

FINANCIAL AID GUIDE

2016-2017



A Note from the Financial Aid Office

Thank you for your interest in Mineral Area College's financial aid programs. Every effort is made to keep this publication accurate; 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.

Revised Spring 2017

Accreditation

Mineral Area College and its outreach centers are accredited by the Higher Learning Commission.

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Student Financial Aid Websites

Mineral Area College

www.MineralArea.edu

ACT (American College Testing)

www.ACT.org

College Board

www.collegeboard.org

Mapping Your Future (college, career & financial aid information)

www.mappingyourfuture.org

Jump\$tart Coalition

www.jumpstartcoalition.org

Peterson's (education and career information for students)

www.petersons.com

Student Loan Information

www.studentloans.gov

College Navigator

<http://nces.ed.gov/collegenavigator/>

FAFSA on the Web

www.fafsa.gov

The Student Guide

www.studentaid.ed.gov

The SmartStudent™ Guide to Financial Aid

www.finaid.org

FastWEB (scholarship search)

www.fastWEB.com

Missouri Saving for Tuition (MOST) Program

www.missourimost.org

VA Home Page

www.va.gov

Frequently-Asked Questions

Q. How do I contact MAC Financial Aid?

1. By phone: (573) 518-2133
2. By fax: (573) 518-2305
3. Through e-mail: FinAid@MineralArea.edu

Or visit us in the Student Service Offices, found in the lower level of the Technology Building.

Office Hours are Monday-Friday, 8 a.m. to 4 p.m. (close at 3 p.m. during summer);
At our Website: www.MineralArea.edu.

Q. What financial aid programs are handled by the Financial Aid Office?

1. Pell Grants
2. SEOG Grants
3. Access Missouri Grants
4. A+ Benefits
5. Brightflight Scholarships
6. Student Loans/Parent PLUS Loans
7. Scholarships
8. Vocational Rehabilitation
9. Workforce Investment Act (WIOA)
10. Trade Readjustment Act (TRA)
11. Veteran's Benefits (G.I. Bill, VA Voc-Rehab)

Q. How do I apply for aid?

Annual completion of the Free Application for Federal Student Aid (FAFSA) is the first step in the process. Complete the application online at www.fafsa.gov. List the School Code for Mineral Area College, 002486, so we receive your financial aid information.

Q. What happens next?

If you provided an e-mail address on the FAFSA form, you'll receive a Student Aid Report (SAR) through your e-mail. If you refrained from providing an e-mail address on your FAFSA form, you'll receive a paper SAR at your mailing address.

Review the information on your SAR for accuracy. If corrections are needed, you can make them at www.fafsa.gov (if you need help, you can also contact the Financial Aid Office).

Approximately one-third of all FAFSA applicants will be asked to verify the information they submitted. You may receive an email to your MAC email address from the Financial Aid Office requesting that you complete the verification process online through our "Verify My FAFSA" portal. We encourage all students to use the IRS Data Retrieval Tool when filling out the FAFSA — it makes the verification process easier. If you are selected for verification, your financial aid will be processed only after 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'll receive a Mineral Area College award letter by email, listing all non-repayable grant aid that you have been awarded. You can also see this information on MyMAC under the "MyFinancial Aid" tab. A new award notification email will be sent to you any time there is a change in your award package.

Student Loans/Parent PLUS Loans and College Work Study Programs require separate applications. These applications are available on MyMAC under the MyFinancial Aid tab.

Read the award letter carefully as well as the Rights & Responsibilities information posted on MyMAC under the Financial Aid tab.

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 email or scholarship award email notification from Mineral Area College.

If you register for classes before you receive your Mineral Area College Award Letter, you'll 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?

1. Upon your graduation from high school, ask your high school counselor/A+ coordinator to mail an official academic transcript containing the A+ seal to MAC's Admissions Office.
2. Annually complete the FAFSA Form.
3. You should complete an A+ activation form each semester when you enroll in classes (on MyMAC under the MyFinancial Aid tab).

Once we have all of the information we need, you'll receive an award update notification email to your MAC email account. If you register for classes before you get this email, you'll be considered a self-pay student and subject to the payment plan as established by the Business Office.

1. Students must maintain a minimum GPA of 2.5, maintain full-time enrollment and complete 67% of cumulative attempted credit to remain eligible. Students who fail to meet these requirements will be prevented from using their A+ benefits until they've completed sufficient courses to meet these requirements.
2. A+ Students who withdraw from classes or are withdrawn from classes for excessive absence will need to pay tuition for those class(es) at the time of the withdrawal.

