



ADMISSIONS & FINANCIAL INFORMATION

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ADMISSION REQUIREMENTS

Any student interested in attending Dallas Christian College is invited to visit the college. While on campus prospective students may meet with an admissions counselor, tour the facilities, and investigate the many opportunities available to students of Dallas Christian College. Appointments may be made prior to the campus visit to meet with faculty and staff of the college while visiting DCC. Many students will want to meet with a representative from the Office of Community while on campus to discuss local ministry and job opportunities in the Dallas area. Prospective students who visit the campus will not be required to pay the normal Application Fee. Campus visit requests can be made through the DCC website www.dallas.edu.

All prospective students must possess a high school diploma or GED. Students who wish to apply are encouraged to do so online www.dallas.edu. Those who prefer to submit a written application may request an application packet by contacting the Office of Admissions. Early application is strongly recommended. Students with questions are welcome to contact the Office of Admissions for any assistance with questions concerning the application process.

Dallas Christian College offers a distinctly Christian curriculum and environment. DCC does not discriminate on the basis of age, sex, race, color, or national and ethnic origin in educational policies, admission policies, scholarship and loan programs, or in other school-administered programs.

APPLICATION PROCESS

Application to DCC is complete when all of the following items are received by the Office of Admission:

- 1.) Application and Essay
- 2.) Application Fee
- 3.) Two References
- 4.) High school transcripts or GED
- 5.) Transcripts from all colleges or universities previously attended (including military transcript if applicable)
- 6.) ACT or SAT Test Scores (if applicable)
- 7.) Housing application and Deposit (if student plans to live on campus)

The Office of Admissions will notify the applicant of their application status as documents are received. Once the file is completed the application file will be reviewed by the Admissions Committee. In some cases the Admissions Committee may request a personal interview as part of their consideration. Once accepted, the Office of Admissions will notify the prospective student of his/her acceptance status.

UNCONDITIONAL ACCEPTANCE

Acceptance to Dallas Christian College is granted to those who possess a high school diploma or GED, submit all required documentation, receive approval of the Admissions Committee and have an academic record that meets the following standards:

Minimum GPA requirement for admissions to Dallas Christian College is a 2.0 (on a 4.0 scale).

Minimum ACT requirement for admissions to Dallas Christian College is an 18 (SAT 1290).

Students may appeal the Admissions Committee to be admitted to DCC with a lower GPA or ACT/SAT score. If the appeal is granted, the student will be accepted, but will automatically be placed on Academic Probation. Students who are accepted on

Academic Probation will want to review the Academic Probation Policy which appears elsewhere in the catalog.

If a student is 25 or older and has not taken the ACT or SAT test, the student may petition the Admissions Committee to waive the ACT or SAT score requirement.

CONDITIONAL ACCEPTANCE

Conditional acceptance to Dallas Christian College is granted to all High School students based on unofficial transcripts until the successful completion of high school (or home-school). Official transcripts are required in order for the student to move to unconditional acceptance. Only students who possess a high school diploma or GED may attend Dallas Christian College.

ACCEPTANCE ON ACADEMIC PROBATION

Students on academic probation will be limited to 13 credit hours per semester and will be required to participate in academic mentoring. Quest and Online students on academic probation are limited to taking one class at a time. Students on academic probation must receive permission from the Academic Office to participate in extra-curricular activities such as intercollegiate sports, leadership roles with ministry teams, and other travel representing the College.

At the end of the first semester, students must attain a minimum cumulative GPA of 2.0. Students who entered DCC on academic probation and fail to attain the minimum GPA after their first semester will be placed on Academic Suspension. For a discussion of Academic Suspension see the Academic section of the catalog.

FRESHMAN STUDENTS (High School, Home School, or GED)

For students who have not yet graduated, the transcript must show student's grades. If one has graduated from a home-school program, a GED score may be required if standardized scores are not consistent with one's published high-school grade-point average.

High-school (or home-school) students are encouraged to apply and be unconditionally accepted as early as possible to ensure entrance into the college. Final acceptance of a student is subject to the successful completion of high school (or home-school). Conditional acceptance is granted until that time.

TRANSFER STUDENTS

Transfer students are those students who have been out of high school at least one full semester and have earned a minimum of 12 semester hours of transferable credit. A student wishing to transfer from another college may apply for admission to Dallas Christian College by following the previously listed steps of admission. The student must be in good social standing with the college or university previously attended, be eligible for readmission, and has paid in full all financial obligations. The student must have maintained a minimum 2.0 on a 4.0 scale in order to be eligible for degree-seeking status in order to be unconditionally accepted.

