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.

Accreditation

Mineral Area College is accredited by:

The Commission on Institutions of Higher Education of
The North Central Association of Colleges and Schools
30 North LaSalle Street, Suite 2400
Chicago, IL 60602-2504
(314) 263-2504

Equal Opportunity/ADA

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Mineral Area College does not discriminate on the basis of race, color, national origin, gender, disability, age, religion, creed or martial or parental status. For more information, call the Title VI, Title IX, Section 504 and ADA Coordinator at (573) 518-2152 or U. S. Department of Education, Office of Civil Rights.
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What is Financial Aid?

Financial aid refers to scholarship, grant, loan and work opportunities that assist students in meeting their college expenses. At Mineral Area College, financial aid is a grouping (packaging) of federal, state and institutional programs that are administered in accordance with 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, the applicant must meet the following criteria:

- Be a U. S. citizen or an eligible non-citizen of the United States (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 Stafford Loan.
- Maintain satisfactory academic progress (See Section 5 – “Satisfactory Academic Progress”).
- Must be registered with the Selective Service if applicant is a male, at least 18 years old, born after December 31, 1959, and is not a current member of the active armed forces. (Permanent residents of the Federated States of Miconesia, 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.
- 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 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.

**Grant 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 FAFSA is processed before April 1st. Subsequent awards may be available late in the year as funding permits.

**Federal Stafford Loan Programs**

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

Stafford Loan applications are available through the Financial Aid Office. 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 Free Application for Federal Student Aid (FAFSA), you may qualify for a Federal Stafford Loan. The federal government offers both subsidized and unsubsidized Federal Stafford 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.
The **Subsidized** Federal Stafford 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 Stafford 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 Stafford 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 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 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.) will 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 7-10 days after the disbursement dates listed on your School Certification Page attached to your copy of the loan application.

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

First time borrowers at Mineral Area College are required to comply with a 30 day delayed disbursement for the first disbursement of Stafford Loan funds.

Students must maintain satisfactory academic progress and be enrolled at least half-time 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 MAC are required to complete Exit Counseling at [http://www.mapping-your-future.org](http://www.mapping-your-future.org).
**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**

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<thead>
<tr>
<th>Grade Level</th>
<th>Maximum Allowable (Combined Subsidized/Unsubsidized Stafford)</th>
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<tbody>
<tr>
<td>1st year</td>
<td>$2625.00</td>
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<tr>
<td>2nd year</td>
<td>$3500.00</td>
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**Independent Students**

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Subsidized Stafford</th>
<th>Additional Unsubsidized</th>
<th>Total Allowed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st year</td>
<td>$2625.00</td>
<td>$4000.00</td>
<td>$6625.00</td>
</tr>
<tr>
<td>2nd year</td>
<td>$3500.00</td>
<td>$4000.00</td>
<td>$7500.00</td>
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**Federal College Work-Study Employment**

The Federal College Work-Study Program is a financial aid program that assists students who wish to work to help pay for their educational expenses. The rate of pay is minimum wage (which is currently $5.15/hr) 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 Placement Office in Student Services.

**Scholarships**

See Section Eight for scholarship information.

**Missouri Financial Aid Programs**

The State of Missouri offers several financial aid programs administered through MOSTARS (Missouri Student Assistance Resource Services (MOSTARS)).

A complete guide to Missouri Programs is available at [www.mocbhe.gov](http://www.mocbhe.gov) in the Student Financial Aid (MOSTARS) section. A paper copy and/or additional information is available by calling MOSTARS at 1-800-473-6757.
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 Registrar at Mineral Area College serves as the A+ Coordinator for MAC.

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

Have enrolled 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

MAC students who intend to use A+ Program funding must complete certain requirements:

Apply for admission to MAC

Have an official high school transcript sent to MAC with the embossed A+ seal

File a Free Application for Federal Student Aid (FAFSA) and include MAC in the Federal School Code section (MAC Federal School Code is 002486)

Complete an A+ Activation Form annually in the Financial Aid Office

Enroll as a full-time student in a program leading to a degree or certificate

Make sure your Financial Aid File is complete

Continue to pass at least 12 hours per semester and maintain a cumulative grade point average of at least 2.50

Transfer students must have an official academic transcript sent to MAC

Continuation of Eligibility

Students must complete a minimum of 12 credit hours (full-time) per semester for fall and spring or 6 credit hours for the summer term. A 2.5 cumulative GPA on a 4.0 scale, must also be maintained.

