

# FINANCIAL AID



he cost of attending college continues to rise steadily at nearly every institution of higher learning in America. **Clearwater Christian College believes that the final responsibility for bearing these costs rests with the student and his family.** We recognize the difficulty rising college costs have had on the family's limited resources. For this reason, we have developed a diversified financial aid program to assist the student in meeting his obligations.

## GENERAL INFORMATION

Financial aid includes scholarships, grants, loans, veterans' benefits, and employment opportunities. Sources include government agencies, private foundations, organizations, and the College itself. Scholarships and grants are usually considered "gift" assistance, and repayment is not required. Both on-campus and off-campus work opportunities also help to defray College expenses. Low-interest loans are offered at competitive interest rates, and in most cases, are repayable over a period of time upon the student's departure from college.

## GENERAL QUALIFICATIONS FOR FINANCIAL AID

To qualify for federal and state grant and loan programs, a student must

1. be a U.S. citizen or an eligible non-citizen;
2. be enrolled for the minimum number of required credit hours (e.g. at least 12 semester hours are required to be eligible for state assistance);
3. be enrolled for the purpose of obtaining a degree;
4. be registered for the Selective Service, if applicable;
5. be maintaining satisfactory academic progress;
6. not be in default on a federal student loan or owe a refund on a federal grant received at any postsecondary institution; and
7. demonstrate financial need (for need-based aid).

## FINANCIAL AID

Clearwater Christian College is committed to non-discriminatory financial aid practices regardless of age, race, color, gender, or national and ethnic origin. Most state and federal financial aid programs determine need through the following equation:

$$\begin{array}{|c|} \hline \text{COST OF} \\ \text{ATTENDANCE} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{EFFECTIVE} \\ \text{FAMILY} \\ \text{CONTRIBUTION} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{FINANCIAL} \\ \text{AID} \\ \text{NEED} \\ \hline \end{array}$$

Each institution defines and publishes its Cost of Attendance using its schedule of fees. The Effective Family Contribution is determined from information provided on the Free Application For Federal Student Aid. The difference between the Cost of Attendance and the Effective Family Contribution is the Financial Aid Need.

## APPLICATION PROCEDURE

Applicants should obtain the Clearwater Christian College Financial Aid package, which contains applications for the financial aid programs available to students at CCC. The Free Application For Federal Student Aid (FAFSA) is the basic need analysis form used to determine the student's eligibility for the Pell Grant, Supplemental Equal Opportunity Grant (SEOG), Florida Student Assistance Grant (FSAG), and federal loan programs. There are separate applications for college-funded scholarships, campus work programs, and the Florida Resident Access Grant (FRAG). Some applications for programs available to students attending CCC may have to be obtained through local guidance counselors' offices or state agencies. College-funded scholarships, campus work, and the FRAG applications should be mailed to the Financial Aid Office of Clearwater Christian College.

Once the FAFSA application has been completed, it should be mailed to the federal processor. The processor will return a Student Aid Report (SAR) to the student. It should be reviewed for accuracy. The Financial Aid Office will use the information on the SAR to determine the student's eligibility for federal/state programs. The Financial Aid Office will release a Financial Aid Award Letter to the student indicating his complete financial aid "package". Once the award letter is signed and returned by the student, grants and scholarship amounts will be posted on the student's account in the Business Office. Students accepting Stafford and PLUS loans are given applications for further processing. Loan checks are disbursed to the student's account beginning with the first day of classes.

Each program has a deadline for application. It is recommended that students apply for all financial aid programs under consideration shortly after January 1

preceding the year of entry. STUDENTS MUST REAPPLY FOR ALL FORMS OF FINANCIAL AID EACH ACADEMIC YEAR.

## **INTERNATIONAL STUDENTS**

In order to qualify for financial aid as an eligible non-citizen, students must be permanent residents with an alien registration card (Form I-551 or Form I-551C) with a valid expiration date. Students may also present a “Temporary Resident Card” (Form I-688) with a valid expiration date to qualify as eligible non-citizens. The I-688A and the I-688B DO NOT qualify the students as an eligible non-citizen. No federal or state financial aid is available to international students other than these above.