Transcripts of grades and credits from all previous colleges and universities, including military transcripts, should be sent to the Office of Admissions. Acceptable transcripts are those having an official school stamp and/or administrator's signature, received in a sealed envelope bearing the sending school's logo. It is highly recommended that transcripts be sent as early as possible for evaluation and classification to ensure entrance into the desired courses.

RETURNING STUDENTS

Past DCC students are only required to submit an application and application fee, two current references, and transcripts from all colleges and universities attended since leaving DCC.

NON-DEGREE-SEEKING STUDENTS

Non-degree-seeking students are those who are not seeking a degree at Dallas Christian College or who are not eligible for degree-seeking status. These students may be in one of the following categories:

Transient Students: These are students who are not seeking a degree at Dallas Christian College, but wish to take courses for personal enrichment and growth, or who are seeking certification or a degree at another institution. Transient students who earn 24 hours with DCC must declare a major with the Academic Office. In some instances, a student may be required to show academic verification or capability in order for certain courses to be taken.

Audit Students: These are students who wish to take a college class for no credit. Tuition cost will be one half of the normal tuition.

INTERNATIONAL STUDENTS

Prospective international students must complete the following admissions requirements to the Office of Admissions in order to be considered for admittance to Dallas Christian College:

International Application Form (including Application Essay).

Application Fee.

A Recommendation Form from a church or missionary.*

A Recommendation Form from a teacher or employer.*

A recommendation letter from a church or Christian agency.*

** All Recommendation Forms or letters must be in English.*

Official transcripts of all educational credits received above the eighth grade level. All transcripts that are not in English or that do not correspond with U.S. standard educational credit system will need to be translated and evaluated. If this is necessary, the student will be advised and must pay the cost for translation (fee varies) and a \$75 Foreign Transcript Evaluation Fee for each transcript evaluated prior to having the transcripts processed. Translation and evaluation may take up to 12 weeks to complete. Translation and evaluation must be completed prior to acceptance to DCC.

ACT or SAT score (if you are transferring fewer than 12 hours of college-level credit).

For ACT information, go to www.act.org. For SAT information, go to www.sat.org.

Test of English as a Foreign Language (TOEFL) with a score of 80 or above and a minimum of 17 for each section (internet-based test), score of 550 or above (paper-based test), or score of 213 (computer-based test). Scores more than 2 years old will not be accepted. For TOEFL information, go to www.ets.org.

Financial Arrangement Agreement Form.

An Affidavit of Support from all financial supporters.

A recent picture of the prospective student.

A Transfer of Eligibility Form from the U.S. institution which you are transferring (if applicable).

An I-20 form will be filled out and issued to the student for their admission into the U.S. only after all admissions materials have been submitted and processed and the student has been fully accepted to the institution. In addition, the student must have paid a \$2,000 deposit toward

his/her balance. Should the prospective student's plans to attend Dallas Christian College change, or if he/she is denied an F-1 Visa, this deposit will be fully refunded upon the prospective student's written request. All tuition and fees must be paid in full at the beginning of each semester. All forms and admissions requirements must be completed 60 days prior to the beginning of the semester. Applicants must abide by the regulations of the Immigration and Naturalization Service, in every respect, or be subject to dismissal from Dallas Christian College.

Other items to consider submitting along with the International Application forms listed above:

- Housing Application (if prospective students plans to live on campus).
- \$150 Housing Deposit (non-refundable after July 1 for the fall semester or December 1 for the spring semester)
- DCC Scholarship Application
- Declaration of Degree (often mailed to prospective student with the Acceptance Letter)

FINANCIAL AID

The primary use of financial aid is to assist students who, without such aid, would be unable to attend DCC. Financial aid may include scholarships, grants, participation awards, loans, and part-time employment, any of which may be awarded singly or in various combinations but the total of which does not exceed the cost of education.

DCC assumes that the student is the primary and responsible source for meeting educational costs. Students are expected to defray part of their expenses by contributing their savings or summer earnings or both. Parents are expected to contribute toward the cost of education unless the student is determined to be totally independent of family. The actual amount of contribution expected from parents is determined by such circumstances as family income, total assets, and number of dependents.

All new and continuing students must establish financial need annually in order to receive financial aid. Requests for information and awards should be directed as follows:

Financial Aid Office
Dallas Christian College
2700 Christian Parkway
Dallas, TX 75234-7299

(972) 241-3371, Ext. 105
(800) 688-1029, Ext. 105
finaid@dallas.edu

FEDERAL PROGRAMS

To qualify for any of the federal programs, the student must demonstrate financial need by completing the Free Application for Federal Student Aid (FAFSA). The student must be accepted to DCC and enrolled as a regular student in an eligible degree or diploma program. The student is also expected to make satisfactory academic progress toward completion of the program of study and to comply with other requirements of the federal program. The amount of aid cannot exceed the cost of education. DCC participates in the following:

Federal Pell Grant. Pell eligibility is determined by the completion of the Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Education Opportunity Grant (SEOG). SEOG is a grant for students demonstrating exceptional need. Funds are limited, with high Pell Grant recipients given first consideration on a priority-date basis.