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

To receive financial aid at MAC, students are required to actively participate in their classes. Students who fail to attend and/or who fail to actively participate in classes (in the case of online classes) will be dropped by the instructor. Students who totally withdraw or are withdrawn for excessive absence and receive federal student aid must repay the unearned portion of that aid to MAC.

Please review the Satisfactory Academic Progress Policy and the Return of Title IV Funds Policy on MyMAC under the MyFinancial Aid tab so that you'll understand the ramifications of withdrawing from classes or being withdrawn by your instructor.

SECTION ONE:

Financial Aid at Mineral Area College

What is financial aid?

Financial aid refers to scholarship, grant, loan and work-study opportunities that help students meet college expenses. At MAC, 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. The ability to pay is determined by information students and their families annually submit on the FAFSA Form.

Who is eligible for financial aid?

To qualify and maintain eligibility for financial aid programs at MAC, you must:

1. Be a U.S. citizen or an eligible non-citizen of the U.S. (See the FAFSA for definition of an eligible non-citizen);
2. Have obtained a high school diploma or G.E.D. and be enrolled at MAC;
3. Have demonstrated financial need (see Section 3 – "Determination of Financial Aid Eligibility") for all types of aid, except Federal Direct Unsubsidized Loan;
4. Maintain satisfactory academic progress (See Section 5 – "Satisfactory Academic Progress");

8. Have a valid Social Security Number (SSN), which you must provide to be considered for Federal Student Aid. Without your SSN, the FAFSA will be returned unprocessed;
9. Must 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 MAC 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 a student appears 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 FAFSA application is processed before April 1. Subsequent awards may be available late in the year as funding permits.

Federal Direct Student Loan Programs

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

Student Loan applications are available online through MyMAC under the MyFinancial Aid tab. However, before completing a student loan 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

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 (and students whose parents are not eligible for a Parent Plus Loan) 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 \$6,000.
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) are deducted before excess cash is released to the student.

NOTE: Students receiving other financial aid (such as Pell Grant, A+, TRA, WIOA, 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.

Refunds for excess cash being released to the student will be posted to student checking accounts or (if opted-out or direct deposit information not provided) a paper check will be generated approximately the 4-6th week of classes each semester. Late applicants may expect their funds with 7-10 days after their loan has been processed.

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

First-time borrowers at MAC are required to comply with a 30-day, delayed disbursement for the first disbursement of student loan funds.

Students must maintain satisfactory academic progress and be enrolled at least half-time (6 credit hours) 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 MAC 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

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

Independent Students (and Dependent Students Whose Parents are not eligible for a Parent PLUS Loan)

<u>Grade Level</u>	<u>Subsidized</u>	<u>Additional Unsubsidized</u>	<u>Total Allowed</u>
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 equal to the Missouri/Federal Minimum Wage and students are allowed to work up to 19 hours per week based on their financial need.

Students apply for the Work Study Program and jobs are assigned through the 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.dhe.mo.gov in the Student Financial Aid section.

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 MAC serves as the A+ coordinator for the college.

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

1. Complete the admissions process for MAC. Have an official high school transcript sent to MAC with the A+ seal;
2. Annually file a FAFSA and include MAC in the Federal School Code section (MAC Federal School Code is 002486); and make a good faith effort to secure all non-repayable grant aid before using A+ benefits.
3. Each semester upon enrolling for courses, complete an A+ Activation Form on MyMAC under the MyFinancial Aid tab;

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. Complete at least 67% of all coursework completed (cumulatively).

Losing Eligibility

A+ students who fail to meet the above requirements will lose eligibility for A+ funding.

Reinstatement of Eligibility

A+ students who have lost funding eligibility 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 before enrolling 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 105% of the time required to complete an associate degree (approximately 65 credit hours earned); within four years of their high school graduation 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 expenses 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 or Supplemental (SEOG) Grant as determined by the FAFSA, these funds will be applied to the student's MAC account first. Any tuition that remains will be billed to the A+ program.

Additional information about the A+ Program is found at the Missouri Department of Higher Education's website, www.dhe.mo.gov.

Veterans Benefits

MAC courses of study are approved for veterans' educational benefits. The director of financial aid serves as the veterans representative for MAC 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.