## **SOURCES OF FINANCIAL ASSISTANCE**

### **External Grants and Scholarships**

#### Federal Pell Grant (PELL)

This grant is provided by the U.S. Department of Education and is based on need. It is considered the “foundation” of the financial aid package and may be combined with other sources of aid to meet the total cost of attendance. Awards are determined by the student’s enrollment status. For the academic year 2003-2004, awards range from \$400 to \$4,000. The deadline to file the FAFSA for consideration for Pell is June 30, 2004.

#### Federal Supplemental Educational Opportunity Grant (SEOG)

This need-based grant is provided by the U.S. Department of Education and is available to eligible exceptionally needy Pell recipients. For the academic year 2003-2004, awards range from \$100 to \$1,500. The deadline to file the FAFSA for consideration for SEOG is April 1, 2003.

#### Reserved Office Training Corps (ROTC) Scholarship

Students participating in Air Force and Army ROTC through the College’s arrangement with detachments at the University of South Florida may qualify for four-, three-, or two-year scholarships from that branch of the United States Military. Specific information and qualifying details are available through the specific ROTC detachment or Clearwater Christian College. Scholarships usually cover the cost of tuition at Clearwater Christian College, fees, textbooks, and a monthly stipend for personal expenses. See College-Funded Scholarships for possible matching scholarship program for room and board expenses.

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### Veterans Benefit

Veterans may qualify for educational assistance according to their length of military service. Widows and children of veterans who died or were disabled as a result of service-connected injury or disease may also be eligible for educational benefits. Information may be obtained from the Veterans Administration or from the College's Financial Aid Office.

Veterans enrolled under the federal GI Bills PL 358 and PL 634 receive their allowances directly from the government and pay the fees and charges in the same way as other students.

**WARNING:** Students who drop or withdraw from a course may not be paid for the course unless the circumstances for having to drop the course are considered to be mitigating circumstances by the Veterans Administration (i.e., circumstances beyond the control of the student).

### Vocational Rehabilitation

Physically disabled students may be approved to receive financial assistance to attend college for the purpose of vocational rehabilitation. Those who wish to consult with a representative regarding vocational rehabilitation should contact their local district office of the Division of Vocational Rehabilitation, Department of Health and Rehabilitative Services. **NOTE:** The Business Office coordinates the process.

### Florida Student Assistance Grant (FSAG)

This grant is provided by the State of Florida and is available to eligible Florida residents. The annual awards for this need-based assistance range from \$200 to \$1,300. Florida residents must complete the FAFSA, including all questions regarding state residency.

### Florida Resident Access Grant (FRAG)

The Florida Resident Access Grant is a non-need based award and is provided to eligible Florida residents. Florida residents must complete the FRAG application and return it to the College no later than the end of the first week of classes for the fall or spring terms.

### Florida Minority Teachers Scholarship

This scholarship is available to a Florida resident who intends to teach in Florida public schools. The student must be enrolled full-time and have been accepted into the Teacher Education Program (TEP) at the junior level in a state-approved teacher education program. The student must be a member of one of the following ethnic groups: African American/Black, Hispanic, Asian American/Pacific Islander, American Indian/Alaskan Native, or dislocated military personnel or dislo-

cated defense contractor employee. The annual renewable award for this scholarship is \$4,000. The award may be renewed for the senior year.

### **Florida Bright Future Scholarships Program**

The Florida Bright Future Scholarship Program is the umbrella program for three state-funded scholarships based on academic achievement in high school. Eligibility requirements are

- Be a Florida resident
- Earn a Florida standard high school diploma or its equivalent from a public or private high school, or complete a state-approved home education program
- Be accepted by and enrolled in an eligible Florida public or independent postsecondary education institution
- Be enrolled for at least six semester credit hours or the equivalent
- Not have been found guilty of or pled guilty to a felony charge

#### Florida Academic Scholars

A Florida high school graduate must meet **one** of the following requirements: earn a 3.5 GPA in 15 college-prep courses and have a SAT score of 1270 or an ACT score of 28; earn an International Baccalaureate diploma; be home schooled with an ACT score of 28; be a scholar or finalist in the National Merit Scholarship or National Achievement Scholarship program. Student must complete 75 hours of community service. Apply online at [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org).

#### Florida Medallion Scholars

A Florida high school graduate will need a cumulative high school GPA of 3.0 in college prep courses and a SAT score of 970 or an ACT of 20 (SAT score of 1070 and an ACT score of 23 for homeschooled). Apply online at [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org).

