Scholarship Agreement and Policy

Terms and Conditions

1. **SCHOLARSHIP AMOUNT**. The total yearly scholarship amount a recipient will receive each academic year is detailed on the student's Financial Aid Offer. The total scholarship amount shall be applied directly against the recipient's educational expenses at a rate of 50% for the Fall semester and 50% for the Spring semester. Scholarships (non-athletic) are renewable for a maximum of 5 years for a first bachelor's degree and 3 years for a second bachelor's degree. There will be no institutional aid available for summer semesters.

2. **ENROLLMENT**. Recipients must be enrolled as a regular degree seeking full-time student at Rochester Christian University, taking at least 12 credit hours each semester to be eligible for institutional aid. If a student drops below full-time, their institutional aid will be removed. If the student becomes full time in a subsequent semester(s), scholarships will be reinstated. Students are eligible to be less than full time (and therefore not receiving institutional aid) a total of two semesters (consecutive or nonconsecutive) to be eligible for institutional aid to be reinstated. If the student is less than full time for the semester of graduation, scholarships may be awarded on a pro-rata basis. Information on proration is located under "Special Circumstances" that can be found later in this policy. Students must be full time in the semester before graduation to receive prorated scholarships for their graduating semester. Scholarships may be adjusted based on withdrawn courses. Details on the adjustments are outlined under "Special Circumstances".

3. **SATISFACTORY ACADEMIC PROGRESS**. Recipients are expected to maintain satisfactory academic progress. For full policy details, please see our "Satisfactory Academic Progress Policy" located on the student portal under Financial Services>Financial Aid Policies. If a student would be eligible for Federal/State aid based on academic credentials, they will be eligible for institutional aid. Students on Financial Aid/Academic Suspension will have institutional aid removed from their financial aid package. In addition, recipients of Academic scholarships must maintain the required academic progress for the specific scholarships as described later in this policy.

4. **BEST EFFORTS OF RECIPIENT**. Recipient agrees to perform faithfully and industriously, using the necessary abilities and talents to perform all the duties that may be required by the express and implied terms of this Agreement, to the satisfaction of the University. The Recipient shall maintain the highest standard of conduct on and off campus, reflecting a Christian lifestyle and a moral character.

5. **COMPLIANCE WITH COLLEGE RULES**. The Recipient agrees to abide by all rules, regulations, and guidelines of the University and to provide a cooperative and supportive attitude toward University programs.

6. **TERMINATION**. This Agreement may be terminated by the Recipient no later than 14 calendar days prior to the first day of the semester. The University may terminate this agreement if the proposed recipient does not reply by the offer deadline, or the recipient does not comply with the provisions of this agreement.

7. **TRANSFER OF RIGHTS**. Neither party shall have the right to assign its interests in the Agreement to any other party.

8. **ENTIRE AGREEMENT**. This Agreement contains the entire agreement of the parties and there are no other promises or conditions in any other agreement either oral or written. This Agreement supersedes any prior written or oral agreements between both parties. Recipients of an Athletic scholarship are required to sign a "Warrior Letter of Intent" and the award is subject to the terms and conditions of that letter. **Please note that all scholarships are subject to yearly review.**

9. **SEVERABILITY**. If any provision in this Agreement shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this

Agreement is invalid or unenforceable, but that by limiting such provision it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

10. **WAIVER OF CONTRACTUAL RIGHTS**. The failure of the University to enforce any provision of this Agreement shall not be construed as a waiver or limit of the right to subsequently enforce and compel strict compliance with every provision of the Agreement.

11. **APPLICABLE LAW**. This Agreement shall be governed by the laws of the State of Michigan.

12. **RECIPIENT OBLIGATIONS**. The Recipient shall abide by the obligations of this Agreement.

13. **PLEASE NOTE:** If for any reason a student athlete does not participate in their sport, the scholarship related to that sport may be revoked and any student account balance will be the student's responsibility. Recipients of an Athletic scholarship are required to sign a "Warrior Letter of Intent" and the award is subject to the terms and conditions of that letter.

Policy Details

The Student Financial Services Office will award institutional scholarships based on the information and amounts provided by the Admissions Office. Athletic coaches have authority for the amounts of athletic scholarships. Athletic scholarships, in accordance with NAIA regulations, will adhere to set institutional policies regarding eligibility.

1. A student must submit an application for admission to be considered for institutional aid. The following documents should be submitted to be considered for academic institutional aid: ACT/SAT Report, high school transcripts (or their equivalent) and college transcripts if applicable.
2. Students must complete and submit the FAFSA to be eligible for Federal and State grants and loans.
3. The maximum institutional scholarship funds awarded to students will be 100% of tuition, fees, room and board. Eligible employee dependents will be awarded tuition discounts based on the "Employee Tuition Discount Policy".
4. For Academic Scholarships students must meet the GPA renewal requirements. If at the end of the first academic year of enrollment, the student's cumulative GPA (CGPA) is below the requirement for any specific scholarship, the award will be reduced 50%. If the CGPA is still below the requirement at the end of the second year, the scholarship will be removed completely. This process starts each fall semester. Students enrolling in the spring will get a "free" semester. However, if a student attends in the fall, does not attend in the spring, and returns to Rochester Christian University, their scholarship GPA requirements will be based on the fall semester for that award year. Once the scholarship has been reduced or removed, the student must maintain the required CGPA for the next year for the award to be reinstated.

