

## A Note from the Financial Aid Office:

Thank you for your interest in the financial aid programs at Mineral Area College. This publication is provided free of charge, and every effort is made to keep this publication accurate. However, due to changing financial aid regulations, policies, procedures, and scholarship criteria, some information is subject to change. Such changes would be incorporated into subsequent editions of this publication. This publication is not intended to be a contract (explicit or implied), and the college reserves the right to make changes in the information contained herein.

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### ACCREDITATION

Mineral Area College and its outreach centers are accredited by the North Central Association of Colleges and Schools (now known as the Higher Learning Commission).

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**Handy Websites for  
STUDENT FINANCIAL AID**

**Mineral Area College**

[www.MineralArea.edu](http://www.MineralArea.edu)

**Direct Student Loan Program Information**

[www.studentloans.gov](http://www.studentloans.gov)

**ACT (American College Testing)**

[www.ACT.org](http://www.ACT.org)

**College Board**

[www.collegeboard.com](http://www.collegeboard.com)

**Mapping Your Future**

**(college, career & financial aid information)**

[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

**Jump\$tart Coalition**

[www.jumpstartcoalition.org](http://www.jumpstartcoalition.org)

**Peterson's**

**(education and career information  
for students)**

[www.petersons.com](http://www.petersons.com)

**Office of Postsecondary Education  
information for students**

[www.ed.gov/offices/OPE/Students/](http://www.ed.gov/offices/OPE/Students/)

**College is Possible**

[www.collegeispossible.org](http://www.collegeispossible.org)

**College Opportunities On-Line (COOL)**

[www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool)

**Think College Early**

[www.ed.gov/thinkcollege/early](http://www.ed.gov/thinkcollege/early)

**Wired Scholar**

[www.wiredscholar.com](http://www.wiredscholar.com)

**FAFSA on the Web**

[www.fafsa.gov](http://www.fafsa.gov)

**The Student Guide**

[www.ed.gov/studentaid](http://www.ed.gov/studentaid)

**The SmartStudent™**

**Guide to Financial Aid**

[www.finaid.org](http://www.finaid.org)

**FastWEB (scholarship search)**

[www.fastWEB.com](http://www.fastWEB.com)

**Hope Scholarship & Lifetime**

**Learning Tax Credits**

[www.ed.gov/inits/hope](http://www.ed.gov/inits/hope)

**Missouri Saving for Tuition**

**(MOST) Program**

[www.missourimost.org](http://www.missourimost.org)

**Guide to Defaulted Student Loans**

[www.ed.gov/studentaid](http://www.ed.gov/studentaid)

**VA Home Page**

[www.va.gov](http://www.va.gov)

**VA/GI Bill**

[www.gibill.va.gov](http://www.gibill.va.gov)

# FREQUENTLY-ASKED QUESTIONS

## **Q. How do I contact the Financial Aid Office?**

By telephone: (573) 518-2133;

By fax: (573) 518-2305;

Through e-mail: [FinAid@Mineralarea.edu](mailto:FinAid@Mineralarea.edu);

Physical location: Student Service Office, found in the lower level of Arts & Sciences Building just off the Concourse Area.

Office Hours are Monday-Thursday, 7:30 a.m.-5 p.m., Friday 7:30 a.m. -4:00 p.m. (Summer Hours are Monday-Thursday, 7:30 a.m. – 4:00 p.m., Friday 7:30 a.m. – 3:00 p.m.)

At our Website: [www.MineralArea.edu](http://www.MineralArea.edu).

## **Q. Where can I get information today?**

C.A.R.D.S. Orientation Booklet – Section Titled, “Financing College”;

Financial Aid Office after meeting with an advisor. The student must accompany the parent in order to get specific information related to Financial Aid;

Students may sign a Release of Information Form in the Financial Aid Office so that parents may receive specific information;

Financial Aid Guide (online at the Financial Assistance portion of our website);

My MAC System

## **Q. What financial assistance programs are handled by the Financial Aid Office?**

Pell Grants

SEOG Grants

Missouri Grants/Scholarships

A+ Benefits

Stafford Student Loans/Parent PLUS Loans

Scholarships

Vocational Rehabilitation

Workforce Investment Act (WIA)

Trade Readjustment Act (TRA)

Veteran’s Benefits (GI Bill, VA Voc-Rehab)

## **Q. How do I apply for aid?**

Completion of the Free Application for Federal Student Aid (FAFSA) annually is the first step in the process. This application may be completed online at [www.fafsa.gov](http://www.fafsa.gov). List the School Code for Mineral Area College, 002486, so that we receive your financial aid information.

## **Q. What happens next?**

If you provided an e-mail address on the FAFSA Form, you will receive a Student Aid Report (SAR) through your e-mail. If you did not provide an e-mail address on your FAFSA Form, you will receive a paper SAR at your mailing address.

Review the information on your SAR for accuracy. If corrections need to be made, you may make the corrections yourself at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or you may contact the Financial Aid Office to help you make the corrections.

Approximately one-third of all FAFSA Applicants will be asked to provide verification of the information they submitted. You may receive a letter from the Financial Aid Office at Mineral Area College requesting that you complete a Verification Worksheet

and provide copies of your and your parents Federal Income Tax Return. If you are selected for verification, your financial aid cannot be processed until you have provided the requested information.

If you have special circumstances that will impact your current income (i.e., change in jobs; lay off from employment; high medical/dental bills not covered by insurance; loss of income) please notify the Financial Aid Office to request a Professional Judgment recalculation.

### **Q. How will I know how much financial aid I have been awarded?**

Once your financial aid has been fully processed, you will receive a Mineral Area College Award Letter listing all non-repayable grant aid that you have been awarded.

Direct Student Loans/Parent PLUS Loans and College Work Study Programs require separate applications.

Read the award letter carefully as well as the Rights & Responsibilities information included with the award letter. NOTE: A new award letter will be sent anytime there is a change in your award package.

### **Q. How will the Business Office know about my financial aid?**

The Business Office is notified at the same time that you receive your Financial Aid award letter or Scholarship Award Letter from Mineral Area College.

If you register for classes *before* you receive your Mineral Area College Award Letter, you will be considered a self-pay student and subject to the payment policy established by the Business Office.

### **Q. How do I let you know that I am eligible for A+ benefits?**

You should complete an A+ Activation Form each semester when you enroll. The form is available on MyMac.

Upon your graduation from high school, ask your high school counselor/A+ coordinator to mail an official academic transcript containing the A+ seal to the Admissions Office at Mineral Area College.

Complete the FAFSA Form annually.

Once we have all of the information we need, you will receive a Mineral Area College Award Letter in the mail. If you register for classes *before* you get this award letter in the mail, you will be considered a self-pay student and subject to the payment plan as established by the Business Office.

### **Q. What happens if I have to drop out of school?**

All students who receive federal and/or state student financial assistance are required to complete two-thirds of attempted coursework each semester *and* maintain a minimum 2.0 (A=4.0) cumulative grade point average. Failure to meet these requirements after the first semester will cause the student to be placed on financial aid warning. Students may still receive financial aid while on warning but failure to meet minimum academic requirements a second time will cause the student to be placed on financial aid suspension and the student will no longer be eligible for financial aid at Mineral Area College. Students with extenuating circumstances are encouraged to submit a letter of appeal to the financial aid director for review.

Students who totally withdraw or are totally withdrawn for excessive absence prior to the 9th week of any semester are subject to the Return of Title IV Aid Policy and will be required to repay a portion of the financial aid that they have received for that semester.