Losing Eligibility

A+ students who do not complete the required credit hours for full-time student status and/or have a cumulative GPA below 2.5 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.

**Federal Financial Aid**

A+ students must file the Free Application for Federal Student Aid (FAFSA) each academic year. Check with the Financial Aid Office for specific deadlines.

If students are eligible for a Federal Pell Grant or FSEOG as determined by the FAFSA, these funds will be applied to the student’s MAC account first. Any covered costs that remain will be billed to the A+ program. Students cannot receive a fully funded Pell Grant and A+ funding simultaneously. A+ students will receive a Federal Pell check only if your Pell grant exceeds the cost of your tuition, fees and books.

Additional information about the A+ program may be obtained at the Missouri Department of Elementary and Secondary Education’s website at: [www.dese.state.mo.us/divimprove/aplus](http://www.dese.state.mo.us/divimprove/aplus)

**Veteran’s Benefits**

Mineral Area College courses of study are approved for veterans educational benefits. The Director of Financial Aid serves as the Veteran’s Representative for MAC and provides services to persons who are eligible to receive educational assistance (GI Bill) as administered through the U. S. Department of Veteran’s 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 GI Bill Benefits.

The College certifies enrollment in terms of the veteran’s semester hour course load and subsequently reports changes in student course load. Veteran’s attendance is certified to the Veteran’s Administration (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 upon enrollment status (full-time, three-fourths time, half-time, less than half-time). The Veteran’s Administration 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 Veteran’s Administration 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 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.
SECTION TWO – APPLICATION, NOTIFICATION AND RECEIVING FINANCIAL AID

To be considered for financial aid, students must apply for funds each year using the Free Application for Federal Student Aid (FAFSA) or Renewal Application during the filing period, which begins January 1. The priority deadline for filing the FAFSA form is April 1st 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 Stafford 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.

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

Steps to Application

1. Apply for admission to MAC (one-time process, not required annually as is the FAFSA)
   NOTE: A student 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. Students may also complete the paper form and mail in the pre-addressed envelope that is included in the FAFSA packet.

3. MAC’s College Code is 002486 and should be entered as the Federal School Code on the FAFSA.

4. The student 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 to the Registrar’s Office.

6. In order to receive Financial Aid at Mineral Area College students must:
   a. Have a high school diploma or GED Certificate prior to the semester which they are requesting financial aid;
   b. Be seeking a certificate or degree;

7. Students selected by the processing center for verification, will be required to submit additional information to the Financial Aid Office; students will be notified by letter if additional information is needed.
8. If interested in a student loan, the student must contact the Financial Aid Office in order to acquire a loan packet. A student 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 current address of record 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 student’s 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 – DETERMINATION OF 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 the student and/or family are expected to pay, as determined by a standard formula. This amount is called the Expected Family Contribution.

\[
\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}
\]

\[
\text{COA} - \text{EFC} = \text{NEED}
\]

**Cost of Attendance**

The 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 Stafford 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% of the period of enrollment (9th 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 2002 Semester – October 25, 2002

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% 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 or Return of Title IV aid are available upon request as well as examples of how the policy is applied.

MAC 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. The College’s refund policy enables a student to attend classes for the first two weeks of class during Fall and Spring Semesters and the first week of the Summer Session and still receive a refund.

A no penalty (free) course drop period extends up to and including 12.5% from the start of the first day of the session/term, or the first 10 days for a 16 week session; 5 days for an 8 week session; 4 days for a 6 week session; 3 days for a 5 week session; and 3 days for a 4 week session.

If a student drops out of college (withdraw from all classes registered), and in order to receive any refund, a signed withdrawal slip must be submitted to the Registrar’s Office prior to the posted deadline. No telephone or e-mail withdrawals will be allowed. Failure to attend class does not constitute a withdrawal. Excessive absences are not proof or intent to withdraw from all or some classes. Refund checks from the College business office will be mailed in approximately four weeks after official withdrawal forms are received.

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 MAC 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 that is used to monitor a student’s academic progress. The policy must measure a student’s academic progress both quantitatively and qualitatively. If it is determined that a student is not making reasonable academic progress, the student will not be eligible to receive financial aid until they have met the policy’s standards.

