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**SCHOLARSHIPS AND FINANCIAL AID**

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Lynchburg College is particularly proud to be an institution that has historically welcomed the qualified and motivated student, whatever his or her social or economic background. Within the limits of available resources, the College makes every effort to make financial aid opportunities available to needy and academically eligible students. Traditional-age students must be enrolled in a full-time undergraduate degree program to be considered for College academic scholarships, grants, and/or need-based financial aid.

With the exception of some academic scholarships described later in this section, students who wish to apply for grants, loans, or work-study should submit the Free Application for Federal Student Aid (FAFSA) via the web at [www.fafsa.gov](http://www.fafsa.gov). Returning students who wish to renew financial aid must complete the FAFSA on the web each year aid is needed. The preferred deadline by which applications from entering freshmen, transfer, and returning students should be received is March 1.

Awards are considered on the basis of financial need and/or a student's academic profile. Awards are determined using a combination of grants and scholarships, loans, and work-study. Students must be in good academic and social standing and achieve the minimum quality point average required for aid to be renewed. New students accepted to the College will receive a financial aid package within two weeks of receiving the results of the FAFSA after March 1. Continuing students will receive a package after the FAFSA results are received and their academic standing is assessed.

Once the student completes all required paperwork for his/her award, aid will be disbursed to the student's account at the beginning of each semester.

Access students (age 25 years and older) pay a reduced rate for tuition and may be eligible for some federal and/or state financial aid programs. Students are encouraged to apply using the FAFSA on the web at [www.fafsa.gov](http://www.fafsa.gov) as soon as possible or at least six weeks before their entering semester to ensure that funds are available at the time of registration.

**Satisfactory Academic Progress Policy for Financial Aid Recipients**

Federal regulations require institutions of higher education to establish minimum standards of satisfactory academic progress (SAP) for students receiving Title IV federal aid. All college course work must be considered, regardless of whether the student received federal financial aid at the time.

Financial aid at Lynchburg College is awarded to students for the entire academic year or summer session. If an aid recipient's grade point average falls below the minimum standards during the award year, the recipient will be placed on financial aid warning for the subsequent semester or school term. If a student on warning fails to meet the standards of satisfactory academic progress outlined below, the student will be ineligible for financial aid for the subsequent enrollment period and will not receive consideration for aid again until the standards have been met.

The standards for determining progress at Lynchburg College are composed of three separate measurements. These measurements are: grade point average (qualitative), incremental progress (quantitative), and accumulated

hours (maximum timeframe). A student whose average drops below the minimum requirement will be placed on financial aid warning for the subsequent semester.

Grade Point Average:	Hours Completed (LC and Transfer)	Minimum Required Cumulative GPA (4.0 scale)
<i>Undergraduate</i>	0 – 18	1.00
	19 – 36	1.60
	37 – 54	1.70
	55 – 72	1.80
	73 – 90	1.90
	90 +	2.00
<i>Graduate/Advanced Degree Student</i>		3.0

**Incremental Progress:** Lynchburg College students must complete at least 67% of all hours attempted towards graduation. Repeated courses and courses with a grade of W, F, I, IP, Z, NG, or E will count as attempted coursework and not as completed coursework. A grade of S/NC or Z will not be counted in attempted coursework; they are not eligible for financial aid. This should be kept in mind when planning a schedule to assure completion in enough credit hours to be considered making incremental progress. Students repeating a course, previously passed may do so only once. A course repeated more than once will not be included when determining enrollment status.

**Accumulated Hours:** Students that receive financial aid at Lynchburg College are allowed up to 150% of the published credit hours needed to graduate in their program. For example, if the chosen program requires 124 credits to graduate, the student must complete their degree within 186 attempted hours. For example a graduate program that requires 60 hours is allowed up to 90 credits to graduate.

**Review Process:** If after the warning period, a student is denied financial aid for failure to meet any of the above standards for satisfactory academic progress, the student may request an appeal of the decision. Such a request must be caused by one of the following reasons:

- the death of a relative of the student;
- an injury or illness of the student; or
- other special circumstances.

If the appeal is approved, a student will receive financial aid on a probationary status and an academic plan may be required. At the end of the semester, the student will be evaluated according to the SAP Policy to determine if financial aid will be awarded for the next semester.