Students who remain in attendance through the ninth week of the semester but later withdraw from college will not be required to repay any portion of their federal financial aid.

# section one:

## FINANCIAL AID AT MINERAL AREA COLLEGE

### What is financial aid?

Financial aid refers to scholarship, grant, loan and work opportunities that help students meet college expenses. At Mineral Area College, financial aid is a grouping (packaging) of federal, state and institutional programs that are administered according to federal and state regulations and scholarship criteria. The key to financial aid awards is financial need. If your education will cost more than you and/or your family are able to pay, you have financial need. You and your parents will be expected to use some of your income and some of their assets to help pay for your education.

### Who is eligible for financial aid?

To qualify and maintain eligibility for financial aid programs at Mineral Area College, you must:

- Be a U.S. citizen or an eligible non-citizen of the U.S. (See the FAFSA for definition of an eligible non-citizen);
- Have obtained a High School Diploma or G.E.D. and be enrolled at Mineral Area College;
- Have demonstrated financial need (see Section 3 – “Determination of Financial Aid Eligibility”) for all types of aid, except Federal Unsubsidized Direct Loan;
- Maintain satisfactory academic progress (See Section 5 – “Satisfactory Academic Progress”);
- Must be registered with the Selective Service if you are male, at least 18 years old, born after December 31, 1959, and are not a current member of the active armed forces. (Permanent residents of the Federated States of Micronesia, the Marshall Islands, or Palau are exempt from registering);
- Be enrolled in a program leading toward a degree or certificate;
- Not be in default on any student loan or owe a refund on any grant made under Title IV of the Higher Education Act of 1965, as amended, at any institution and not be more than 90 days delinquent in repaying a consolidation loan;
- Have a valid Social Security Number (SSN), which you must provide in order to be considered for Federal Student Aid. If you do not provide your SSN, the FAFSA will be returned unprocessed;
- Not be receiving financial aid from another institution for the same enrollment period.

### What types of financial aid are available?

Four major types of aid are available to Mineral Area College students:

1. **GRANTS** are gift assistance that is based on financial need. They do not have to be repaid.
2. **LOANS** are low interest and do require repayment.
3. **EMPLOYMENT** in the form of Federal Work-Study is money that students earn from work.
4. **SCHOLARSHIPS** are awarded based upon criteria for each scholarship.

## Federal Financial Aid Programs

### Federal Pell Grants

The Federal Pell Grant provides funds to eligible undergraduate students. All students applying for other forms of federal or state aid must apply for this grant. When it appears that the student is eligible, a Federal Pell Grant award will be included in the financial aid package.

## **Federal Supplemental Educational Opportunity Grant (FSEOG)**

Federal Supplemental Educational Opportunity Grants (FSEOG) are awarded to undergraduate Pell Grant recipients with exceptional need. Grant amounts are based on program funding, and priority is given to students whose Free Application for Federal Student Aid (FAFSA) application is processed before April 1. Subsequent awards may be available late in the year as funding permits.

## **Federal Direct Loan Programs**

The federal government provides low-interest loans to students who must borrow to meet the cost of education.

Direct Loan applications are available through the Financial Aid Office and online at [www.mineralarea.edu](http://www.mineralarea.edu). However, prior to completing an application, students must meet FAFSA application requirements and be familiar with the following loan information.

Upon the completion of the FAFSA, you may qualify for a Federal Direct Loan. The federal government offers both subsidized and unsubsidized Federal Direct Loans. These are low-interest loans created to help you pay for your education. You may request the type of loan you want; however, the Financial Aid Office will make the final determination of which loan type(s) you are eligible to receive. You must complete online Direct Loan Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov), which is part of the loan application process.

The Subsidized Federal Direct Loan is based on financial need. A loan is subsidized when the government pays the interest for you during the time you are enrolled in school at least half-time; during your six month grace period; and during periods of authorized deferment.

The Unsubsidized Federal Direct Loan is not subsidized by the government; the student is responsible for all interest, which accrues during in-school, grace, and deferment periods. You may choose to make interest payments while in school, or you may defer the interest until repayment when the interest will be added (capitalized) to your principal balance.

The Additional Unsubsidized Federal Direct Loan is for independent students only and is intended to supplement other loans received. Listed below are several important points that you need to be aware of:

1. The maximum amount of the loan is \$4,000.
2. The interest is unsubsidized, which means that it starts to accumulate the first day of the loan. You can choose to pay this as you go to college or have it added back into your loan (capitalized) when you leave college.

## **Delivery of Loan Proceeds**

Loan funds are posted to the student account. Outstanding charges (tuition/fees/books/supplies/college park housing) are deducted prior to excess cash being released to the student.

NOTE: Students receiving other financial aid (such as Pell Grant, A+, TRA, WIA, Voc Rehab, Scholarships, etc.) may have charges deducted from the student loan initially and will be reimbursed when the other financial aid is posted to the student account.

Checks for the excess cash being released to the student may be expected approximately the 6-8 week of classes each semester. Late applicants may expect their funds with 7-10 days after your loan has been processed.

Federal regulations require that two equal disbursements be made each loan period.

Students must maintain satisfactory academic progress and be enrolled at least half-time (6 credit hours) in order to continue to remain eligible for student loan funds.

Students who graduate, drop to less than half-time attendance, or withdraw from all courses at Mineral Area College are required to complete Exit Counseling at <http://www.studentloans.gov>.

## **Borrowing Limitations**

You may borrow from both programs (subsidized and unsubsidized) as long as the combined loan amount does not exceed the maximum allowed per grade level. Federal regulations require you to apply for the subsidized loan first. Any additional eligibility will be an unsubsidized loan but cannot exceed your total cost of attendance minus the combined financial aid you are receiving.

## Dependent Students

Grade Level	Maximum Allowable (Combined Subsidized/Unsubsidized)
1st year .....	\$5,500
2nd year .....	\$6,500

## Independent Students

Grade Level	Subsidized Stafford	Additional Unsubsidized	Total Allowed
1st year	\$3,500	\$6,000	\$9,500
2nd year	\$4,500	\$6,000	\$10,500

## Federal College Work-Study Employment

The Federal College Work-Study Program is a financial aid program that helps students who wish to work to help pay for their educational expenses. The pay is \$7.05 per hour and students are allowed to work up to 20 hours per week based upon their financial need.

Students apply for the Work Study Program and jobs are assigned through the Career Services Office. Application packet is available online at [www.mineralarea.edu](http://www.mineralarea.edu) and in both the Financial Aid and Career Services Office.

## Missouri Financial Aid Programs

Missouri offers several financial aid programs administered through the Missouri Department of Higher Education (MDHE)

A complete guide to Missouri Programs is available at [www.mocbhe.gov](http://www.mocbhe.gov) in the Student Financial Aid section. A paper copy and/or additional information is available by calling MDHE at (800) 473-6757.

## A+ Program

Under grants made available through the Missouri A+ Schools Program, qualified graduates of participating high schools are eligible for scholarship grants to the community college. Students must fulfill A+ Program requirements at the high school before applying for the A+ grants. Students should contact high school counselors for eligibility requirements. The Financial Aid Director at Mineral Area College serves as the A+ coordinator for Mineral Area College.

In order for eligible A+ graduates to continue to qualify and remain eligible for A+ Schools financial incentives, each student must:

- Have enrolled in, and attend on a full-time basis, a Missouri public community college or vocational/technical school;
- Maintain a grade point average of 2.5 on a 4.0 scale; and
- Make a good faith effort to first secure all available federal postsecondary student financial assistance funds that do not require repayment.