In order to continue to be eligible 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 MAC and will be counted in the credit hours toward the maximum timeframe. Total credit hours attempted will be verified at the end of the 100% refund period each semester. (Withdrawals before the verification 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 grade point average in order to maintain eligibility for financial assistance. Cumulative grade point average 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 Probation

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

Financial Aid Suspension

Students on probation who fail to meet minimum academic standards for financial aid 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 time frame will become not eligible 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 Students.
SECTION SIX – RELATED SERVICES PROVIDED BY MAC

Emergency Loans

Through the benevolence of several civic organizations and individuals, a short-term student loan is available to financial aid students who need loans to meet immediate costs related to continuing their college program. Applications and further information may be secured from the Financial Aid Office.
SECTION SEVEN – 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 is 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 recourse (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 and Privacy Act of 1974 (FERPA), as amended, which is commonly referred to as the Buckley Amendment, help 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 parents(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 (or your parents for a dependent student).

**Visitor Status**

Students who are attending MAC classes with an admission status of Visitor are not eligible to receive financial aid from MAC. They must apply for Financial Aid (including Stafford Loans) at their home campus.

**Consortium Agreements**

The Financial Aid Office does participate in Consortium Agreements with various other colleges and universities. If you plan on attending MAC and other colleges at the same time and require a consortium agreement, please contact the Financial Aid Office at MAC.
SECTION EIGHT – SCHOLARSHIPS AT MAC

MAC offers a variety of scholarships that range from awards for high school seniors to the re-entry 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

**Please 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 MAC scholarship. MAC scholarships may not be used for dual enrollment or summer tuition and are non-transferable.
SCHOLARSHIP INDEX

Institutional Scholarships

Endowed Scholarships

Outside Scholarships
MAC BOARD OF TRUSTEES SCHOLARSHIP
DEADLINE – FEBRUARY 1ST ANNUALLY

Eligibility

1. You must be a graduating Senior from an in-district high school;
2. You must rank in the top 10% 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.

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. MAC 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 and the cost of textbooks. 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 letter, from the MAC Financial Aid Office.
PRESIDENTIAL SCHOLARSHIP
DEADLINE TO APPLY – FEBRUARY 1ST ANNUALLY

Eligibility

Presidential Scholarships have been established in an effort to increase access for students residing outside the College’s taxing district, and to promote an affordable, safe living/learning environment on-campus in College Park Housing, while attending college away from home.

Primarily students will be recruited from outside the taxing district but within the College’s Service Region, including Cape Girardeau, Iron, Madison, Perry, Ste. Genevieve, Shannon, Texas, and Washington Counties. Students from other Missouri counties will be encouraged to apply for this scholarship.

Requirements:
1. Graduate in the top 25% of his/her graduating class from an out-of-taxing district high school in Missouri;
2. Maintain residency and pays monthly lease payments at College Park Apartments on a nine-(9)-month lease. Recipients may also receive an additional discount if a twelve-(12) month lease is signed beginning Summer 2003, and renew for the second year;
3. Maintain full-time enrollment at Mineral Area College (12 or more credit hours each semester);
4. Maintain a minimum of 2.5 GPA at the end of the first semester.

Other stipulations:
1. The Presidential Scholarship is not intended for nor can be awarded to A+ Eligible Graduates;
2. Should the student scholarship recipient be awarded additional outside/external financial assistance, the Presidential Scholarship funds shall be subordinate (last applied), and may be used to pay the student’s balance of out-of-taxing district tuition, fees, books, and lease agreement with College Park Housing (in that order). However a recipient may not keep any residual money/cash from the Presidential Scholarship that exceeds the sum of all remaining expenses listed above, including the remaining College Park Housing nine-month lease balances.
3. The Presidential Scholarship may be used in conjunction with other Mineral Area College internal/institutional scholarships;
4. The Presidential Scholarship is awarded for one year; however, it may be renewed for a second year provided that the recipient:
   a. Maintains a minimum 2.5 cumulative grade point average while attending Mineral Area College;
   b. Maintains full-time enrollment at Mineral Area College (12 or more credit hours each semester);
   c. Maintains satisfactory citizenship as a resident of College Park Housing (See regulations);
   d. Renews a lease and resides in College Park Housing for the second year;
   e. Renewal is conditional upon sufficient availability of College funding for the Presidential Scholarship.

Procedure

1. Completion of the MAC Scholarship Application and submission of the required attachments;
2. Verification of a signed lease agreement with College Park.

Amount of Scholarships

$2000.00 to be applied toward out-of-district tuition. There are currently 10 of these scholarships available.

Awarding of Scholarships

Scholarship winners will receive official notification, by letter, from the MAC Financial Aid Office.
SPECIAL ACHIEVEMENT SCHOLARSHIP
DEADLINE – FEBRUARY 1ST ANNUALLY

Eligibility

The Mineral Area College Special Achievement Scholarship has been established in an effort to reward superior high school academic achievement and citizenship, by offering A+ School Eligible Graduates from within the College’s taxing district, and outside the College’s taxing district to access and to promote an affordable, safe living/learning environment on-campus in College Park Housing, while attending college away from home.