Please make your appeal request in writing and it should be addressed to the Financial Aid Review Committee, c/o Lynchburg College, Office of Financial Aid, 1501 Lakeside Drive, Lynchburg, VA. 24501-3113. If you have questions, please contact the Office of Financial Aid at (434) 544-8228.

### **Lynchburg College Academic Scholarships**

All academic scholarships and grants listed below pertain to enrollment during the fall and spring semesters. College scholarships and grants may NOT be applied to tuition costs for study abroad, winter or summer terms.

Lynchburg College recognizes and rewards academic excellence by offering a range of merit scholarships for traditional-age undergraduate students and may include scholarships awarded through an invitational scholarship program.

These scholarships are renewable for an additional three years to full-time students who continue to meet eligibility requirements. If a student also demonstrates financial need, the amount of the academic scholarship will be counted toward satisfying that need. If a student is found eligible for more than one College academic scholarship, he or she is awarded the scholarship of the highest monetary value.

Freshman and transfer applicants admitted to the College as traditional age, full-time, degree-seeking students for the fall or spring terms will be notified automatically if they meet the requirements for nomination or selection for any award.

Examples of these awards and the QPA required to maintain this award and invitational scholarship competition awards, if applicable, include:

- Hopwood Scholarship (2.75)
- Founders Scholarship (2.75)
- Trustee Scholarship (2.5)
- Presidential Scholarship (2.5)
- Dean's Scholarship (2.5)
- Alumni Award (2.0)
- Achievement Award (2.0)
- Trustee Transfer Scholarship (2.75)
- Dean's Transfer Scholarship (2.5)
- Alumni Transfer Award (2.5)
- Achievement Transfer Award (2.0)

A student's QPA will be assessed at the end of each academic year. If a student falls below the QPA required to maintain the award or scholarship, he/she will be placed on merit probation for the following academic year. If the student does not meet the QPA requirement after the probationary period, the student may request a review. See the review process under the satisfactory academic progress policy in this section. The funding source for a student's academic scholarship may be identified during the academic year.

### **Lynchburg College Grants**

College grants are need-based awards included in financial aid packages of students who have demonstrated financial need. Need is determined by the student's cost of attendance (i.e., tuition, room, board, activity fee, etc.) less the expected family contribution determined by the Free Application for Federal Student Aid (FAFSA). Contact the Office of Financial Aid or visit the webpage at [www.lyncburg.edu/financial-aid](http://www.lyncburg.edu/financial-aid) to obtain a breakdown of a student's cost of attendance. Awards will vary depending upon need level and

other aid received by the student. Students filing the FAFSA are automatically considered for one of these awards. Need-based awards may be renewable for an additional three years as a full-time student based on the results of the FAFSA. The funding source for a student's Lynchburg College grant may be identified during the academic year.

### **State Grants**

Several state scholarship and grant programs are available to students who attend Lynchburg College. The amounts of awards and eligibility requirements vary by state. State agencies should be contacted to determine the eligibility criteria and portability of such grants.

Virginia residents may be eligible for assistance from the State Council of Higher Education for Virginia. One program, the state-funded Virginia Tuition Assistance Grant (VTAG), provides tuition grants to full-time students attending private colleges in Virginia. Applications are available from the Office of Financial Aid, and the deadline is July 31. This award is renewable provided the student maintains full-time enrollment for up to eight semesters for undergraduate academic work. In addition, transfer students from Virginia Community Colleges who meet certain criteria may also qualify for state funding called Two Year College Transfer Grant.

### **Federal Pell Grant**

The Federal Pell Grant Program is a federal aid program designed to provide financial assistance to exceptionally needy undergraduate students. Grants covered in this program range from \$590 to \$5,815 for 2016-17 according to financial need as demonstrated on the Free Application for Federal Student Aid (FAFSA), and the expected family contribution (EFC).

### **Federal Supplemental Educational Opportunity Grant**

These grants, funded annually by the federal government, are for undergraduate students who demonstrate exceptional financial need and are eligible for the Federal Pell Grant. The amount of the grant varies from \$100 to \$4,000, according to financial need as documented on the Free Application for Federal Student Aid (FAFSA) and is subject to allocated funding from the Department of Education.