The A+ Schools Financial Incentives Program will directly reimburse Missouri public community colleges and vocational/technical schools for the unpaid balance of the cost of tuition and common fees after the federal postsecondary student financial assistance funds have been applied to those costs.

## A+ Requirements at Mineral Area College

Mineral Area College students who intend to use A+ Program funding must complete certain requirements:

1. Apply for admission to Mineral Area College. Have an official high school transcript sent to Mineral Area College with the embossed A+ seal;
2. Annually file a Free Application for Federal Student Aid (FAFSA) and include Mineral Area College in the Federal School Code section (Mineral Area College Federal School Code is 002486);
3. At the time of enrollment each semester, complete an A+ Activation Form on MyMac;
4. Enroll as a full-time student in a program leading to a degree or certificate;
5. Make sure their Financial Aid File is complete;
6. Maintain a cumulative GPA of at least 2.50;
7. Transfer students must have an official academic transcript sent to Mineral Area College.

## **Continuation of Eligibility**

Students must maintain a 2.5 cumulative GPA on a 4.0 scale in order to remain eligible for their A+ benefits.

## **Losing Eligibility**

A+ students who do not have a minimum cumulative GPA of 2.5 or higher will lose eligibility for A+ funding.

## **Reinstatement of Eligibility**

A+ students who have lost eligibility for funding may be reinstated if they enroll in subsequent terms and earn sufficient credit hours and/or raise their cumulative GPA to remove the deficits. Students are responsible for all costs incurred during terms of enrollment in which reinstatement is being sought. Once the deficits have been removed, and prior to enrollment as an A+ student, the student must request reinstatement in writing from the Financial Aid Office.

## **Timeline Eligibility for A+ Students**

A+ eligible students may receive financial incentives for a maximum of six semesters; within 4 years of their high school graduate date or until an Associate Degree is earned, whichever occurs first.

## **Items Covered by A+ Funds**

The A+ Program will cover tuition and common student fees. Certain items such as textbooks, lab fees, supplemental textbooks, and supply items will not be covered. Students will be responsible for these costs.

If students are eligible for a Federal Pell Grant FSEOG or ACG Grant as determined by the FAFSA, these funds will be applied to the student's Mineral Area College account first. Any covered costs that remain will be billed to the A+ program.

Students who withdraw from courses, obtain a grade of I or F in any course, will be required to pay the costs of those courses.

Additional information about the A+ program may be obtained at the Missouri Department of Elementary and Secondary Education's website at: [www.dhe.mo.gov](http://www.dhe.mo.gov).

## **Veterans Benefits**

Mineral Area College courses of study are approved for veterans' educational benefits. The director of financial aid serves as the veterans representative for Mineral Area College and provides services to those who are eligible to receive educational assistance (G.I. Bill) as administered through the U.S. Department of Veterans Affairs.

Students who are veterans, dependents of veterans, or members of reserve and national guard units must contact the Financial Aid Office to initiate their G.I. Bill benefits.

Mineral Area College certifies enrollment in terms of the veteran's semester hour course load and subsequently reports changes in student course load. Veterans' attendance is certified to the VA beginning with the date of initial registration, and periodically until the expected completion date of the VA-approved program or goal. Veteran students must complete a veteran registration form in the Financial Aid Office immediately upon registration for courses each semester; in addition, veteran students must promptly inform the Financial Aid Office of any changes in enrollment status which might affect their benefits. Failure to report such changes can result in overpayments and other complications in receipt of benefits.

Veterans benefits are calculated based on enrollment status (full-time, three-fourths time, half-time, less than half-time). The VA may refuse to pay educational benefits to a veteran who fails to make satisfactory academic progress toward a specified educational goal. All veterans must maintain the academic standards of progress as set forth in Mineral Area College's Academic Progress Policy for Financial Aid Eligibility.

The VA will not pay for repeat courses for which a passing grade has already been received. The VA will not pay for Learning Center courses, for courses that do not earn credit and/or are not computed into the GPA and/or are not necessary for progress toward the specified educational goal.

## **Servicemembers Opportunity Colleges**

Mineral Area College is a member of Servicemembers Opportunity Colleges, a consortium of over 1,300 institutions pledged to be reasonable in working with service members and veterans trying to earn degrees even while pursuing demanding, transient careers.

As a SOC member, the college is committed to easing the transfer of relevant course credits, providing flexible academic residency requirements and credit learning from appropriate military training and work experiences. SOC is sponsored by 15 national higher education associations with the military services, the National Guard Bureau and the Office of the Secretary of Defense serving as cooperating agencies.

# Scholarships

(See Section Eight for scholarship information.)

## section two:

# APPLICATION, NOTIFICATION & RECEIVING FINANCIAL AID

To be considered for financial aid, you must apply for funds each year using the Free Application for Federal Student Aid (FAFSA) or Renewal Application during the filing period, which begins Jan. 1. The priority deadline for filing the FAFSA form is April 1 annually. Applications are accepted after that date but may not be eligible for all programs. After you submit your application, you will receive a Student Aid Report (SAR). The SAR will report the information from your application. Each school you listed on the application will receive your application information electronically. The FAFSA application will be used to determine your eligibility for:

Federal Pell Grant

Federal Direct Loan\*

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Work-Study (FWS)

Missouri State Aid Programs\*\*

\*Additional application forms required – available from the Financial Aid Office

\*\*Deadline – April 1 each year

Once the Financial Aid Office receives your FAFSA application electronically, it will be processed and an award letter mailed to your home address. Additional items required will be requested as your file is processed.

You are encouraged to apply for financial aid at least two months but not later than two weeks before registering for classes. For applications and information, contact the Financial Aid Office.

### Steps to Application

1. Apply for admission to Mineral Area College (one-time process, not required annually as is the FAFSA). NOTE: You must apply for financial aid each year. Financial aid received is not automatically renewable for the following year.
2. Fill out the Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
3. Mineral Area College's College Code is 002486 and should be entered as the Federal School Code on the FAFSA.
4. You will receive a Student Aid Report (SAR), and the schools listed on the FAFSA will receive this information electronically.
5. Have an official academic transcript from all colleges, universities, or vocational-technical schools attended sent to the Registrar's Office.
6. In order to receive Financial Aid at Mineral Area College, you must:
  - a. Have a high school diploma or GED Certificate prior to the semester for which you are requesting financial aid;
  - b. Be seeking a certificate or degree.
7. If you are selected by the processing center for verification, you will be required to submit additional information to the Financial Aid Office; you will be notified by letter if additional information is needed.
8. If you are interested in a student loan, you must contact the Financial Aid Office or go online to [www.mineralarea.edu](http://www.mineralarea.edu) in order to acquire a loan packet. You must be enrolled in at least six credit hours to be eligible for a student loan.
9. Upon receipt of all requested materials, a Mineral Area College Award Letter will be sent to your address on file with the Registrar's Office.

## **Use of Financial Aid for Registration and/or Textbooks & Supplies**

Students who have confirmed financial aid on file, in an amount sufficient to cover their balance due by the payment due dates required by the Business Office at the time of registration each semester, will not be required to pay for their tuition/fees out-of-pocket.

Students who do not have confirmed financial aid on file or whose financial aid is not sufficient to cover their balance due, will be considered self-pay students and must make arrangements to cover their charges out-of-pocket with the Business Office.

Purchases at the Mineral Area College Bookstore may be charged to the student account for students who have confirmed financial aid on file, in an amount sufficient to cover tuition/fees. The charges for purchases at the Mineral Area College Bookstore will be limited to the amount of confirmed financial aid available after tuition/fee charges have been deducted.