Requirements:

1. Certified as an A+ School Eligible Graduate from A+ High School in Missouri;
2. Maintain residency and pays monthly lease payments at College Park Housing on a nine-(9) month lease. Recipients may also receive an additional discount if a twelve-(12) month lease is signed beginning Summer 2003, and renewed for the second year;

Other Stipulations:

1. Should the student scholarship recipient be awarded additional outside/external financial assistance, the Special Achievement Scholarship funds shall be subordinate (last applied) and may be used to pay the student’s balance of lease agreement with College Park Housing, however, a recipient may not keep any residual money/cash from the Special Achievement Scholarship that exceeds the sum of all remaining College Park nine-month lease payments.
2. The Special Achievement Scholarship may be used in conjunction with other Mineral Area College internal/institutional scholarships.
3. The Special Achievement Scholarship is awarded for one-year, however, it may be renewed for a second year provided that the recipient:
   a. Maintains a minimum 2.50 cumulative grade point average while attending Mineral Area College;
   b. Maintains full-time enrollment at Mineral Area College (12 or more credit hours each semester);
   c. Maintains satisfactory citizenship as a resident of College Park Housing (See Regulations for College Park);
   d. Renews a lease and resides in College Park Housing for the second year;
   e. Renewal is conditional upon sufficient availability of College funding for the Special Achievement Scholarship.

Procedure

1. Completion of the MAC Scholarship Application and submission of the required attachments;
2. Verification of a signed lease agreement with College Park.

Amount of Scholarships

$1200.00 for the 2003/04 Academic Year to be applied toward a nine-month lease agreement at College Park Housing on Campus. There are currently 10 of these scholarships available.

Awarding of Scholarships

Scholarship winners will receive official notification, by letter, from the MAC Financial Aid Office.
Eligibility

The Regional Technical Education Council for the Mineral Area College Region, established in 1996 by the Missouri Legislature, improves the delivery and access of post-secondary vocational technical education. The council provides direction and services related to the manufacturing community, with emphasis on high-skill, high-wage occupations in the region. The Regional Technical Education Council Applied Science Housing Scholarships improve access to post-secondary vocational technical education to students from the surrounding area by providing them funding for on-campus housing while they pursue Associate of Applied Science Degrees related to high-skill, high-wage occupations in technical fields.

Students must meet minimum academic progress requirements and continue to reside in on-campus housing in order to be eligible for renewal for the second year. Students must reapply for renewal each year. Renewal scholarship applicants will be given first priority for scholarship awards for the following year.

Procedure

1. Completion of the MAC Scholarship Application and submission of the required attachments;
2. Verification of a signed lease agreement with College Park.

Amount of Scholarships

Approximately 20 scholarships will be awarded which will be applied toward the cost of on-campus housing at College Park while the student is enrolled in classes.

The amount of the scholarships will vary annually.

The student recipients are required to make application for all available federal and state student aid funds prior to the receipt of the Regional Technical Education Council Applied Science Scholarships.

Awarding of Scholarships

Scholarship winners are selected by the Dean of the Vocational Division and will receive official notification, by letter, from the MAC Financial Aid Office.
GED SCHOLARSHIPS
DEADLINE – FEBRUARY 1ST ANNUALLY

Eligibility

The GED Scholarship is awarded to individuals 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

1. Complete a MAC Scholarship Application and attach a copy of GED Score Report.

Amount of Scholarships

The scholarship provides for the payment of tuition/fees (does not include books/supplies or housing).

The number of scholarships available each year may vary depending upon available funds. Awarding will begin with the highest total score and going 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 grade point average 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 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 Mineral Area College campus.

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

Recipients must rank in the upper one-fourth of their high school graduating class or have an overall grade of “B” for all courses taken in high school.

Procedure

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

Amount of Scholarships

Eight scholarships in eight different categories may be awarded. This scholarship provides for payment of tuition/fees 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 grade point average 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, and volleyball to students having a record of outstanding achievement.

For further information, contact the Director of Athletics 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. Scholarships 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.
ARTS & SCIENCES DIVISION ACADEMIC SCHOLARSHIPS

To qualify for an academic scholarship, the applicant must be a “declared major” in the academic area to which he or she applies.