#### Florida Gold Seal Vocation Scholars

A Florida high school graduate will need a cumulative GPA of 3.00 in the required 15 courses for high school graduation, complete a program of studies that requires a 3.50 GPA in three secondary school vocational credits, pass a College Placement Test or its equivalent, and meet general eligibility requirements for the Florida Bright Futures Scholarship Program. Apply online at [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org).

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### **Florida Independent College Fund**

The Florida Independent College Fund is a not-for-profit foundation for program and resource development for the Independent Colleges and Universities of Florida. It is dedicated to providing financial assistance to students attending these institutions. The following scholarships are provided by this fund:

#### United Postal Service Foundation Scholars

A scholarship up to \$3,000 for a senior student. Students must complete the college-funded scholarship application. One scholarship awarded.

#### The Coca-Cola First Generation Scholarship

A scholarship up to \$5,000 for an entering freshman student in good standing who is the first person in his or her immediate family to graduate from college. Students must complete the college funded scholarship application. One scholarship awarded. Not available in 2003-2004.

#### Florida Bankers Association

A scholarship for \$3,000 open to Florida residents who are senior business majors. Students must complete the college-funded scholarship application. One scholarship awarded.

#### Florida Rock Scholarship

A scholarship up to \$3,000 open to senior business majors who reside in the state of Florida. Students must complete the college-funded scholarship application. One scholarship awarded.

### **College-Funded Scholarships**

Clearwater Christian College scholarships are designed to help students pay their tuition and fees. Off-campus living and transportation costs are excluded. Beyond individual scholarship requirements, **each applicant must have a valid Student Aid Report on file with the CCC Financial Aid Office. To apply for these programs, the student must submit a completed CCC College-Funded Application to the Financial Aid Office.** For renewal purposes, the student must continue to meet the provisions of the scholarship program and maintain satisfactory academic progress. The amount of the scholarship may be reduced if the awards would result in a credit balance. This scholarship does not cover the cost of books. Students who qualify for this award will receive aid for fall and spring terms only.

### Honors Scholarship

Entering freshmen who enroll as full-time students and who have either a minimum ACT composite score of 28 or a combined SAT I score of 1270 are eligible for consideration. Up to five awards in the amount of \$4,000 annually will be awarded to those entering freshmen who qualify. Students must have an eligible ACT/SAT score and a valid SAR on file in the Financial Aid Office by April 1, 2003. Students must earn at least a 3.75 GPA each academic year to renew this scholarship.

### President's Scholarship

Entering freshmen who enroll as full-time students and who have either a minimum ACT composite score of 25 or a combined SAT I score of 1140 are eligible for consideration. Students may receive up to \$1,000 each semester. Up to 50 awards will be given annually. An eligible ACT/SAT score and valid SAR must be on file in the Financial Aid Office by April 1, 2003. Students must earn at least a 3.500 GPA with **no incomplete grades** for each academic year in order to maintain eligibility.

### Transfer Academic Scholarship

This scholarship is available to eligible first-time CCC students transferring in as full-time students with at least a sophomore status. Students must have a minimum ACT composite score of 25 or a combined SAT I score of 1140 and have earned at least a 3.250 on a 4.000 scale for all postsecondary work attempted. Eligible students may receive up to \$750 each semester. Students must earn at least a 3.500 GPA with **no incomplete grades** for each academic year in order to maintain eligibility.

### Christian Workers Scholarship

Full-time Christian workers or the dependents of a full-time Christian worker whose income is the major source of support for the family are eligible for consideration. Qualified students who enroll full-time may receive up to \$500 each semester. Qualified students who enroll part-time may receive up to \$40 per semester hour enrolled.

### Christian Teacher Scholarship

This award is designed to assist individuals who are currently teaching or who have temporarily interrupted their teaching career to further their training in the field of education. Qualified students who enroll full-time may receive up to \$300 each semester. Qualified students who enroll part-time may receive up to \$25 per semester hour enrolled.

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### Canadian Scholarship

This scholarship is available to eligible first-time CCC students whose sole citizenship is the country of Canada, provided they are full-time and degree-seeking. Eligible students may receive up to \$1,000 a semester. Students must earn at least a 2.00 GPA for each academic year in order to maintain eligibility.