MAC 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 certification form on MyMAC under the MyFinancial Aid tab 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 MAC'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 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

MAC is a member of Servicemembers Opportunity Colleges, a consortium of more than 1,300 institutions that have 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, apply for funds each year using the 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'll 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:

1. Federal Pell Grant
2. Federal Direct Loan*
3. Federal Supplemental Educational Opportunity Grant (FSEOG)
4. Federal Work-Study (FWS)
5. Missouri State Aid Programs**

*Additional application forms may be required – available from the Financial Aid Office on MyMAC under the MyFinancial Aid tab

**Deadline – April 1 each year

Once the Financial Aid Office receives your FAFSA application electronically, it will be processed and an award letter emailed to your MAC email 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. Complete the admissions process for MAC (one-time process, not required annually as is the FAFSA).
2. Have an official academic transcript from all colleges, universities, or vocational-technical schools attended sent to the Admissions Office.
3. Fill out the FAFSA online at www.fafsa.gov.

NOTE: You must apply for financial aid each year. Financial aid received is not automatically renewable for the following Year.

4. MAC's college code is 002486 and should be entered as the Federal School Code on the FAFSA.
5. You'll receive a Student Aid Report (SAR), and the schools listed on the FAFSA will receive this information electronically.
6. To receive Financial Aid at MAC, 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 at MAC.
7. If you are selected by the processing center for verification, you'll be required to submit additional information to the Financial Aid Office; you'll be notified by email if additional information is needed.
8. Once your FAFSA and all supporting documents have been received and reviewed by the MAC Financial Aid Office, you'll receive a notification through your MAC email (MAC award letter).
9. If you're interested in a student loan, once you receive your MAC award letter via email, you may apply on MyMAC under the MyFinancial Aid tab. You must be enrolled in at least six credit hours to be eligible for a student loan.

Use of Financial Aid for Registration and Textbook / Supplies

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

Students whose financial aid is yet to be on file or whose financial aid is insufficient to cover their balance due will be considered self-pay students and must meet published payment deadlines to remain enrolled in registered classes.

Purchases at the MAC 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 MAC 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

MAC establishes standard student budgets that reflect average expenses for a nine-month academic year. Standard budgets are revised annually to take into account increases in tuition/fees, cost-of-living, and inflation and can be found on MyMAC under the MyFinancial Aid tab.

Expected Family Contribution

The determination of the Expected Family Contribution is made by the U.S. Department of Education through the 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 be denied 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 Summary - 2016-2017 Award Year

1. Students who receive Federal Student Aid (i.e., Pell Grants, Student Loans, SEOG Grants, EXCEL SSS Grant) AND who withdraw from classes either officially or unofficially (by failing to attend regularly/actively participate before the 60% point of any semester— see Administrative Withdrawal Policy on MyMAC under the MyFinancial Aid tab or the Financial Aid section of the MAC webpage)
2. Will have a recalculation of their Federal Student Aid eligibility based upon the date of withdrawal for official withdrawals and their last date of attendance/active participation for unofficial withdrawals;
3. May owe a refund to MAC and/or Federal Student Aid Programs based upon this recalculation.
4. Students who receive Federal Student Aid AND who receive all F's or a combination of F's and W's at the end of the semester and the instructor(s) reports last day of attendance/lack of participation prior to the last day of the semester:
5. Will have a recalculation of their Federal Student Aid eligibility based upon the date of withdrawal for official withdrawals and their last date of attendance/active participation for unofficial withdrawals;
6. May owe a refund to MAC and/or Federal Student Aid Programs based upon this recalculation.
7. MAC will repay any refund owed to the Federal Student Aid Programs due to a Return of Title IV Funds Recalculation on behalf of the student. The student will owe MAC for this refund and will have a hold placed on their student account until this balance is paid in full.

Examples of 60% Point for 2016-2017 Academic Year

Regular 16-Week Term (Terms other than 16 Weeks will have different 60% points)

Fall 2016 – October 25, 2016

Spring 2017 – March 19, 2016

Summer 2016 – July 9, 2017

Official Policy in its entirety is available on MyMAC under the MyFinancial Aid tab and the MAC Webpage under the Financial Aid Section.

Revised 05/07/2015

MAC Refund Policy

When a student registers for classes at MAC, 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 MyMAC under the MyAccount tab.

A complete text version of the MAC Refund Policy may be found in the catalog.

SECTION FIVE:

Satisfactory Academic Progress

The U.S. Department of Education requires institutions participating in the Title IV Federal Student Aid Programs to have a policy for measuring a student's academic progress in terms of quantity and quality. If it is determined that a student has yet to make reasonable academic progress, the student will be ineligible 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.

Satisfactory Academic Progress Full Policy (Effective Fall 2015 Semester)

MAC is required to have a policy which defines, establishes, and enforces minimum standards of satisfactory academic progress for students receiving Federal Student Aid.