# section three:

## DETERMINING FINANCIAL AID ELIGIBILITY

### How is eligibility determined?

Financial aid is awarded on the basis of financial need. Financial need (or financial aid eligibility) is the difference between what it costs to attend school and the amount you and/or your family are expected to pay, as determined by a standard formula.

This amount is called the Expected Family Contribution.

*Cost Of Attendance (COA) – Expected Family Contribution (EFC) = Financial Need*

### Cost of Attendance

Mineral Area College establishes standard student budgets that reflect average expenses for a 9-month academic year. Standard budgets are revised annually to take into account increases in tuition/fees, cost-of-living, and inflation.

### Expected Family Contribution

The determination of the Expected Family Contribution is made by the U.S. Department of Education through the Free Application for Federal Student Aid (FAFSA) or Renewal Application.

### Financial Need

Financial Need is the student's calculated eligibility for financial assistance. Financial need is determined by subtracting the Expected Family Contribution from the Cost of Attendance. Financial aid in the form of grants, loans, employment and scholarships is awarded to meet a student's financial need. Funding limitations do not always permit the awarding of all types of financial aid to eligible students. Unsubsidized Direct Loans and Parent PLUS Loans are available to assist in meeting education expenses of students without calculated need.

# section four:

## CANCELLATION, DENIAL, AND REFUND OF FINANCIAL AID

### When is aid canceled?

The Financial Aid Award is subject to cancellation for the following reasons:

1. Failure to enroll during a semester for which the student has been awarded aid.
2. Failure to enroll in the minimum number of credits.
3. Failure to maintain Satisfactory Academic Progress (See Section 5)
4. Additional information is received indicating the student is no longer eligible to receive aid.

### When is aid denied?

Payment of financial aid funds may not be made to students who:

1. Owe a refund on any grants.
2. Are in default on any student loans.
3. Fail to meet Satisfactory Academic Progress (See Section 5)
4. Fail to complete financial aid file in accordance with guidelines, regulations or statutes.

### Return of Title IV Funds Policy

Effective July 1, 2000, Mineral Area College adopted a new Return of Title IV Funds Policy as required by Section 668.22 of the Higher Education Amendments of 1998. Withdrawing students (or those withdrawn for excessive absence) who are recipients of Title IV Student Financial Aid Funds will be subject to the Return of Title IV Funds Policy.

This policy only applies to students who have withdrawn from 100 percent of all classes. It does not apply to a student who has withdrawn from selected courses.

Students who remain in attendance through 60 percent of the period of the semester but later withdraw from the college will not be required to repay any portion of their federal financial aid.

Students who have been paid federal financial aid funds are required to earn these funds by attending classes through at least 60 percent of the period of enrollment (ninth week of classes). Students who fail to meet this guideline will be required to repay all or a portion of their financial aid.

The following Title IV Student Financial Aid Programs are affected by this new policy: Pell Grant, Supplemental Educational Opportunity Grant (FSEOG), EXCEL SSS Grant, Stafford Subsidized and Unsubsidized Loans and Parent PLUS Loans.

Following are two examples of 60 percent points in a semester. These two examples are based upon enrollment in regular 16-week courses. Dates will vary for short-term and summer sessions:

*Fall 2011 Semester – October 28, 2011*

*Spring 2012 Semester – March 28, 2012*

Mineral Area College policy states that a student may be dropped for non-attendance from a course due to excessive absence. Moreover, it is college policy that the student will be dropped for excessive absence after two weeks of consecutive absence. However, if you are not attending classes, you are required to complete the official withdrawal process of the college. If a faculty member has confirmed that your last date of attendance was prior to your official withdrawal date from the college, your refund requirement will be based upon the earlier date. If you enroll in courses and fail to attend any of them, you will be responsible for a 100 percent refund of any federal aid disbursements you receive.

If a refund of federal financial aid is required, the college will make the refund on the student's behalf to the Federal Government. In turn, the college will charge the student for the amount repaid. Failure to repay the college for the amount of this refund will result in collection action. Worksheets used to determine the amount of refund for Return of Title IV aid are available upon request as well as examples of how the policy is applied.

## **Mineral Area College Refund Policy**

When a student enrolls/registers for classes at Mineral Area College, an immediate financial obligation is incurred for tuition and associated lab/course fees. For specific dates relating to the college's refund, withdrawal, and course drop and add policies, see the course schedule booklet for the appropriate semester.

A complete text version of the Refund Policy may be found in the Mineral Area College Catalog.

# section five:

## SATISFACTORY ACADEMIC PROGRESS

The U.S. Department of Education requires that institutions participating in the Title IV Federal Student Aid Programs have a policy for monitoring a student's academic progress. The policy must measure a student's academic progress in terms of quantity and quality. If it is determined that a student is not making reasonable academic progress, the student will not be eligible to receive financial aid until he or she has met the policy's standards.

To continue eligibility for financial assistance, students must meet the following satisfactory academic progress requirements set by the college.

### **Length of Time (Quantitative Standard)**

Federal financial aid regulations provide for assistance up to 150 percent of program length. A student pursuing a certificate that requires 30 or more credit hours for completion may attempt up to a maximum of 45 hours. Students who are pursuing an Associate Degree may attempt up to a maximum of 93 credit hours. The maximum timeframe includes all terms of enrollment and credit hours attempted, even those for which the student did not receive aid from the Federal Student Aid Programs.

Students must successfully complete up to two-thirds of their coursework attempted each semester. Credit hours attempted and transferred in from other colleges and universities will be counted in the total credit hours attempted at Mineral Area College and will be counted in the credit hours toward the maximum timeframe. Total credit hours attempted will be verified at the end of the 20<sup>th</sup> day of coursework (census date) each semester. (Withdrawals before the census date and audit courses are not counted in attempted course work).

### **Grade Point Average (Qualitative Standard)**

Students on financial assistance must maintain a minimum 2.0 (A=4.0) cumulative GPA to maintain financial aid eligibility. Cumulative GPA includes grades of A, B, C, D and F. A student on financial assistance may repeat a course one time in which a required grade was not attained.

### **Financial Aid Warning**

A student who fails to meet minimum academic standards for financial aid eligibility, as listed above, will be placed on financial aid warning for subsequent semesters of enrollment.

### **Financial Aid Suspension**

Students on warning who fail to meet minimum academic standards for financial eligibility, as listed above, will be placed on financial aid suspension for subsequent semesters of enrollment.

In addition, students whose cumulative attempted hours exceed the maximum timeframe will become ineligible for financial assistance. Students who have graduated with a certificate and are planning on returning to pursue an Associate Degree should notify the Financial Aid Office.

### **Financial Aid Appeals Process**

A student not meeting the above standards may regain academic eligibility to receive financial assistance if after succeeding semester(s) he/she accumulates 12 or more credit hours with a 2.0 GPA. The student will need to notify the Financial Aid Office upon completion of this requirement to request reinstatement.

In the event of extenuating circumstances, the student may write a letter of appeal to the director of Financial Aid, requesting to be considered for retention of financial aid eligibility. If the student does not agree with the director's decision, he/she may request a hearing with the dean of Student Services.