### Music Scholarship

This scholarship is available to eligible vocal and instrumental musicians based on musical ability and financial aid need. Auditions in person or by video or audio tapes are required. In accepting the scholarship, the student agrees to enroll in appropriate applied lessons and participate in musical groups or performances as identified by the music department. Multiple scholarships ranging between \$1,000 and \$4,000 annually have been awarded. These scholarships may be renewed for subsequent years. **Priority will be given to students majoring in music.**

### Reserved Office Training Corps (ROTC) Matching Scholarship

Students who qualify for Air Force and Army ROTC tuition scholarships may be eligible to receive a matching scholarship to cover room and board expenses. Scholarship amounts will not exceed the cost of room and board for one academic year less the amount of other federal and state grants the student may qualify to receive. A limited number of awards will be offered each academic year.

## **Donor and Memorial Scholarships**

The following scholarships have been made available through continuing gifts of donors. To be eligible for consideration, the applicant must enroll as a full-time, degree-seeking student, have a valid SAR on file with the Financial Aid Office, and pursue the specific major or interest designed by the scholarship unless designated otherwise. The deadline for applications and supporting documents to be received by the Financial Aid Office is April 1, 2003, unless noted otherwise.

Awards are made annually, divided over appropriate fall and spring term enrollments. Qualified applicants are selected by the Financial Aid Committee. The number of awards and the amount of the awards are determined by the Committee and may vary from year to year.

### Alumni Scholarship

This scholarship is open to all students who are children of active Clearwater Christian College alumni. Contact Steve Morken in Alumni Services to apply for this scholarship. One award will be considered for \$1,000 per academic year.

### Jim and Jan Avery Medical Scholarship

This scholarship is provided by Dr. & Mrs. James Avery. It is intended to assist students enrolled in the pre-med program. The scholarship is open to all enrollment classifications of students in the pre-med program. One award will be considered for \$500 per academic year.

### Muriel Hall Scholarship

This scholarship is provided in honor of Mrs. Muriel B. Hall who recognized the need for business students to receive a sound, fundamental, Christian education. Eligible students must be enrolled in a major in the Division of Business Studies and have at least a junior status for the intended academic year. Multiple awards will be considered for \$750 to \$1,500 per academic year.

### Dr. Harry W. Hunter Memorial Scholarship

This scholarship is provided in memory of Dr. Harry W. Hunter, a former member of the Clearwater Christian College Board of Directors and an outstanding Christian educator. This scholarship is available to eligible sophomore students majoring in physical education. One scholarship for \$1,000 will be awarded.

### Johnson Family Scholarship

This scholarship is provided in memory of Elsie Johnson. Eligible students must be enrolled in Bible, church ministries, or pastoral studies. Open to all enrollment classifications. A single award between \$200 and \$300 will be made each year. Not available in 2003-2004.

### Mabel Haines Luethy and Paul Leewood Luethy Scholarship

This scholarship is available to eligible students preparing for pastoral ministry, youth ministry, or missions. The scholarship is based on financial need. One scholarship for \$300 will be awarded.

### Macfarlane Scholarship

This scholarship is provided in honor of Dr. Jean Macfarlane, who for many years served as Chair of the Department of English and the Division of Arts and Science at Clearwater Christian College. Open to all student classifications who major in English. A single award for \$900 will be made each year. Not available in 2003-2004.

### Motter Memorial Scholarship

This scholarship is provided in memory of James R. Motter, who served in the area of elementary education as a teacher and principal for 31 years. Eligible students must be enrolled in a degree program in teacher education. One scholarship will be awarded to one individual in the amount of \$500.

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### Ohio Bible Fellowship Scholarship

This scholarship is open to entering freshmen who are members or whose parents are members of the Ohio Bible Fellowship. The student must enroll as a full-time, degree-seeking student and must complete a Federal Application for Student Financial Aid (FASFA). Need is considered when awarding this scholarship. A \$1,000 award will be awarded to three students for the 2003-2004 academic year.

### Peterson Memorial Scholarship for Musical Ministry

This scholarship is available to eligible vocal and instrumental musicians majoring in music. The scholarship is based on musical ability and financial need. In order to receive this scholarship, students must ascribe to personal standards in the area of music, which agrees with the College's traditional, conservative, and Biblical music standards. One scholarship for \$600 will be awarded.

