirements, electives or prerequisite developmental studies.

Students Who Fail to Meet the Standards of Academic Progress May:

1. Continue to enroll at their own expense until the standards of academic progress have been satisfied or
2. Withdraw from classes before the first day of the start of the semester or
3. Appeal the termination of financial aid to the manager of Financial Aid, documenting all extenuating circumstances.

Students appealing the termination of financial aid must submit their appeal, academic audit form and coded registration form directly to the Financial Aid office. The manager of Financial Aid will assess all appeals on the basis of documentation provided as well as the student’s academic history. Students will be notified in writing of the manager’s decision.

Please Note!!!

All students who are federal financial aid recipients must attend all classes for which they are enrolled. If you do not attend one or more of your classes during the semester in which you are enrolled, you may be reported for nonattendance and will generally have to repay money to the federal government and/or the college. If you reduce the number of credit hours for which you are enrolled after the first day of the semester, you risk being overfunded. If a class is canceled and not replaced with a class of equal credit hours, you may be required to repay some or all of the financial aid you received. Students are responsible for repayment of overfunds. If for any reason you wish to withdraw from a class or must stop attending a class, we highly recommend you consult with the Financial Aid office before doing so.

I HAVE READ AND UNDERSTAND THE INFORMATION ABOVE

Student Signature

Date

— OFFICE USE ONLY —

Date Rec’d. ______________ By __________

Distribution: White – Financial Aid; Yellow – Student 100784 5/12
When the federal Higher Education Act (HEA) of 1965 was amended in 1998, a new concept was established with regard to HEA Title IV student financial aid programs. **The new concept is that students must earn their Title IV federal financial aid. If they do not stay enrolled long enough to earn all of their aid, then some of the aid has to be returned to the HEA Title IV programs as unearned Title IV aid.** The return of unearned Title IV funds policy has been in effect since the fall of 2000.

HEA Title IV financial aid programs include Federal Pell Grant, Federal Academic Competitiveness Grant, Federal Supplemental Educational Opportunity Grant, Federal Work Study and Federal Stafford Loans. HEA Title IV law and regulations, concerning the return of unearned federal financial aid, do NOT affect Federal Work Study earnings. Only grants and loans are impacted by this policy.

**A return of Title IV Funds calculation must be performed for Title IV students who completely withdraw from the semester/payment period of enrollment for which he/she was charged.** Official withdrawal occurs when the student notifies St. Louis Community College to be withdrawn from all classes through the Admissions/Registration office. Students who want to withdraw from courses should withdraw by using the appropriate form that is submitted to the Admissions/Registration office. **Unofficial withdrawal** occurs when the student simply ceases to attend classes and receives grades of "F," "W" or "U" in all of their classes. Pursuant to federal guidelines, the college will determine a last date of attendance for those students.

The return of unearned Title IV funds policy will impact only those students who withdraw or cease to attend all of their courses before 60 percent of the semester is completed.

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**FINANCIAL AID FEDERAL REFUND POLICY**

**Return of Unearned Title IV Funds 2012-2013**

When a student withdraws, federal law and regulations require institutions to make a timely refund of "unearned institutional charges" assessed the student by the institution, back to the HEA Title IV programs. When a student withdraws, the institution must also determine if the student owes a repayment of unearned Title IV funds that the institution either disbursed to the student directly or credited the student's account to pay for "non-institutional" costs. **The U.S. Department of Education gives colleges the option of billing students for the unearned HEA Title IV funds that the school has to pay as a part of institutional charges. As a result, the student may owe St. Louis Community College and/or the Department of Education.** The method in which unearned HEA Title IV funds are returned to the Title IV programs is based on a federally mandated formula.

If the student owes unearned Title IV funds from a federal program, the college must notify the student within 30 days of determining the student's withdrawal. The student retains eligibility for Title IV funds from an initial 45-day period, during which one of the following should happen: (1) student repays unearned Title IV funds in full or (2) the student makes satisfactory arrangements with the U.S. Department of Education to repay the unearned Title IV funds. In addition, the student must repay the college the money that the college pays to USDE for unearned institutional charges. If the student fails to take the appropriate steps, he/she loses eligibility for HEA Title IV funds.

For further explanation of the return of Title IV funds policy, please contact the Financial Aid office for assistance.