Example:

Larry is awarded an Academic scholarship with a GPA renewal requirement of 3.0. At the end of the first year, Larry has a cumulative CGPA of 2.7 (50% reduction of scholarship). At the end of the second year, Larry has cumulative CGPA of 2.8 (Loss of scholarship). Larry now must increase his cumulative CGPA to 3.0 to recover any of his Academic scholarship. If Larry has a cumulative GPA of a 3.0 at the end of the third year, the scholarship will be reinstated and then the process will start again.

5. All scholarships must be awarded 50% in the Fall and 50% in the Spring. If a student is in attendance for one semester, they cannot be awarded the full scholarship in that one semester.
6. A student may receive only one Academic scholarship and only one Rochester Christian University Discount (excluding the Out of State, Alumni, Athletic and RC Grant discounts, which may be awarded in addition to other discounts).
7. Only Employee Children Discount, Trustee Scholar Award, and Freshman Presidential Scholar Award are based on a percentage discount of tuition.
8. Students must be residential students for the entirety of the semester in order to receive the scholarships restricted to residential status. If the student moves off campus at any point in the semester, the scholarship will be removed at a rate of 100%.
9. Early admission students are not eligible for institutional aid/scholarships.
10. Only full-time students (Minimum of 12 hours) are eligible for institutional aid. Students that completed Rochester Christian University's Early College Program will still be eligible for First Time student scholarships as long as they are bringing in 89 credits or less. Students who dual-enrolled during high

school will still be eligible for First Time student scholarships if they are bringing in 44 credits or less. All courses the student is enrolled in must apply directly towards their degree to be considered in their enrollment status for institutional aid eligibility.

11. The Early College institutional scholarship offered at $7,500 per year is restricted to students who live on campus. The scholarship would be reduced to $3,750 if the student decides to be a commuter.
12. All Institutional Aid offered by Rochester Christian University is subject to the financial aid policies and procedures as set forth by the office of Student Financial Services and the Department of Education.

Special Circumstances

*** Accommodations**

Students with approved academic accommodations (formal notification received from accommodations) may have RCU aid at their rate of enrollment.

Example:

Student is approved for reduced course load (access to full-time resources at a part-time status) and is taking 9 credit hours. Take the scheduled credit hours and divide by 12 credit hours (9/12 = 0.75). The student may receive RCU aid for 75% of the normal semester amounts. If the normal semester scholarship amount is $1000 for full-time status, they can have the award for $750 for 9 credit hours. Apply the rate to each separate RCU specific award.

*** Graduating Students**

All students dropping below full-time status (1-11 credit hours) due to graduation in their final semester should be awarded institutional aid based on the prorated percentage amount of aid received in the previous semester of full-time enrollment. Students must be full time up until their last semester to be eligible for the proration. An exception to this is for students enrolled in the Elementary Education: Learning Disabilities program. They are allowed to get prorated scholarships based on this formula for the last two semesters prior to graduation. For students in their last semester, residing on campus and receiving 100% trustee scholarship, they will receive 100% of the tuition discount, even if they are less than full time. Any additional exceptions should be limited but will be at the discretion of the Vice President of Admissions or Director of Admissions.

Example:

Tuition block rate for full-time enrollment for one semester is $12,000 and the student is receiving a total of $6,000 in institutional aid for the semester. $6,000 divided by $12,000 = 50% tuition discount rate. Student is taking 3 credit hours in the final semester at $800 per credit hour. $2400 tuition charge multiplied by 50% (0.50) discount rate = $1200 prorated award amount in final semester.

*** Institutional Aid reductions for students who are full time at the beginning of the semester and then withdraw below 12 hours during the semester AND are within the refund period for the course, including Session B refund periods).**

All institutional scholarships will be adjusted by 50%, which is the refund percentage from days 8-21 for full term courses and days 8-14 for session A or B courses. If the student is beyond the date to receive any refund, then no scholarship money will be removed. Refer to the Course Catalog>Billing>General Refund Policies for current refund schedules.

If a student completely withdraws, institutional aid will be reduced by the same percentage as the tuition/fee refund schedule. The tuition/fee refund schedule is based on the last date of attendance of all courses and based on the latest refund chart for the courses the student withdrawals from. If a student completely withdraws after the refund period (0% refund), they may keep the full amount of their institutional aid.

Students who drop below full time due to non-attendance or drop before both Session A and/or B census dates will be ineligible for institutional aid**.**

*** Program Exceptions**

Students enrolled in programs such as Education and/or Nursing, in which extend beyond typical four year completion times, will be provided an exception to the 5 years policy for students to be eligible for institutional aid. For programs that are five to six years in length or students completing a double major, students will be eligible for institutional aid for up to 7 years.

Procedure:

Students who are identified as being in their final semester, and taking 1-11 credits (under full-time enrollment status) will be allowed to receive the same amount of tuition discount rate as when they were full time.

The Packaging Specialist will create the calculation on our end to figure out the rates but will be equitable to what they were already receiving and we won't have to get permission from Scott/Mary each time someone is under 6 hours and in a qualifying circumstance.

Example
$12,731 tuition rate FA-XX
$12,203 total scholarships FA-XX ($5250, $250, $1703, $5000)

$12,203 divided by $12,731 = **0.959 tuition discount rate**

$2325 tuition rate SP-XX multiplied by 0.959 = **$2230 new adjusted scholarship amount**

The student will be given one institutional scholarship and all other institutional scholarships will be canceled. If the student is an athlete then the new adjusted scholarship will be for their active sport. So, for Andrew, he will only have a basketball scholarship for $2230 and no other scholarships for SP-XX. If the student is not an athlete, then we will use the RCUG (FA-OPPORTUNE) scholarship. If the student has an endowed scholarship, it will be canceled. An email will be sent to Katherine Folmar, kfolmar@rcu.edu, so she can award it to another student.