Policy

In accordance with Federal Student Aid regulations, MAC has established a policy and related procedures to insure quantitative and qualitative measures for evaluating the progress of Federal Student Aid recipients. Evaluation of the academic progress of students will occur after each semester.

To allow for the appropriate due process, an appeal procedure is included to allow for extenuating circumstances.

Procedures

1. Pace (Maximum Timeframe)

- Federal Student Aid Regulations provide for assistance up to 150% of program length, (i.e., there is a maximum timeframe in which Federal Student Aid can be awarded).

Enrollment Status	Maximum Timeframe
Full-Time	6 Semesters (or 93 Credit Hours Attempted)
3/4-Time	9 Semesters
1/2-Time	12 Semesters

- A student pursuing a certificate that requires 30 credit hours for completion may attempt up to a maximum of 45 hours or for those certificates requiring more than 30 credit hours, may attempt up to 150% of the normal time required for completion of the certificate. A student who has met the above criteria will be considered to have met the Maximum Timeframe and will be ineligible for financial aid at MAC.
- Students who complete the 640 Hour Criminal Justice Certificate, the 1000 Hour Criminal Justice Certificate and/or the Certificate in Paramedic Technology will be considered as having met the Maximum Timeframe and will be placed on financial aid probation at the end of their program and become ineligible for Financial Aid.
- Credit hours transferred from other colleges and universities will be included in the credit hours toward the pace maximum timeframe.
- Students pursuing an associate degree may attempt up to a maximum of 150% of the required hours for their program of

student.

- Students who graduate and/or complete their associate degree program of study will be considered to have met the pace maximum timeframe and will be placed on financial aid probation; will be ineligible for financial aid.
- All courses in all semesters are counted in the pace maximum timeframe.
- All classes with a grade of A, B, C, D, F, W and I are counted in the pace calculation, including any classes which are repeated.

2. Pace (Quantitative)

- Students must successfully complete two-thirds (67%) of their total credit hours attempted. Credit hours transferred from other colleges and universities will be included in the total credit hours attempted at MAC and will be counted in the credit hours toward the pace.
- Students enrolling in the 640 Hour Criminal Justice Certificate, the 1000 Hour Criminal Justice Certificate and/or the Certificate in Paramedic Technology will be required to complete their program in its entirety or they will be placed on financial aid warning.

3. Grade Point Average (Qualitative)

- Unless placed on an academic plan, students receiving Federal Student Aid must maintain a cumulative GPA of 2.00 or higher to continue to receive Federal Student Aid.
- Grades of A, B, C, D and F are counted when determining a student's cumulative GPA.
- Grades for credit hours transferred from other colleges and universities are counted when determining a student's cumulative GPA.
- Grades of W and I are not included when determining the cumulative GPA.
- Students enrolling in the 640-Hour Criminal Justice certificate, the 1000-Hour Criminal Justice certificate and/or the certificate in Paramedic Technology will be required to maintain the required GPA for their program and complete their program in its entirety or they will be placed on financial aid warning.

4. New Financial Aid Recipients and Transfer Students

- New students who attend MAC without financial aid and then apply for assistance will be required to meet the satisfactory academic progress standards as if they had received Federal Student Aid from the beginning of their attendance at MAC.
- Students who have already completed an undergraduate degree and apply for financial aid will be considered to have met the pace maximum. These students will be classified in an over maximum timeframe status and must file a financial aid appeal to request an extension of Federal Student Aid.
- For Satisfactory Academic Progress purposes, students who transfer to MAC will be eligible for Federal Student Aid during their first semester of attendance and will have their eligibility evaluated at the end of the first semester they receive Federal Student Aid.

5. Financial Aid Warning

- Students who fail to meet Satisfactory Academic Progress (either pace or GPA) will be placed on financial aid warning in the succeeding academic term. The financial aid warning does not preclude a student from receiving Federal Student Aid.
- Students who are placed in a financial aid warning status are notified through their MAC email account.