# section six:

## OTHER RELEVANT INFORMATION

### Student Rights

You have the right to ask a school:

1. What financial assistance is available, including information on all federal, state, and school financial aid programs;
2. What the deadlines are for submitting applications for each of the financial aid programs available;
3. What the cost of attending is, and what the school policies are on refunds to students who drop classes;
4. What criteria are used to select financial aid recipients;
5. How it determines your financial need. This process includes how costs for tuition and fees, room and board, transportation, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget;
6. What recourses (such as parental contribution, other financial aid, your assets, etc.) are considered in the calculation of your need;
7. How much of your financial need, as determined by the school, has been met;
8. To explain the various programs in your student aid package. If you believe you have been treated unfairly, you may request reconsideration of the award that was made to you;
9. What portion of the financial aid you received must be repaid, and what portion 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, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin;
10. How the school determines whether you are making satisfactory academic progress, and what happens if you are not.

### Student Responsibilities

It is your responsibility to:

1. Review and consider all information about a school's program before you enroll;
2. Pay special attention to your application for student financial aid, complete it accurately, and submit it on time to the right place. Errors can delay your receiving financial aid. 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;
3. Respond promptly and return all additional documentation, verification, corrections, and/or new information requested by the financial aid office, the college or the agency to which you submitted your application;
4. Read and understand all forms that you are asked to sign and keep copies of them;
5. Accept responsibilities for all agreements you sign;
6. If you have a loan, notify the lender of changes in your name, address, or school status;
7. Perform in a satisfactory manner the work that is agreed upon in accepting a Federal Work-Study award;
8. Know and comply with the deadlines for application or reapplication for aid;
9. Know and comply with the college's refund procedures;
10. Maintain satisfactory academic progress according to the policies and standards of the college.

### Family Education Rights Privacy Act (FERPA)

The Federal Family Education Rights and Privacy Act of 1974 (FERPA), as amended, which is commonly referred to as the Buckley Amendment, helps to protect the privacy of financial aid and other student records. The act provides for:

1. Your right to inspect your financial aid records, but not the financial aid information of your parent(s) which might be contained in your financial aid file;
2. Your right to request amendments to those records if you assert that they may be incorrect, and
3. The limitation of disclosure of information from your records.

The act prohibits staff in the Office of Financial Aid from sharing information about your financial aid or other educational records with anyone other than you.

## Visitor Status

Students who are attending Mineral Area College classes with an admission status of “Visitor” are ineligible for financial aid from Mineral Area College. They must apply for financial aid (including Direct Loans) at their home campus.

## Consortium Agreements

The Financial Aid Office participates in Consortium Agreements with various other colleges and universities. If you plan to attend Mineral Area College and other colleges at the same time and require a consortium agreement, please contact the Financial Aid Office at Mineral Area College.

## Notice Availability of Federal Disclosure Information

In accordance with 34 CFR Part 668, you have the right to know certain information about Mineral Area College. As part of our compliance with this regulation, the following documents are available for viewing or printing from the College’s Website. Paper copies are also available upon request from the location listed.

<b>Disclosure</b>	<b>Summary</b>	<b>Location</b>
Academic Programs	Information on degree programs, training, and other education offered. (College Catalog).	Student Services, Arts & Sciences Bldg., 573-431-4593.
Accreditation, Approval or Licensure	Name of associations, agencies, and/or governmental bodies that accredit, approve, or license Mineral Area College (College Catalog).	Student Services, Arts & Sciences Bldg., 573-431-4593.
Administration and Faculty	Information on the College’s Administration and instructional personnel. (College Catalog).	Student Services, Arts & Sciences Bldg., 573-431-4593.
Admission/GED	Testing schedule for GED testing only. Mineral Area College is only a testing site for GED.	Student Services, Arts & Sciences Bldg., 573-431-4593.
Contacts	For information on student financial assistance contact Denise Sebastian, Financial Aid Director. For general educational issues contact Jean Merrill-Doss, Dean of Student Services.	Financial Aid and Student Services, Arts & Sciences Bldg, 573-431-4593
Cost of Attendance	Tuition and fees charged to students; estimates of costs for necessary books and supplies;	Financial Aid Office, Arts & Sciences Bldg.,

	estimates of typical charges for room and board; estimates of transportation costs, as commuting; and any additional cost of a program.	573-518-2133.
Crime Awareness & Campus Security Act	Statistics on campus safety and crimes. Also provides the College's security policies and procedures for reporting crimes. Updated annually by October 1.	Public Safety Director, Public Safety Bldg., 573-518-2247.
Disability Support Services and Facilities	Listing of special facilities and services available for students with disabilities.	ACCESS Office, Arts & Sciences Bldg., 573-518-2152.
Drug/Alcohol Abuse Policy & Prevention Plan	Process necessary for legal compliance of federal, state, and local statutes as well as the school's expectation and philosophy towards alcohol, drugs and controlled substances. Also provides prevention information.	Public Safety Director, Public Safety Bldg., 573-518-2247.
Equity in Athletics Disclosure Act	Intercollegiate athletics information, including operating expenses, revenue, salaries, and participation rates. Updated annually by October 15.	Student Services, Arts & Sciences Bldg., 573-518-2154.
Facilities	The instructional, laboratory, and other physical plant facilities associated with the College. (Campus Maps).	Student Services, Arts & Sciences Bldg., 573-431-4593.
Family Educational Rights and Privacy Act	The College's policy statement assuring the privacy and practices for safeguarding student personal information.	Student Services, Arts & Sciences Bldg., 573-518-2130.
Financial Aid - Study Abroad	Information on study abroad qualifying as home enrollment for financial aid.	Financial Aid Office, Arts & Sciences Bldg, 573-518-2133.
Financial Aid	Information regarding the availability of financial	Financial Aid Guide,

<p>Programs</p>	<p>aid; how to apply for aid; how eligibility is determined; how the school distributes aid; the rights and responsibilities of students receiving aid; how and when financial aid will be disbursed; terms and conditions of any employment that is part of the financial aid package; terms of, schedule for, and necessity of loan repayment and required loan exit counseling; and criteria for measuring satisfactory academic progress, and how a student who has failed to maintain satisfactory progress may reestablish eligibility for federal financial aid.</p>	<p>Financial Aid Office, Arts &amp; Sciences Bldg, 573-518-2133.</p>
<p>Graduation and Transfer-Out Rates</p>	<p>Information on the graduation and transfer-out rates of a cohort of degree/certificate seeking, first-time, full-time students and a cohort of degree/certificate seeking, first-time, full-time student athletes. Updated annually by July 1.</p>	<p>Institutional Research Office, Technology Bldg, Rm T200, 573-518-2294.</p>
<p>Title IV Repayment Policy</p>	<p>Summary of requirements for the return of Title IV grant or loan assistance.</p>	<p>Financial Aid Office, Arts &amp; Sciences Bldg, 573-518-2133.</p>
<p>Tuition Refund Policy</p>	<p>Information on the return of unearned tuition and fees or other refundable portions of costs paid to the College. (College Catalog).</p>	<p>Student Services, Arts &amp; Sciences Bldg., 573-431-4593.</p>
<p>Withdrawal Policy</p>	<p>Policy and procedures for officially withdrawing from the College. (College Catalog).</p>	<p>Student Services, Arts &amp; Sciences Bldg., 573-431-4593.</p>

# section seven:

## SCHOLARSHIPS AT MINERAL AREA COLLEGE

Mineral Area College offers a variety of scholarships that range from awards for high school seniors to the returning adult. This guide describes the various scholarships we offer for our patrons.

### **In-District Schools**

The following schools are considered in-district and support the college through property tax levies:

Bismarck  
Central  
Farmington  
Fredericktown  
North County  
West County

NOTE: Meeting all of the eligibility requirements for a scholarship does not automatically qualify the student for the scholarship. Students who are eligible for a private or state supported scholarship, which covers full tuition, may not be eligible for a Mineral Area College scholarship. Mineral Area College scholarships may not be used for dual enrollment or summer tuition and are non-transferable.