### Procacci Memorial Scholarship

This scholarship is provided in memory of Guiseppe and Rosa Procacci by their daughter Esther Procacci Pavlides. Eligible students must be entering freshmen who intend either to pursue a vocation in elementary or secondary education or are enrolled in the pre-med major. One award for \$4,000 is awarded annually.

## **Schmidt Memorial Scholarships**

The following three scholarships are provided in memory of Miss Elsie Schmidt, who spent her career as a secretary and was a long-time friend of the College. These will not be awarded in 2003-2004.

### Schmidt Memorial Scholarship for the Arts

Eligible students must be enrolled in communication arts, English, or be minoring in fine arts. It is open to all enrollment classifications. Multiple awards will be considered for \$500 to \$1,000 per academic year.

### Schmidt Memorial Scholarship for Women in Business

Eligible women students must be enrolled in a degree program in the Division of Business. It is open to all enrollment classifications. Multiple awards will be considered for \$500 to \$1,000 per year.

### Schmidt Memorial Scholarship for the Ministry

Eligible students must be enrolled in a degree program in the Division of Biblical Studies. It is open to all enrollment classifications. Multiple awards will be considered for \$1,000 to \$2,500 per year.

### Sein Family Scholarship for Hispanic Minorities

This scholarship is provided in memory of Mr. and Mrs. Sein. Eligible students must be Hispanic, with priority given to those of Cuban nationality or origin. Students must commit to participating in Christian service in Spanish speaking churches in the greater Tampa Bay area. Open to all enrollment classifications. Multiple awards will be considered for \$500 to \$2,000 per year.

### Shaffer Scholarship

In honor of Rev. and Mrs. Reiman J. Shaffer, true ambassadors for Christ, both in their prior years of ministry and in the present as they share in the educational process of students preparing for a preaching ministry. For Division of Biblical Studies students entering college as beginning freshmen. Multiple awards will be considered for \$500 to \$1,000 per academic year.

### Sturm-Prince Memorial Scholarship

A scholarship will be awarded each semester to one full-time student meeting the following criteria: must be a Pennsylvania resident who attends an independent fundamental church in the Waynesboro, Franklin County area of Pennsylvania. This is a need-based scholarship open to all student classifications. One award will be considered for \$1,000 per semester. This scholarship may be renewed.

### Van Ostenberg Memorial Scholarship

This scholarship is provided in memory of Mr. Don H. Van Ostenberg, noted businessman and former member of the College's Board of Directors. Eligible students must be enrolled in a major in the Division of Business Studies and have at least a sophomore status. A single award for \$1,000 will be made each year.



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### Loans

Although loans are a common source of financing a college education, students should enter into them carefully. The Financial Aid Office recommends that students discuss each loan program with them prior to initial application. *Federal law requires all borrowers to participate in an Entrance Interview prior to receiving the first loan and an Exit Interview prior to leaving the College to discuss their obligation to the lenders. Requests for academic transcripts and diplomas will be held until the interview has been conducted.*

#### Federal Stafford Loan - Subsidized

The Subsidized Stafford Loan program is a need-based program and is available to qualified students who enroll for at least half-time. Each loan is granted for a period of one academic year and is usually disbursed in two installments. The Stafford Loan is a deferred-loan program. While the student is enrolled at least half-time, repayment is deferred until either six months after graduation, the student drops below half-time, or withdraws from college. In addition, as long as the borrower is enrolled at least half-time, the federal government is paying the accrued interest to the lender on the borrower's behalf. Loan amounts are limited by classification: first year students, \$2,625; second year students, \$3,500; third through fifth year students, \$5,500 each year (maximum of \$23,000 for five years). Loans disbursed after July 1, 1998, have a variable interest rate tied to the 91-day T-bill plus 1.7% that is adjusted every July 1 with a cap of 8.25%. There is a 3% origination fee with each loan. These fees are subtracted from the loan amount at the time of disbursement.

#### Federal Stafford Loan - Unsubsidized

The Unsubsidized Stafford Loan program is available to qualified students who are not eligible for the maximum available loan amount for their classification through the Subsidized Stafford Loan program. The rate of interest remains the same as the subsidized program; however, the borrower is responsible for the interest accrued during his or her enrollment. Freshmen and sophomores are eligible for \$4,000; juniors and seniors are eligible for \$5,000.