6. Financial Aid Probation

- Students with a financial aid warning who fail to meet either the pace requirement or the GPA requirement will be placed on financial aid probation in the succeeding academic term. The student is then ineligible for Federal Student Aid.
- Once a student regains a satisfactory cumulative GPA and meets the pace requirement of 67% completion of the total credit hours attempted, they may regain eligibility for Federal Student Aid.
- Students who exceed the maximum number of allowable credit hours for their program of study will be placed on financial aid probation in an over (pace maximum) status. Students who graduate with an associate degree will be placed on financial aid probation in a graduated status. Both of the aforementioned statuses will deem the student ineligible for Federal Student Aid.
- Students who are placed in a financial aid probation Status are notified through their MAC email account.
- A student may appeal the loss of Federal Student Aid Benefits as listed below.
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7. Conditions for Appeal

- Students who lose eligibility for Federal Student Aid may submit an appeal for consideration by the college. An appeal may be submitted due to the following conditions:
 - Loss of aid following the financial aid warning period and the student is now on financial aid probation; if extenuating circumstances exist (i.e., death in the family, illness or injury of the student, or other special circumstances, etc.);
 - Loss of aid following graduation and/or completion of an Associate Degree; if extenuating circumstances exist (i.e., death in the family, illness or injury of the student, or other special circumstances, etc.); and student is pursuing an additional degree at MAC;
 - Loss of aid due to exceeding the maximum number of allowable attempted credit hours (pace maximum) for the student's program of study; if extenuating circumstances exist (i.e., death in the family, illness or injury of the student, or other special circumstances, etc.).

8. Appeal Process

- The process to appeal the loss of Federal Student Aid benefits will be maintained by the Financial Aid Office and communicated to the appropriate students at the end of each semester.
- Students on financial aid warning who wish to appeal will be required to complete the Academic Progress Appeal Form including the following information: Why the student failed to make SAP, what has changed in the student's situation that will allow the student to make SAP the next semester and an academic plan including an anticipated graduation date.
- If the student's appeal is reviewed and Federal Student Aid is not reinstated by the director of financial aid, the student may file an appeal in accordance with the Student Grievance Procedures with the dean of students. If the dean of students cannot satisfactorily resolve the complaint, the student may request the matter be referred to the college Student Grievance Committee. The chairperson will convene the committee. The decision of the Student Grievance Committee shall be final.
- Subsequent to review and approval, students whose aid eligibility is reinstated will be subject to following an established academic plan.

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 U.S. Department of Education of changes in your name, address, or school status;
7. Perform in a satisfactory manner the work that is agreed upon when 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 Family Educational Rights and Privacy Act (FERPA) provides certain rights to students with respect to their education records. Those rights are as follows:

The right to inspect and review the education record within 45 days of the day the college receives a request for access.

Students should submit a written request to the Registrar's Office identifying the records(s) they wish to inspect. The registrar will make arrangements for access and notify the student of the time and place where the records may be inspected. MAC provides access to student records through our student portal, MyMAC, at www.MineralArea.edu, provided the student has established a password allowing access. Inspection of paper documents housed in the Registrar's Office may be conducted in the Registrar's Office located in the Arts & Sciences Building, First Floor, in Student Services on the Park Hills campus.

The right to request amendment of the education record if the student believes the record is inaccurate or misleading.

Students may ask the college to amend a record believed to be inaccurate or misleading. The student should submit the written request to the registrar and clearly identify the part of the record that is believed to be inaccurate or misleading. The student should specify why the information is inaccurate or misleading. If the college decides not to amend the record as requested by the student, the college will notify the student of the decision and advise the student of his/her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided in the form of notification to the student.

The right to consent to disclosures of personally identifiable information contained in the student's educational record, except to the extent that FERPA authorizes disclosure without consent.

One exception that permits disclosure without consent is a disclosure to school officials with legitimate educational interests. A school official is a person employed by the college in an administrative, supervisory, or support staff position (including the MAC Police Department). Additionally, a person or company with whom the college has contracted is considered a school official for this purpose; i.e. the college attorney, an auditor, collection agent, board of trustees member, student serving on an official committee, student assisting another school official in performing his or her tasks.

A school official has a legitimate educational interest if the official needs to review an education record to fulfill his or her professional responsibility. Upon request, the college discloses educational records without consent to officials of another school in which a student seeks or intends to enroll.

The right to file a complaint with the United States Department of Education concerning alleged failure of the college to comply with the requirements of FERPA.

The name and address of the office that administers FERPA is the Family Compliance Office, United States Department of Education, 400 Maryland Avenue, SW., Washington DC 20202-5920

Privacy and Release of Student Record Information/Directory Information

Release of student record information is generally not allowed by MAC without written consent from the student. FERPA allows certain exceptions to the release of student record information including designated **directory information**, emergency situations, subpoenas, court orders, and any legitimate, educational "need to know" for appropriate faculty or staff.