## SCHOLARSHIP INDEX

Institutional Scholarships  
Endowed Scholarships  
Foundation Scholarships  
Outside Scholarships

## INSTITUTIONAL SCHOLARSHIPS

### **MINERAL AREA COLLEGE BOARD OF TRUSTEES SCHOLARSHIP**

**DEADLINE – February 1 annually**

#### **Eligibility**

1. You must be a graduating senior from an in-district high school;
2. You must rank in the top 10 percent of your senior class or have an ACT Score in the 90th percentile;
3. You must enroll at Mineral Area College as a full-time student in the fall semester immediately following your high school graduation.

#### **Procedure**

1. Your high school counselor will submit a list of names and addresses annually for students who meet the above criteria to the Financial Aid Office.
2. Mineral Area College Board of Trustee Scholarship Awards are offered beginning with the number-one ranked student and the number-two ranked student. Offers will be continued in this manner until two acceptances have been received from each in-district high school.

#### **Amount of Scholarships**

This scholarship provides for a waiver of tuition/lab fees textbooks/on campus housing up to a maximum of \$1,500/semester (\$3,000/year). Students are required to return their textbooks at the end of each semester to the Mineral Area College Bookstore.

### **Awarding of Scholarship**

Scholarship winners will receive official notification, by letter, from the Mineral Area College Financial Aid Office.

## **GED SCHOLARSHIPS**

**DEADLINE – February 1, annually**

### **Eligibility**

The GED Scholarship is awarded to those who have earned the high school equivalency certificate with outstanding test scores (prior to 2003: A score of 290 or higher is required; 2003-present: A score of 2900 or higher is required).

### **Procedure**

Complete a Mineral Area College Scholarship Application and attach a copy of your GED score report.

### **Amount of Scholarships**

The scholarship provides for the payment of tuition/fees (does not include books/supplies or housing) up to \$750/semester (\$1,500/year).

The number of scholarships available each year may vary depending upon available funds. Awarding will begin with the highest total score and continue downward until funds are depleted.

The scholarship recipient must maintain enrollment as a full-time student at Mineral Area College and maintain a minimum 3.25 cumulative GPA in order to be considered for renewal of the scholarship for up to three additional semesters.

### **Awarding of Scholarships**

Scholarship winners will receive official notification, by letter, from the Mineral Area College Financial Aid Office.

## **MINERAL AREA MATH-SCIENCE FAIR SCHOLARSHIPS**

### **Eligibility**

Scholarships may be awarded annually to outstanding graduating high school seniors who participate in the Mineral Area Math-Science Fair held on the Mineral Area College campus.

The eight categories are: Mathematics, Computer Science, Physics, Engineering, Chemistry, Biology, Earth Science, and Behavioral and Social Science. Student displays will be judged on creativity, scientific thought or engineering application, thoroughness, skill, and clarity of presentation.

### **Procedure**

Outstanding students are automatically selected by the Math/Science Department at Mineral Area College from among participants in the Mineral Area College Math-Science Fair.

### **Amount of Scholarships**

One scholarship will be awarded. This scholarship provides for payment of tuition/fees up to a maximum of \$750/semester (\$1,500/year) at Mineral Area College (does not include books or special fees). The scholarships are awarded for one semester, but may be renewed for three additional semesters, provided the student maintains a 3.0 or better overall GPA on the 4.0 scale.

Students who drop below a 3.0 GPA may be considered for a semester of probation with tuition/fees paid. Failure to bring the overall grade point average to 3.0 at the end of the probationary period will result in cancellation of the scholarship.

### **Awarding of Scholarships**

Notification of the scholarship awards will occur after the Spring Math-Science Fair at Mineral Area College.

## **ATHLETIC SCHOLARSHIPS**

Scholarships are offered in the areas of baseball, basketball, golf, softball and volleyball to students having a record of outstanding achievement.

For further information, contact the athletic director at Mineral Area College.

## **MUSIC SCHOLARSHIPS**

Numerous music scholarships are offered each year. The dollar amounts vary according to the student's abilities and the department's needs, but may range from \$200 up to amounts covering all tuition and books.

Scholarships are renewable for a total of four semesters, if the student meets academic and music proficiency requirements.

Students are selected for scholarships by audition. Auditions are held each spring for the following school year. Scholarship students are required to participate in performing groups as assigned by the music faculty, to participate in all practices and performances, to achieve a minimum GPA of 2.5 and to maintain full-time student status of 12 credit hours or more.

For further information, contact the Music Department at Mineral Area College.

## **THEATRE SCHOLARSHIPS**

The Mineral Area College Theatre Department has established several scholarships to be presented annually to students interested in Theatre Arts. The scholarship amounts vary according to budget constraints.

For further information, contact the Theatre Department at Mineral Area College.

## **ART SCHOLARSHIPS**

The Mineral Area College Art Department has established several scholarships to be presented annually to talented art students. The scholarship amounts vary according to budget constraints.

For further information, contact the Art Department at Mineral Area College.

## **SCHOLASTIC SCHOLARSHIPS**

### **Eligibility**

Each year, 10 Scholastic Scholarships are awarded to graduating high school seniors or current Mineral Area College students who have shown academic excellence.

### **Requirements**

The applicant must be a high school graduate of equivalent (GED).

The applicant must rank in the upper one-fourth of high school graduating class, have an overall "B" average for all courses taken in high school, or have established an overall "B" average in a minimum of 12 hours credit in the college semester prior to application for scholarship.

A letter of recommendation from an instructor in the instructional area directly related to the applicant's major must accompany the application.

Students must be full-time (12 or more credit hours) each semester.

Scholarships are available for Fall/Spring Semesters ONLY.

Scholarships are awarded for one semester but may be renewed for three additional semesters provided that the student maintains a 3.0 (B) or better overall grade point average on the 4.0 scale and successfully completes a minimum of twelve credit hours each semester.

Students who drop below a 3.0 GPA and/or does not successfully complete a minimum of twelve credit hours each semester, may be considered for a semester of probation. Failure to bring the overall grade point average to a 3.0 or higher and complete with full-time enrollment at the end of the probationary period will result in cancellation of the scholarship. Only one probationary period will be granted per student.

A personal interview may be held if deemed necessary.

### **Value**

\$1,500/semester towards tuition/fees/books/housing. Special fees (applied music lessons, etc.) are not covered by scholarships. At the end of the semester, books must be returned to the bookstore in good condition. Any unused portion of the scholarship will NOT be 1.) given to the student in cash or 2.) credited to the student's account for future use.

## **SENIOR SCHOLARS**

### **Eligibility**

Any resident in the Mineral Area College Service Region, age 65 or older, may take college level courses on a not-for-credit basis (audit) only at any Mineral Area College campus, including Park Hills, Fredericktown, Perryville, Potosi, and Winona. Tuition is waived; however, participants are responsible for a one-time admission fee, textbooks, lab fees, and other course materials.

### **Requirements**

1. Participants must provide proof of age 65 or older;
2. Participants must meet all course prerequisites;
3. Participants must follow college policies regarding audit courses and other student policies described in the Board Policy Manual.

All courses offered by Mineral Area College are available to senior citizens provided there is space available in the class.

### **Procedure**

Interested persons should contact the Registrar's Office at Mineral Area College for additional information.

# ENDOWED SCHOLARSHIPS

(Completion of Mineral Area College Scholarship Application required; award amounts will vary based upon interest earned annually on the investments.)