### **Teach Grant**

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides up to \$4,000 a year in grant assistance to students completing coursework needed to begin a career in teaching. The TEACH Grant is available to undergraduate, graduate, and post baccalaureate teacher program students who 'Agree to Serve' as a full-time teacher at certain low-income schools and within certain high-need fields for at least four academic years within eight years after completing the program. If the TEACH Grant recipient fails or refuses to carry out the teaching obligation, the amounts of the TEACH Grant received are treated as Federal Unsubsidized Stafford Loan and must be repaid with interest.

## **Student Loans**

### **Federal Direct Loan Program**

The Federal Direct Loan Program offers low-interest, guaranteed student loans that do not require repayment until the student graduates, leaves college, or ceases to be enrolled at least half time. Repayment may also be deferred while attending graduate school, for economic hardship/unemployment up to three years, and for participation in a rehabilitation training program for the disabled. Qualified students may receive federal interest subsidy on their loans while attending college (i.e., the government pays the interest on the loan each year the student is in school at least half time). The Free Application for Federal Student Aid (FAFSA) must be filed to determine Federal Direct Loan eligibility from the subsidized (need-based) and/or the unsubsidized (non-need-based) programs. Additional information about this program and other student loan programs is available from the Lynchburg College Office of Financial Aid.

### **Federal Direct Parent Loan For Undergraduate Students (PLUS) Program**

This program allows credit-worthy parents to borrow the difference between the cost of attending Lynchburg College and any financial aid received by a student. The interest rate is variable. Depending on the amount borrowed, the parent(s) will have up to ten years to repay. Repayment typically begins within sixty days of the second disbursement of the loan proceeds to the College; however, other repayment options are available from certain lenders.

## **Student Employment Opportunities**

The College offers work opportunities funded by the Federal Work-Study Program and the College Work Program. Student wages are paid directly to the student. The Federal Work-Study Program (FWS) is a federally funded, need-based student employment program intended to develop job skills, encourage community service activities, and assist students who need extra earnings from employment to help offset costs associated with college. The College Work Program is similarly designed, but the student does not have to demonstrate need. Opportunities in both programs include work in the library, science laboratories, administrative and academic offices, food service, maintenance, athletic department, Information Technology and Resources, etc. Applications are available from the Office of Human Resources/Student Employment or by visiting [www.lyncburg.edu/x5758.xml](http://www.lyncburg.edu/x5758.xml).

## **Return of Financial Aid**

Lynchburg College policy for the return of federal Title IV funds complies with regulations contained in Section 668.22 of the Higher Education Amendments of 2010. A student who withdraws from the College will be subject to the federal policy regarding the return of Title IV aid, state regulations regarding the return of any state funding, and Lynchburg College policy regarding the adjustment of any institutional aid received by the student. Students on a College leave of absence (except for studies abroad) are considered withdrawn students. A student's withdrawal date is the date the student

began the withdrawal process, the student's last date of academic attendance, or the midpoint of the semester for a student who does not provide official notification of his or her intent to withdraw.

The return of federal Title IV aid will be determined by the amount of unearned Title IV assistance awarded to the student. Title IV aid includes the programs listed below, and any funds that must be returned will be allocated in the order listed below:

- Federal Direct Unsubsidized Stafford Loans
- Federal Direct Subsidized Stafford Loans
- Federal Perkins Loans
- Federal Direct PLUS Loans (Graduate or Parent)
- Federal Pell Grants
- Other Title IV assistance
- Federal SEOG
- TEACH Grant

A withdrawn student will be allowed to retain only the amount of federal Title IV aid earned during the semester. The percentage of earned aid is determined by the number of days the student completed during the semester. The complement of this percentage is applied to the total amount of Title IV assistance that was disbursed or that could have been disbursed to calculate the amount that must be returned to the federal programs. Once a student completes 60 percent of the semester, the student is considered to have earned 100 percent of the Title IV aid awarded to him/her. In addition to any funds the institution may be required to return, the student may also be responsible for returning any funds that were disbursed directly to him/her for which the student was determined ineligible to receive.

State funding will be returned in compliance with that state's regulations. College grants and scholarships will be adjusted based on the percentage of tuition paid. For example, a student who withdraws and receives a 25 percent tuition credit will lose 25 percent of his/her institutional aid. See the Refund Policy in the Expense section for the amount of tuition credit a withdrawn student is eligible to receive.