Directory information includes the following and may be released without the student's consent: name, address, telephone number, date of birth, photo, major or field of study, dates of attendance, enrollment status, participation in officially recognized activities and sports, weight and height of members of athletic teams, degree(s) or certificate(s) awarded (including dates), awards received, and previous educational institution(s) attended.

Students have the right to restrict the release of directory information by submitting a "Request to Restrict Directory Information" form, available online or in the Registrar's Office. The restriction will apply to all who inquire with the exceptions below. According to FERPA, the college may release information without the student's written consent to the following:

1. School officials, as identified by the college, determined by the college to have a legitimate educational interest in the student information;
2. Officials of other institutions to which the student seeks enrollment;
3. Persons or organizations providing financial aid to the student or determining financial aid decisions;
4. Accrediting organizations carrying out their accrediting functions;
5. A parent of a student who has established that the student is a dependent according to the IRS Code of 1986, Section 152;
6. Persons in compliance with a judicial order or a lawfully issued subpoena;
7. Persons in an emergency situation, if the knowledge of the information is necessary to protect the health or safety of the student or other persons.

It should be noted that if a student asks that directory information be withheld, it will be withheld from a variety of sources, including: the **student**, friends, relatives, prospective employers, honor societies, and the news media. **Students are advised to carefully consider the consequences if they decide to withhold directory information.** Information regarding previous dates of attendance, degrees and awards, and previous educational agencies or institutions attended is always considered releasable.

If a student wishes to remove the directory information restriction, he/she must do so in writing to the Registrar's Office. If a student does not specifically ask that directory information be withheld, the college will presume he/she approves the disclosure of directory information.

Information to Military Recruiters

The Solomon Amendment to FERPA requires the college to, upon request, provide "student recruiting information" about any currently-enrolled student who is at least 17 years old to any branch of the armed services. "Student recruiting information" is defined by federal law as name, address, telephone numbers, age or date of birth, class level, degrees received, major and most recent educational institution attended. Recruiters must submit their requests in writing to the Registrar's Office.

Questions regarding MAC's compliance with FERPA may be directed to the Registrar's Office at registrar@MineralArea.edu or (573) 518-2119.

Revised February 2015

Visitor Status

Students attending MAC classes with an admission status of "visitor" are ineligible for financial aid from MAC. 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 MAC and other colleges at the same time and require a consortium agreement, please contact the Financial Aid Office at MAC or login to MyMAC and click on the MyFinancial Aid tab, Forms link.

Notice Availability of Federal Disclosure Information

In accordance with 34 CFR Part 668, you have the right to know certain information about MAC. 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.

Disclosure, Summary and [Location]

- **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 MAC (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. MAC is only a testing site for GED. [Student Services, Arts & Sciences Bldg., 573-431-4593.]

- **Contacts**

For information on student financial assistance, contact the financial aid director. For general educational issues, contact the dean of students. [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; estimates of typical charges for room and board; estimates of transportation costs, such as commuting; and any additional cost of a program. [Financial Aid Office, Arts & Sciences Bldg., 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 Oct. 1. [public safety director, Public Safety Bldg., 573-518-2308.]
- **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., 573-518-2308.]
- **Equity in Athletics Disclosure Act**
Intercollegiate athletics information, including operating expenses, revenue, salaries, and participation rates. Updated annually by Oct. 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 Programs**
Information regarding the availability of financial 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. [Financial Aid Guide, Financial Aid Office, Arts & Sciences Bldg, 573-518-2133.]
- **Graduation and Transfer-Out Rates**
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. [Institutional Research Office, Technology Bldg, Rm T200, 573-518-2294.]
- **Title IV Repayment Policy**
Summary of requirements for the return of Title IV grant or loan assistance. [Financial Aid Office, Arts & Sciences Bldg, 573-518-2133.]
- **Tuition Refund Policy**
Information on the return of unearned tuition and fees or other refundable portions of costs paid to the college. (College Catalog). [Student Services, Arts & Sciences Bldg., 573-431-4593.]
- **Withdrawal Policy**
Policy and procedures for officially withdrawing from the college. (College Catalog). [Student Services, Arts & Sciences Bldg., 573-431-4593.]

SECTION SEVEN:

Scholarships at Mineral Area College

MAC 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 students.

In-District Schools

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

1. Bismarck
2. Central
3. Farmington
4. Fredericktown
5. North County
6. 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 be ineligible for a MAC scholarship. MAC 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

MAC 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 MAC as a full-time student in the fall semester immediately following your high school graduation.
4. You must complete a MAC Scholarship Application by the priority deadline of February 1.