#### Federal PLUS Loan

Whereas the Stafford Loan program is a student loan program, the PLUS loan is for parents who borrow to finance their child's education. Payments begin within 60 days after the loan is disbursed unless the lender approves a deferment request from the parent. Loan disbursements cannot exceed the cost of attendance figure determined by the College for each dependent child enrolled at least half-time, minus all other financial aid. This includes Stafford Loans received by the student for the academic year. There is a 3% origination fee and a 1% insurance premium

with each loan. These fees are deducted from the loan amount at the time of disbursement. Loans have a variable interest rate based on a 52-week T-Bill plus 3.10% capped at 9.00%.

## **Work-Study Programs**

Clearwater Christian College encourages students to consider some form of employment during their time of enrollment. Work not only provides a possible means of income for paying off a school obligation or income for personal expenses but also serves as a possible means of exercise, social interaction, and ministry. The greater Tampa Bay area provides a number of off-campus employment opportunities due to its retirement population and local tourism. Additionally, the College employs its own students to assist in various capacities through two different programs described below. Applications for campus work are included in the financial aid packet. Clearwater Christian College adheres to the 1986 Immigration Reform Act, which requires verification of identity and work eligibility of all workers on their first day of employment. Verification is completed by producing either a valid passport or photo identification (driver's license, College ID, etc.), and an original social security card or original birth certificate. Participating students can work up to 20 hours per week and earn up to approximately \$1,000 per semester. Students are paid on a biweekly basis. Campus work opportunities are considered a privilege, and the students' work performance must be satisfactory for continued participation.

### Federal Work-Study Program

This program is made available to financially needy students by the U.S. Department of Education. Qualified students must complete the FAFSA. Priority is given to needy students that apply for admission and financial aid by May 1. Hourly wages begin at the current federal minimum wage.

### College Work Study Program

Limited positions are available to qualified full-time students through this program. Although applications are accepted anytime, it should be understood that returning students are given first priority on available jobs each academic year; then new applicants are hired on a first-come, first-serve basis.

## MISCELLANEOUS INFORMATION AND POLICIES

1. Students receiving financial aid should thank the Lord for each source of assistance and must take care to see that all monies received are used to meet legitimate college-related expenses.
2. Students are encouraged to investigate financial aid offerings other than those available through the College's program. These include the student's home church or denomination; parents' and students' employers and unions, community civic organizations, bank trusts, libraries; and high school guidance offices. There are computerized data services available through local school systems or from private sources.
3. Requests for financial aid can be considered only after the appropriate application forms and requested documentation have been submitted to the College Financial Aid Office.
4. Students desiring to participate in any College-funded financial aid programs are expected to apply for the Pell Grant. In addition, Florida residents are expected to apply for the FSAG and FRAG programs.
5. Students must meet the College's standard of satisfactory academic progress as described in this section for continued financial aid eligibility.



## **SATISFACTORY ACADEMIC PROGRESS STANDARDS**

Many financial aid programs are renewable from year-to-year. Since student needs may vary from year-to-year, new applications must be filed each academic year. Before awarding aid for a new academic year, the Financial Aid Office must determine whether the students are making satisfactory academic progress toward their program of study. The criteria for determination includes the student's cumulative GPA, number of credits earned, and the percent of credits earned out of all credits attempted while enrolled at CCC. This evaluation is made once a year at the conclusion of the spring term. The standards for federal, state, and institutional programs offered at CCC are explained below.

### **Federal Assistance**

In order to be making satisfactory academic progress for all federal financial aid programs offered at CCC, the student must earn a minimum cumulative GPA of 2.00 and complete at least 67% of the credits attempted at CCC. Students who fail to meet either standard at the time of evaluation may be eligible for consideration on a probationary period. Students who fail to meet either standard at the end of the probationary period will be placed on federal financial aid suspension, during which time they are ineligible to receive funds from any federal program. Reinstatement is possible once the student is in compliance with both standards.