Federal Work-Study (FWS). FWS is a federally-funded program which enables students to work part time. Eligibility is determined by the Free Application for Federal Student Aid (FAFSA). Pay is minimum wage. The deadline for application for federal work-study is on a priority-date basis. Jobs are limited and are not guaranteed.

Federal Stafford Loans (subsidized or unsubsidized). This program enables students to secure loans from participating lenders such as banks, credit unions, or savings and loan associations. Stafford Loans have a variable interest rate with a cap of 8.25%. A dependent student may borrow \$3,500 as a freshman, \$4,500 as a sophomore, and \$5,500 as a junior and/or senior. An additional \$2,000 per grade level in unsubsidized loans is also available. Independent students may borrow \$9,500 as a freshman, \$10,500 as a sophomore, and \$12,500 as a junior and/or senior. Loan repayment begins six months after the student graduates, leaves school, or drops below half-time status. Students may qualify for a “subsidized” loan (interest paid while in school) based on financial need, or an “unsubsidized” loan (student responsible for interest while in school) not based on need, or a combination.

Parent Loans (PLUS). The PLUS loan is available to parents to finance their dependent’s educational costs. Parents of independent students are not eligible. Payment on PLUS loans begins within 60 days after the final disbursement of the loan. You may postpone repayment while the beneficiary student remains enrolled at least half time and for an additional six months afterward.

SCHOLARSHIPS

GENERAL REQUIREMENTS

To apply for any financial assistance, the student must first complete the Dallas Christian College Scholarship Application and the FAFSA.

All Dallas Christian College academic scholarships, grants, and participation awards are for **tuition only**. Excess funding may not be carried over to the next academic year.

Unless stated otherwise, all scholarships, grants, and participation awards require a minimum GPA of 2.0 to be received or renewed.

One must be a full-time student to receive full amount of scholarship. If less than full-time, one receives a percentage of the scholarship, depending upon how many hours are taken. Full-time is considered 12 hours a semester. If one drops below full-time status prior to 60% of a completed semester, the scholarship is reduced accordingly.

To receive a Dallas Christian College grant the student must fill out a FAFSA. The stated guidelines in the federal form will help determine a student’s financial need.

A student may receive only one academic scholarship.

Grants and participation awards may be added to academic scholarships as long as they do not exceed tuition costs for each semester.

To receive priority status on awarding of scholarship and federal aid, the student must be accepted for admission to Dallas Christian College and have all necessary materials to the Financial Aid Office by MAY 1.

Transfer or current students with less than 30 hours of college credit will be assessed for academic scholarships by their ACT/SAT score and college GPA. In some instances a high-school transcript may be required. If a transfer or current student has accumulated at least 30 hours of college credit, the college GPA will be the basis for the academic scholarship.

ACADEMIC SCHOLARSHIPS

President's Scholarship. The President's Scholarship is a \$12,000 to \$16,000 scholarship awarded over eight semesters. Awards range from \$3000 to \$4000 per year for up to 4 years and are based on the following:

- Grade-point average (minimum of 3.5 on a 4.0 scale)
- College entrance scores (minimum ACT 28 or SAT 1860)
- Christian Service participation
- Personal references from the admissions application
- Essay from Dallas Christian College Financial Aid/Scholarship Application

Recipients must maintain a 3.5 cumulative GPA and remain in good social standing with the college. A limited number of President's Scholarships are available each year.

Trustees' Scholarship. The Trustees' Scholarship is an \$8,000 to \$12,000 scholarship awarded over eight semesters. Awards range from \$2,000 to \$3,000 per year for up to 4 years and are based on the following:

- Grade point average (minimum of 3.0 on a 4.0 scale)
- College entrance scores (minimum ACT 24 or SAT 1650)
- Christian Service participation
- Personal references from the admissions application
- Essay from Dallas Christian College Financial Aid/Scholarship Application

Recipients must maintain a 3.0 cumulative GPA and remain in good social standing with the college. A limited number of Trustees' Scholarships are available each year.

Dean's Scholarship. The Dean's Scholarship is a \$4,000 to \$8,000 scholarship awarded over eight semesters. Scholarships range from \$1,000 to \$2,000 per year for up to four years and are based on the following:

- Grade-point average (minimum of 2.5 on a 4.0 scale)
- Christian Service participation
- Personal references from the admissions application
- Essay from Dallas Christian College Financial Aid/Scholarship Application
- Academic major

Recipients must maintain a 2.5 cumulative GPA and remain in good social standing with the college. A limited number of Dean's Scholarships are available each year.