Procedure

1. Complete the MAC Scholarship Application with High School Counselor Certification completed on or before February 1.
2. MAC Board of Trustee Scholarship Awards are offered to the top two students in rank order. Offers will be continued in this manner until two acceptances have been received from each in-district high school or until we have no further applicants on file who meet the criterion.

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 MAC Bookstore.

Awarding of Scholarship

Scholarship winners will receive official notification, by email, from the MAC 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 (before 2003: A score of 290 or higher is required; 2003-2015: A score of 2900 or higher is required; 2016-Present: a score of 58 or higher on the HISET Exam is required).

Procedure

Complete a MAC Scholarship Application and attach a copy of your GED or HISET score report.

Amount of Scholarships

The scholarship provides for the payment of tuition/fees 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 MAC and maintain a minimum 3.25 cumulative GPA to be considered for renewal of the scholarship for up to three additional semesters.

Awarding of Scholarships

Scholarship winners will receive official notification, by email, from the MAC 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 MAC 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 MAC from among participants in the MAC 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 MAC (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 GPA 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 MAC.

English Tourney Scholarships

Eligibility

One scholarship is awarded annually to an outstanding high school student who participates in the MAC English Tournament.

Procedure

Outstanding students are automatically selected by the English Department at MAC from among participants in the MAC English Tournament.

Amount of Scholarships

\$750/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.

This English Tourney Scholarship may be applied to charges for any Mineral Area College Courses including dual-credit or dual-enrolled courses for a student who has not yet graduated from high school.

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 MAC.

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 MAC.

Theatre Scholarships

The MAC 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 MAC.

Art Scholarships

The MAC 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 MAC.

Scholastic Scholarships

Eligibility

Each year, 10 Scholastic Scholarships are awarded to graduating high school seniors or current MAC 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 GPA 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 GPA 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 MAC Service Region, age 65 or older, may take college level courses on a not-for-credit basis (audit) only at any MAC 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 MAC are available to senior citizens provided there is space available in the class.

Procedure

Interested persons should contact the Registrar's Office at MAC for additional information.

Endowed Scholarships

(Completion of MAC 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 MAC; have a 3.0 or higher cumulative GPA; 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 GPA is maintained.

Carolyn Leslie Shelton Memorial – Applicants must be a U.S. citizen; have a minimum cumulative GPA 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 MAC 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 MAC 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 MAC Graduate; must be accepted for admission to Drury College in Springfield, Mo.; and must have financial need. This scholarship award is applicable to costs for attendance at Drury College in Springfield, Mo., ONLY.

Earl Davidson Memorial – Applicants must be planning to attend MAC; 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 GPA on previously completed coursework.

George Holman Memorial – Applicants must be graduating seniors from a high school within the MAC District; have a GPA 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 GPA of 2.0; participate in extracurricular school activities; and be planning to enroll at MAC 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 GPA.

James A. Gardner Memorial

Jessie Ann Gardner Memorial

Alexander Gardner Memorial- Applicants must be a resident of the MAC District; working towards a certificate or degree at MAC; 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 MAC.

James Wilkinson Memorial – Applicants must be a resident of St. Francois County; have financial need; have a GPA ranking in the top 25 percent of the senior class or a 3.0 cumulative GPA 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 GPA are earned during the first year.

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

Kathleen and Kenneth Williams/Pat O'Brien Music –The Kathleen and Kenneth Williams/Pat O'Brien Music Scholarship is intended to assist students studying vocal and/or instrumental music to pursue their educational goals. Students must be full-time and a student of vocal and/or instrumental programs at MAC; must have financial need.

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 GPA.

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

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

Morris Eberhart Memorial Law Enforcement – Applicants must be a resident of the MAC District; have a minimum 3.0 cumulative GPA; and be accepted into the MAC Law Enforcement Academy.

Peggy G. Dismuke Memorial – Applicants must be a graduating senior from a high school within the MAC 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 MAC District; have a GPA 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 GPA.

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 GPA 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 GPA.

The Daily Journal/Joe Layden Memorial – Applicants must be enrolled at MAC; 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 GPA.

Willis S. Harrington Memorial – Applicants must be a resident of St. Francois County; have financial need; have a GPA ranking in the top 25 percent of the senior class or a 3.0 cumulative GPA 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 GPA are earned during the first year.

MAC Foundation Scholarships

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

BBL Conservation – Applicants must be full time students; citizens of the U.S.; majoring in an environmentally-related field or have declared such a career path.