The following general regulations will apply to all of the Arts & Sciences Division scholarships:

1. Scholarships will pay for tuition/fees. Special fees (applied music lessons, etc.) are not covered by scholarships.
2. No more than one (1) out-of-district scholarship (per instructional area) will be awarded per year.
3. The applicant must be a high school graduate or equivalent (GED).
4. 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.
5. The applicant must have received at least a “B” average in all high school courses or a “B” in all college courses related to their “declared major”.
6. A letter of recommendation from an instructor in the instructional area directly related to the applicant’s major must accompany the application.
7. Scholarships are awarded for one (1) semester but may be renewed for three (3) additional semesters provided:
   a. The student has enrolled in and passed at least twelve (12) academic transfer hours per semester.
   b. The student remains a “declared major” in the scholarship area and takes appropriate courses while at Mineral Area College.
   c. The student must maintain a 3.0 (B) grade point average in the scholarship area and a 2.5(C) grade point average overall.
   d. The student must take at least one (1) course in the scholarship area each semester. This course must be approved by the instructional area awarding the scholarship.
8. A personal interview may be held if deemed necessary.

Specific requirements are listed under each department offering a scholarship.

ART (One scholarship to be awarded)

A portfolio of work must be submitted to the college for evaluation of artistic ability and possible further growth.

BIOLOGY (One scholarship to be awarded)

Consideration will be given to applicants who have participated in extra-curricular activities (i.e., science fair projects, science club activities, job experiences, etc.)

CHEMISTRY (One scholarship to be awarded)

In addition to completing courses in chemistry and physics, the applicant must have completed two units of algebra, one unit of geometry, and one unit of senior level math, with no grade below “B” in these classes, as well as a standard score of 29 or greater on the ACT test in mathematics.
CIS (One scholarship to be awarded)
No additional requirements.

ECONOMICS AND BUSINESS ADMINISTRATION (Two scholarships to be awarded)
No additional requirements.

EDUCATION (One scholarship to be awarded)
No additional requirements.

ENGLISH (Two scholarships to be awarded)
No additional requirements.

FOREIGN LANGUAGE (Two scholarships to be awarded)
1. Applicant must have completed at least two years of a foreign language in high school or one semester in college.
2. An interview may be required if deemed necessary by those on the selection committee.

HISTORY AND SOCIAL SCIENCES (One scholarship to be awarded in history, government, psychology and sociology, for a total of four.)
No additional requirements.

MASS COMMUNICATIONS (Two scholarships, Print and Media)
Must work with AV or Public Relations Office. Includes books.

MATHEMATICS (Two scholarships to be awarded)
1. The applicant must have earned high school credit for two units of algebra, one unit of plane geometry, and one unit of senior math, which includes trigonometry.
2. Applicant must achieve a standard score of 29 or higher on the ACT placement test in mathematics.
3. One scholarship is reserved for an applicant who entered the mathematics contest sponsored by Mineral Area College and placed first or second in the contest.
4. The recipient of the scholarship must enroll in Analytic Geometry and Calculus I the first semester at Mineral Area College.

PHYSICAL EDUCATION (One scholarship to be awarded)
No additional requirements.

PHYSICS AND ENGINEERING (One scholarship to be awarded)
1. Applicant must have demonstrated a strong interest in physical science as evidenced by earning credit in at least three units of secondary school science, with at least two of these units being in physics and/or chemistry.
2. Applicant must have demonstrated a strong ability in quantitative processes as evidenced by a ninetieth percentile score on the SCAT or the ninetieth percentile in either math or science on the ACT test.
SOCIAL SCIENCE (One scholarship to be awarded in each area: Sociology, Psychology and Human Services)

No additional requirements.

Students interested in applying for an Arts & Sciences Academic Scholarship must complete the Mineral Area College Scholarship Application and provide a copy of their high school transcript (for high school seniors only), a letter of recommendation from an instructor, and a one-page essay outlining their education goals.

Deadline to apply is February 1st annually.
SENIOR SCHOLARS

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.

Other program qualifications include:

Participants must provide proof of age 65 or older;
Participants must meet all course prerequisites;
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.

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 MAC; 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.

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.

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 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 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 MAC.

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 MAC 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 MAC.

**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.

**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% of the Senior Class; and be planning a career in the filed of nursing. This scholarship may be renewed for up to three additional semesters provided that satisfactory academic progress is maintained.

**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.

**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.

**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.
OUTSIDE SCHOLARSHIPS
(Separate applications may be required, please contact the Financial Aid Office at 573-518-2133 for additional information.)