### **State Assistance**

In order to be making satisfactory academic progress for the FSAG and FRAG (state) programs, the student must earn a minimum cumulative GPA of 2.00 **and** complete at least 24 hours of credit during the academic year (12 hours if enrolled for either the fall or spring terms but not both). Students who fail to meet the GPA standard at the time of evaluation will continue to receive assistance on a probationary basis. Students failing to meet this standard at the conclusion of the probationary period will be placed on state financial aid suspension for one academic year. Reinstatement is possible if the student is making satisfactory progress at the next evaluation period. Students who fail to meet the 24-hour standard at the time of evaluation will become ineligible to receive monies through these state programs for one academic year. Reinstatement is possible if the student is making satisfactory progress at the next evaluation period.

In order to maintain eligibility for the Florida Academic Scholars fund, students must maintain a 3.00 cumulative GPA. In order to maintain eligibility for the Florida Medallion Scholars and Florida Gold Seal Vocation Scholars funds, students must maintain a 2.75 cumulative GPA. Florida Academic Scholars who fail to meet the academic standard at the time of evaluation but who do meet the standard for the Medallion Scholar's program may qualify for this award for the up-

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coming academic year. Students should consult the Financial Aid Office for continued eligibility requirements for other state-of-Florida financial aid programs.

### **Institutional Assistance**

In order to be making satisfactory academic progress for institutional financial aid programs offered at CCC, other than the President's and Transfer Academic scholarships, students must earn a minimum cumulative GPA of 2.000 and complete at least 67% of the credits attempted at CCC. Students who fail to meet either standard at the time of evaluation may be eligible for consideration for a probationary period. Students who fail to meet both standards at the end of the probationary period will be placed on institutional financial aid suspension, during which time they are ineligible to receive funds from any institutional program. Reinstatement is possible once the student is in compliance with both standards.

In order to be making satisfactory academic progress for the Honors, President's and Transfer Academic scholarship programs, the student must maintain at least a 3.500 cumulative GPA and complete at least 67% of the credits attempted at CCC. Students who fail to meet either standard at the time of evaluation will become ineligible to receive funds from these programs for one academic year. Reinstatement is possible one time if the student is in compliance with both standards at a future evaluation period. **A student who withdraws or who is expelled from the College for administrative reasons forfeits all institutional assistance, and such credits are removed from his or her account.**

### **Appeals Process**

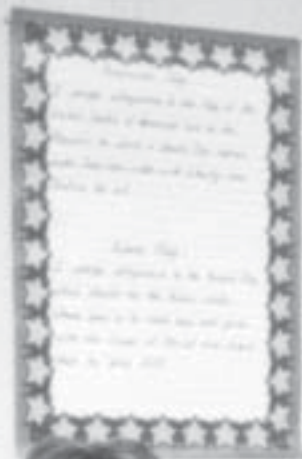
Students who feel that mitigating circumstances existed which adversely affected their ability to maintain satisfactory academic progress resulting in financial aid suspension may request a formal review of their eligibility. Events which may be considered for this review include but are not limited to extended illness, accident, death in the family, personal tragedy, active military orders, or other situations beyond the student's control which prevented him from meeting the minimum standards. A student wishing to appeal a suspension must submit a written appeal to the Financial Aid Committee no later than 30 days after the date of the suspension notice. The appeal must clearly state the circumstances which prevented the student from meeting the standards and include all appropriate supporting documentation. The Financial Aid Committee will review the appeal and determine if eligibility will be reinstated. Written notification of the Committee's decision is provided to the student within 30 days of the date of appeal.

## **APPLYING FINANCIAL AID CREDITS**

Financial Aid Need was defined earlier as the difference between the published Cost of Attendance and the Effective Family Contribution as determined by the needs analysis formula. Once determined, the College will apply approved financial aid against the need in the following order:

1. Federal grants and scholarships
2. State funds
3. Externally funded private funds
4. CCC academic scholarships
5. All other CCC scholarships
6. Federal and state loans

Clearwater Christian College reserves the right to adjust all College-funded assistance so that the combination of funds and other sources of aid (excluding loans and cash payment) **DO NOT EXCEED** tuition, room and board, and other fees payable to the institution. This adjustment will be made at the end of the drop/add period.



FOREVER AND  
Oh! I wish I were like Jesus Christ my  
savior  
That's one thing I'd really like to  
be if I were like Jesus Christ  
my savior  
Everyone would love me