**Bob Ward Political Science** – Applicants must be planning a political science or related major area of study at Mineral Area College; have a 3.0 or higher cumulative grade point average; be a resident of the 107th Missouri Legislative District; preference will be given to single parents. This scholarship is renewable for an additional three semesters provided that a 3.0 or higher cumulative grade point average is maintained.

**Carolyn Leslie Shelton Memorial** – Applicants must be a U.S. citizen; have a minimum cumulative grade point average of 2.75 or higher; and have an interest in the health care field.

**Charles Bess English** – Applicants must be graduating seniors from a high school in the Mineral Area College District; have a superior scholastic record; have taken four years of high school English with an overall grade of “B” or higher; and be planning a career in the liberal arts.

**Curtis Cannell Memorial** – Applicants must be a resident of the Mineral Area College District, be pursuing a degree in Art, have a gpa of 2.5 or higher, be enrolled as a fulltime student, have financial need.

**Dorothy Huff Trigg Memorial** – Applicants must be a Mineral Area College Graduate; must be accepted for admission to Drury College in Springfield, Missouri; and must have financial need. This scholarship award is applicable to costs for attendance at Drury College in Springfield, Missouri ONLY.

**Earl Davidson Memorial** – Applicants must be planning to attend Mineral Area College; selection is by the Sponsor.

**Ellen Volner Memorial** – Applicants must be a sophomore level Associate Degree Nursing Student; have financial need; and a minimum 3.0 cumulative grade point average on previously completed coursework.

**George Holman Memorial** – Applicants must be graduating seniors from a high school within the Mineral Area College District; have a grade point average ranking in the top 10-20 percent of the senior class; and preferably planning a Math or Science major area of study.

**Glenn V. Hill Memorial** – Applicants must be graduating seniors from Central R-III High School; of good moral character; have financial need; have a minimum cumulative grade point average of 2.0; participate in extracurricular school activities; and be planning to enroll at Mineral Area College as a full-time student.

**Helen Moran Ryal Memorial** – Applicants must be a resident of Missouri; of good moral character; in need of financial assistance and have earned a 2.5 or higher cumulative grade point average.

**James A. Gardner Memorial**

**Jessie Ann Gardner Memorial**

**Alexander Gardner Memorial**- Applicants must be a resident of the Mineral Area College District; working towards a certificate or degree at Mineral Area College; and have financial need.

**James W. Faulkner and Grace L. Faulkner Memorial** – Applicants must be a resident of St. Francois County; Business and/or Education Major; have financial need; plan to enroll in a minimum of 15 credit hours each semester at Mineral Area College.

**James Wilkinson Memorial** – Applicants must be a resident of St. Francois County; have financial need; have a grade point average ranking in the top 25 percent of the senior class or a 3.0 cumulative grade point average on previous college coursework; have a history of part-time employment during the summer months or while attending high school or college. This scholarship is renewable for an additional year provided that 30 credit hours with a 3.0 or higher cumulative grade point average are earned during the first year.

**Jean Pruitt Memorial** – Applicants must be a senior in high school, actively participating in the Upward Bound Program; planning to enroll as a full-time student in a post-secondary educational institution; have a cumulative grade point average in high school of 3.0 or higher; demonstrate the ability to react in a positive manner with peers.

**John and Gladys Roux Memorial** – Applicants must be a sophomore level student at Mineral Area College with a record of outstanding achievement; have financial need; and be a resident of the Mineral Area College District. This scholarship is renewable for up to three additional semesters provided that full-time enrollment and a minimum 2.0 cumulative grade point average are maintained.

**Kathleen Williams/Pat O’Brien Music** – Exceptional ability in Vocal Performance. Recipient will be selected by the Chairperson of the Vocal Music Department at Mineral Area College.

**Kathleen/Kenneth Williams** – Applicants must be a resident of the Mineral Area College District; have financial need; be a mature (age 21 or older), non-traditional student with scholastic potential consistent with educational goals.

**Laura Ellen Wadsworth Memorial** – Applicants must have a record of outstanding achievement; and must have participated in extra-curricular activities. This scholarship is renewable for up to three additional semesters upon maintaining a 2.0 or higher cumulative grade point average.

**Louise & Glen Pettus** – Applicants must be a resident of the Mineral Area College District; have financial need; and have outstanding academic achievement.

**Michael Keown Memorial Criminal Justice** – Applicants must be enrolled full-time at Mineral Area College, be a Criminal Justice major, have financial need.

**Morris Eberhart Memorial Law Enforcement** – Applicants must be a resident of the Mineral Area College District; have a minimum 3.0 cumulative grade point average; and be accepted into the Mineral Area College Law Enforcement Academy.

**Peggy G. Dismuke Memorial** – Applicants must be a graduating Senior from a high school within the Mineral Area College District; have financial need; have a GPA ranking in the top 20 percent of the Senior Class; and be planning a career in the field of nursing. This scholarship may be renewed for up to three additional semesters provided that satisfactory academic progress is maintained.

**Rhonda Cox Music** – Graduate of Farmington High School with outstanding record of participation in vocal/instrumental music programs.

**Robert A. Burns and Marguerite Francis Burns** – Applicants must be a graduating senior from a high school within the Mineral Area College District; have a grade point average ranking in the top 25 percent of the senior class; and be planning an Education major area of study. This scholarship is renewable for up to three additional semesters provided that the student maintains a 2.0 or higher cumulative grade point average.

**Roberta Tetley Memorial** – Applicants must be a graduating Senior from Farmington High School who is planning to major in Math/Computer Science or related field. This scholarship is renewable for up to three additional semesters provided that full-time enrollment and a minimum 2.0 cumulative grade point average is maintained.

**Rolla E. Gordon Memorial** – Applicants must be vocational students pursuing a degree in business management; active in community service; and maintain a 3.0 GPA. This scholarship is renewable for a second year.

**Stella Batten Teacher Education** – Applicant must be a graduating senior from Central R-III High School; must have a superior high school scholastic record; must be preparing for a career as an elementary school teacher. This scholarship is renewable for up to three additional semesters upon completion of 15 hours each semester and maintaining a 3.0 or higher cumulative grade point average.

**The Daily Journal/Joe Layden Memorial** – Applicants must be enrolled at Mineral Area College; major in the field of Journalism, History or Computer Science; have a history of civic service or extensive volunteer work in the community; be a resident of the readership area of the Daily Journal; have good character; have financial need. Preference will be given to non-traditional students (age 25 or older) entering college for the first time, or a first-generation college student of any age.

**Trixie M. Clubb Memorial** – Applicants must be a resident of the State of Missouri; of good moral character; in need of financial aid; and have earned a 2.5 or higher cumulative grade point average.

**Willis S. Harrington Memorial** – Applicants must be a resident of St. Francois County; have financial need; have a grade point average ranking in the top 25 percent of the senior class or a 3.0 cumulative grade point average on previous college coursework; have a history of part-time employment during the summer months or while attending high school or college. This scholarship is renewable for an additional year provided that 30 credit hours with a 3.0 or higher cumulative grade point average are earned during the first year.

# MINERAL AREA COLLEGE FOUNDATION SCHOLARSHIPS

The Mineral Area College Foundation sponsors a number of endowed scholarships for students at Mineral Area College. Completion of the Mineral Area College Scholarship Application is required. Award amounts vary based upon the interested earned annually on the investments.