Scholarships awarded to MAC students from outside sources (award amounts vary) during 2002-03 school year included, but were not limited to the following:

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

**Bonne Terre Eagles Aerie 4210** – Applicants must be a resident of St. Francois County; have financial need; have a grade point average ranking in the top 25% of the high school senior class; be planning a Vocational/Technical Division major area of study.

**Bonne Terre Garden Club** – Applicants must be enrolled in the General Botany Class at MAC; and must have a minimum 3.0 cumulative grade point average on previous college coursework.

**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, Ironon 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.

**FRJC/MAC 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 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 Director’s** – 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% 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 MAC; resident of the Mineral Area College 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.

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% of the senior class; conduct themselves in a manner deemed appropriate for a college student; additional rules may apply.

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 – Applicants parent or guardian must be 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.

Frequently Asked Questions

1. Who is eligible for Financial Aid?

To be eligible for financial aid at MAC, you must be a U. S. Citizen or eligible non-citizen, registered with Selective Service (if required), have a valid Social Security Number, have a high school diploma or GED certificate, registered for classes seeking a degree/certificate at MAC, making satisfactory academic progress, and not in default on a student loan.

To be eligible for a student loan, you must be registered for at least 6 credit hours each semester.

2. How do I apply for Financial Aid?
Please see **How to Apply for Financial Aid.**

3. Do I have to apply for financial aid every year?

Yes. If you have other questions, please see **How to Apply for Financial Aid.**

4. I missed MAC’s deadline for aid. Is it useless to file a Free Application for Federal Student Aid (FAFSA)?

No, you can still send your FAFSA in to apply and, if you are eligible, receive aid later in the semester. The only stipulation is that MAC must receive your Student Aid Report (SAR)/Institutional Student Information Record (ISIR) while you are still enrolled and eligible.

5. What information is needed to apply for financial aid?

Previous year tax return information, social security number, veteran benefits, untaxed income information, current bank statements, current mortgage information, business and farm records, records of stocks, bonds and other investments.

6. When should I apply for financial aid?

As soon as possible after January 1 once you have completed your federal income taxes, and preferably after you have applied for admission to MAC. Also, make sure to list all of the Title IV school codes that you are considering attending under Step Six of the FAFSA. MAC’s School Code is 002486.

7. Can I get financial aid for the summer?

You may be eligible for financial aid in the summer if you were not enrolled or enrolled part-time during the preceding Fall/Spring Semesters. Applications for Summer financial aid are available in the Financial Aid Office.

8. How do I know if my Free Application for Federal Student Aid (FAFSA) has been received and/or processed?

You can call the Federal Student Aid Center at 1-800-433-3243 or you may go online (if you have a US Department of Education PIN Number) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to check the status.

9. What should I do if I failed to list the school code for MAC?

You can call the Federal Student Aid Center at 1-800-433-3243 or you may go online (if you have a US Department of Education PIN Number) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to add our school code (002486).

10. What can I do if my income and/or my family’s income have changed drastically from our tax statement or some other extenuating circumstance has arisen?

You must complete the Professional Judgement Form which can be obtained in the Financial Aid Office. Your file will be reviewed to see if adjustments can be made.

11. If I am awarded financial aid and later I receive an additional scholarship, can my financial aid be adjusted?

Yes.

12. When will I receive my financial aid at MAC?
Financial Aid disbursements will occur approximately the sixth week of the Fall/Spring Semesters and approximately the fourth week of the Summer Semester. Late application for financial aid will cause later aid disbursements to occur.

13. What will happen to my financial aid if I drop a class?

Dropping any class or classes could have an effect on your financial aid. It depends on the type of aid that you are receiving, how many hours you are dropping and when you are dropping these courses.

Please contact the Financial Aid Office for more information BEFORE dropping classes, if you are receiving financial aid.

14. What will happen to my financial aid if I withdraw from ALL classes?

Total withdrawal prior to the 60% point in any given semester will cause a refund calculation to be made according to the Federal Title IV Repayment Policy (a full copy text of this policy can be found in the Financial Aid Guide). This calculation will determine how much financial aid, if any, you will have to pay back upon your withdrawal.

If you have received any loans, you start using your grace period. If you have not received your loan yet, it will automatically be canceled.

Withdrawing can create satisfactory academic progress problems and may result in the loss of your continued eligibility to receive financial aid.

Please contact the Financial Aid Office for further information PRIOR to withdrawing from all courses. If you do decide to withdraw, please remember to complete the withdrawal form in the Student Services Office.