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

Bondad Prevalece – Graduating Senior from Valley High School; degree-seeking at MAC; demonstrate personal integrity and good character; preference given to applicants in the top 25% of his or her graduating class.

Carl Dobrzeniecki Memorial – Enrolled full time, degree-seeking at MAC; minimum 3.0 cumulative GPA; Preference given to students majoring in manufacturing, business or a health-related field.

Carl L. Smith Memorial Civil Engineering – Enrolled full-time, degree-seeking at MAC; minimum 3.0 cumulative GPA; majoring in engineering.

Charles and Velma June McCord Memorial – Enrolled full time, degree-seeking at MAC; minimum 2.5 cumulative GPA.

Coach Bill Bradley Memorial – Central High School Graduate; majoring in Teacher Education; enrolled full-time at MAC; cumulative GPA of 3.0 or higher.

Cole Memorial (Eugene M. Cole and Maxine Bequette Cole) – Resident of MAC District; enrolled in at least 9 credit hours and be degree-seeking at MAC; dedicated to completing a degree in a timely manner.

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 MAC; have a cumulative GPA 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. G. Richard Reney Theatre – Enrolled at MAC; minimum cumulative GPA 3.0; recommendation of the MAC Theatre Department director.

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

Farmington VFW Post 5896 Veterans – Graduate of Farmington or Fredericktown High School; minimum 2 years active duty military or National Guard/Reserves; Honorable Discharge or still active duty; enrolled and degree-seeking at MAC; have financial need.

Florence Hunt Hawn Fine Arts – Enrolled full time, degree-seeking at MAC in Art, Theatre or Music; have financial need.

Jewell Wood Elementary Education – Enrolled full time, degree-seeking at MAC in elementary education; minimum cumulative GPA 2.5.

Judy Steska Latham – Relative of Centene employee; enrolled at MAC.

Kathy Wright Mathematics – Enrolled at least 9 credit hours at MAC; sophomore status; minimum cumulative GPA of

3.0; majoring in mathematics.

Marianne Smith Art Scholarship – Enrolled full time, degree-seeking at MAC; minimum 3.0 cumulative GPA; majoring in art.

Marie and Rae Thurman – Resident of Bonne Terre; enrolled and degree-seeking at MAC.

Nancy Weber Garden Club – Enrolled at MAC; majoring in agriculture, horticulture or a related field.

Rob Skaggs Memorial – Enrolled full time at MAC; citizen of the United States; minimum cumulative GPA 3.0.

Save A Lot – Current employee of Save A Lot Store(s); enrolled at MAC.

Viola J Elvins Memorial – Enrolled full time, degree-seeking at MAC; minimum 2.5 cumulative GPA.

Wesley A. Deneke Memorial – Enrolled at MAC; degree-seeking; preference given to majors in education; outstanding academic record.

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 MAC.

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 MAC students from outside sources (award amounts vary):

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 GPA; be a female; have financial need.

Doe Run Company – Applicants must be graduating seniors from a high school within the MAC 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 MAC; 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 GPA of C or higher; Have financial need; be enrolled full-time at MAC; active in school and community activities.

Coleman Frazier American Legion Post 39 – Criteria will be determined by sponsor.

FRJC/MAC Alumni Association – Applicants must have successfully completed at least 12 credit hours of coursework with a GPA 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.

First State Community Bank Board of Directors – Applicants must be planning to attend MAC 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 GPA 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 GPA of 2.5 or higher.

Junior Cauley & Steve Ziegler Memorial Law Enforcement – Applicants must have financial need; have a GPA ranking in the top 25 percent of the senior class or a 3.0 or higher cumulative GPA 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 MAC; resident of the MAC District; have aptitude and potential for nursing; and have financial need.

Mary Karsch – Applicants must maintain enrollment as full-time students at MAC; 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 MAC Law Enforcement Academy, preference will be given to nontraditional students (25 years of age or older).

Michael Keown Memorial – Applicants must be enrolled full time in the MAC Law Enforcement Academy.

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 GPA; 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 GPA.

Morris Eberhart Memorial Law Enforcement – Applicants must be enrolled full time in the MAC Law Enforcement Academy.

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 GPA or higher; have financial need.

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

Dorothy Warner Poston Memorial Book Scholarship – Applicants must have a 2.0 or higher GPA; 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 GPA; 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 GPA. This scholarship is renewable for an additional three semesters upon maintaining a 2.0 or higher cumulative GPA.

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 GPA. This scholarship is renewable for an additional three semesters upon maintaining a 2.0 or higher cumulative GPA.