**Beulah M. Gray** – Applicants must be goal oriented; under 30 years of age; full-time, degree seeking at MAC.

**Danny Staples** - Applicants must be residents of the Legislative District as it was during the term of Danny Staples (includes the Missouri Counties of Carter, Iron, Jefferson, Oregon, Reynolds, Ripley, Ste. Genevieve, St. Francois and Shannon); be a full time student at Mineral Area College; have a cumulative grade point average of 3.0 or higher on previously completed coursework (high school or college); be a traditional age college student (ages 18-22); preference will be given to students declaring a major in education.

**Dr. Stanley Glick Memorial** – Applicants must be a full-time student enrolled in a Nursing Program at Mineral Area College who has financial need.

**Flat River Junior College Alumni** – Applicants are selected by the Director of Financial Aid in Consultation with the Assistant to the President.

**William T. Hunter** – Priority will be given to international students in an effort to increase our international student population and create a more diverse learning community at Mineral Area College.

**William Jay and Roney Louise (O'Bannon) Parsons** – Applicants must have attended a Public High School in Iron and/or Madison Counties; be planning to pursue a degree in education/teaching or a related field; priority will be given to students referred by East Missouri Action Agency.

## OUTSIDE SCHOLARSHIPS

Separate applications may be required, please contact the Financial Aid Office at 573-518-2133 for additional information. Scholarships available to Mineral Area College students from outside sources (award amounts vary):

**Ameren UE** – Potosi/St. Francois Districts – Applicants must have financial need; have a grade point average ranking in the top 25 percent of the Senior Class; resident of the Ameren UE Service Area; and be planning a business related major area of study.

**Delta Kappa Gamma** – Applicants must have earned 12 or more credit hours toward an Associate Degree; be planning to major in elementary or secondary education; have a 3.0 or higher cumulative grade point average; be a female; have financial need.

**Doe Run Company** – Applicants must be graduating seniors from a high school within the Mineral Area College District or from Potosi, Viburnum, Bunker, Ironton or Valley High Schools; must rank in the upper one-half of his or her class; possess a genuine interest in preparing for a specific occupation; must be pursuing a degree in the Vocational/Technical Division; have financial need; express a desire to be employed locally; be a desirable school and community citizen; participate in extra-curricular activities; and have a parent employed with the Doe Run Company.

**Black River Electric Cooperative** – Applicants must be a full-time or part-time student at Mineral Area College; be at least 25 years of age; be an active customer/member, or spouse, or immediate family member residing within the household of an active customer/member of the Black River Electric Cooperative.

**Caledonia/Valley High School Alumni** – Applicants must be a graduating senior from Valley R-6 High School; cumulative grade point average of C or higher; Have financial need; be enrolled full-time at Mineral Area College; active in school and community activities.

**FRJC/Mineral Area College Alumni Association** – Applicants must have successfully completed at least 12 credit hours of coursework with a grade point average of 2.5 or higher; be a degree seeking student; agree to participate in publicity opportunities as requested; make arrangements to meet with the director of Alumni Services; and work on alumni projects as identified by the Alumni Services director throughout the academic year. These activities generally are fewer than six in number.

**Farmington Kiwanis Club** – Criteria will be determined by sponsor.

**Farmington Lion's Club** – Criteria will be determined by sponsor.

**Farmington Rotary Club** - Criteria will be determined by sponsor.

**Farmington Women of Today** – Applicants must be a female from the Mineral Area College District; 25 years of age or older; must exhibit financial need; and exhibit/maintain a 2.75 grade point average.

**Federated Women's Club (GFWC)** - Applicants must be returning adult female; have a high school diploma or GED; have taken the ACT Test (this requirement is waived if the applicant is currently attending college).

**First State Community Bank Board of Directors** – Applicants must be planning to attend Mineral Area College as full-time students. Preference will be given to non-traditional students, residents of the Bonne Terre area and to those students who are single parents. Financial need will also be considered. This scholarship is renewable for up to three additional semesters provided that the student maintains full-time attendance and a cumulative grade point average of 2.0 or higher.

**Jeff Sadler** – Applicants must be ranked in the upper one-half of his or her high school graduating class; possess a genuine interest in preparing for an occupation in the field of Civil Technology or a related field of study; demonstrate financial need; be a desirable school and/or community citizen; provide two letters of recommendation acceptable to the selection committee; participate in extra-curricular activities at school or civic activities within the community. This scholarship is renewable for an additional three semesters provided the recipient maintains a grade point average of 2.5 or higher.

**Junior Cauley & Steve Ziegler Memorial Law Enforcement** – Applicants must have financial need; have a grade point average ranking in the top 25 percent of the senior class or a 3.0 or higher cumulative grade point average on previous college coursework; and must be planning an Associate in Science Law Enforcement major area of study.

**Landrum Hirsch Memorial** – Applicants must be currently enrolled in either the LPN or the Associate Degree Nursing Program at Mineral Area College; resident of the Mineral Area College District; have aptitude and potential for nursing; and have financial need.

**Mary Karsch/Florence Hawn** – Applicants must maintain enrollment as full-time students at Mineral Area College; enroll in an Associate of Arts Degree Program with concentration in vocal music, instrumental music, theatre or visual arts; have financial need; and obtain instructor recommendation.

**Matt Pierce Memorial** – Sponsor will provide the financial aid office with recipient information annually.

**Merlyn Turner Memorial Scholarship** - Criteria will be determined by sponsor.

**MFA Foundation** – Sponsor will provide the financial aid office with recipient information annually.

**Michael G. Triplett Memorial Scholarship** – Applicants must be enrolled full time in the Mineral Area College Law Enforcement Academy, preference will be given to non traditional students (25 years of age or older).

**Mineral Area Retired Teacher's Association** – Applicants must be a resident of St. Francois County; must be a first semester sophomore student; must be enrolled in preparatory classes for a degree in education, and have at least 3.0 cumulative grade point average; citizenship; personality and leadership qualities will also be considered.

**Missouri Natural Gas Company** – Applicants must be graduating seniors from Farmington, Fredericktown, West County, North County, Central R-III, Ste. Genevieve, South Iron or Valle High Schools. This scholarship is renewable for up to three additional semesters provided that the student maintains a 2.0 or higher cumulative grade point average.

**Park Hills Lion's Club-Robert Fowler** – Applicants must rank in the top 15 percent of the senior class; conduct themselves in a manner deemed appropriate for a college student; additional rules may apply.

**PEO** – Applicants must be a non-traditional age student; Female; 3.0 or higher cumulative grade point average or higher; have financial need.

**Vicki L. Poston L.H.S Alumni Book Scholarship** – Applicants must have a 2.0 or higher grade point average; enrolled as a full time student.

**Dorothy Warner Poston Memorial Book Scholarship** – Applicants must have a 2.0 or higher grade point average; enrolled as a full time student.

**Phi Delta Kappa Education** – Preference is given to PDK Student Members. Additional rules apply.

**Sherman Eaton Memorial** – Applicants must be majoring in Pre-Engineering; be 25 years of age or older as a new or returning college student; have the ability to maintain a 3.0 cumulative grade point average; and have financial need.

**Trimfoot Company/Marion L. Goetz** – Priority will be given to applicants whose parent or guardian are full-time employees of the Trimfoot Shoe Company; selection will be based upon academic achievement with the scholarship awarded to the applicant with the highest grade point average. This scholarship is renewable for an additional three semesters upon maintaining a 2.0 or higher cumulative grade point average.

**U.S. Tool Grinding Company Inc.** – Applicants must be full-time students; applicants parent or guardian must be a full-time employee of U.S. Tool Grinding Company; selection will be based upon academic achievement with the scholarship awarded to the applicant with the highest grade point average. This scholarship is renewable for an additional three semesters upon maintaining a 2.0 or higher cumulative grade point average.