ADDITIONAL SCHOLARSHIPS

Bible Bowl Scholarship. Students who qualify for any of the following Bible Bowl categories will be eligible for scholarships. Copies of Bible Bowl certificates must be presented to the Financial Aid Office to receive this award. Students who receive multiple Bible Bowl awards may only apply for one scholarship per year.

National Level: For students on any of the top five teams nationally or scoring among the top ten on the national Individual Achievement Test, awards range from \$8,000 to \$16,000 over four years, \$2,000 to \$4,000 per year for four years. This award is also based on high-school GPA and the general scholarship requirements of Dallas Christian College. A minimum of \$8,000 over four years is awarded, based on all of the criteria.

Regional Level: For students who are All-Stars or who take first place on a regional Individual Achievement Test, this is an award of \$6,000 over four years, \$1,500 per year for four years.

Local Level: For students who have the highest cumulative score for the year on their local Individual Achievement Tests, this is an award of \$4,000 over four years, \$1,000 per year for four years.

Minister/Missionary Dependent. Students who are dependent children of a vocational minister or missionary will receive \$1000 a year for four years. Applicants are required to provide proof of minister or missionary employment on church or agency stationery signed by an elder or administrator of the church or agency to the Financial Aid Office for verification each year.

SALTeens. Students will receive \$400 a year for each year they have attended SALTeens. Certificates must be presented to the Financial Aid Office for verification. Maximum award is \$400 per academic year per award.

HONOR SCHOLARSHIPS*

Area Women's Retreat. For female students who have attended Dallas Christian College at least one semester, this is awarded by the Area Women's Retreat. Applications and awards are made in the spring. Applicants are required to attend the spring Area Women's Retreat. Contact the Financial Aid Office for separate application.

Bible Bowl Participation. Students who have participated in at least three years of Bible Bowl will receive \$400 a year for four years. Certificates must be presented to the Financial Aid Office for verification. Maximum award is \$400 per academic year per award.

Bob and Carol Smith Memorial. For a male or female sophomore planning to enter the Christian ministry. Recipients must maintain a 2.5 GPA. Awarded each spring semester to qualified students, this scholarship is in memory of Bob and Carol Smith.

Chapel Hills Christian Church Scholarship. The Chapel Hills Christian Church Scholarship is awarded in the spring semester for the upcoming school year to a student who has completed at least 12 semester hours with a 2.5 GPA. The award is for one year, one half applied each semester. The student must complete the fall semester having taken at least 12 semester hours with a 2.5 semester GPA to receive the scholarship for the spring semester. Any funds not used will be retained in the scholarship fund to be awarded at a later time.

Christian Education Scholarship. This scholarship is awarded to students who demonstrate strong potential in the field of education. The award is for one year, with one half received each semester.

Daniel L. Pinney. For students planning to enter the mission field or full-time Christian ministry, this scholarship is based on financial need. The student must be at least a sophomore and demonstrate Christian leadership. In memory of Daniel L. Pinney, beloved husband and father, Mrs. Dawn O'Banion has designated that this scholarship be awarded annually.

Dennis James Morgan. For male students entering a vocational Christian ministry, this scholarship is based on need. The student must maintain a 2.5 GPA. In memory of their son, Mr. and Mrs. William J. Morgan have designated this scholarship for a male student who displays potential for success in Christian ministry.

Helen Crawford. For female students who have attended Dallas Christian College for at least one year, this scholarship is in honor of Helen Crawford, a dedicated and beloved servant.

Henry Halff. For a male or female sophomore majoring in cross-cultural missions. The student must maintain a 2.5 GPA. This scholarship was established by Central Christian Church, Richardson, Texas, in memory of Henry Halff.

Les Hoyt Scholarship. Presented to a student who will be at least a sophomore and who demonstrates Christian leadership in the school, church, and community. A minimum GPA of 2.5 is required. This scholarship is designated in memory of Les Hoyt by Evie Rubeck.

Marilyn Foggin. Recipient must have a 2.5 GPA, be a female, have attended Dallas Christian College at least one year, be planning to enter vocational Christian service, and show Christian leadership. Not based on financial need, this scholarship is in memory of Marilyn Foggin.

* Honor scholarships are awarded each spring.

FINANCIAL INFORMATION

VETERANS ASSISTANCE

Veterans and veteran dependents may be eligible for educational benefits through the Veterans Administration. Veterans should contact their area Veterans Administration Office for eligibility requirements. Veterans are certified for enrollment through the Financial Aid Office.

ON-CAMPUS EMPLOYMENT

DCC offers on-campus employment. However, the number of jobs is limited. In order to be considered for these positions, the student must complete the Free Application for Federal Student Aid (FAFSA), along with a DCC job application. These forms are available through the Financial Aid Office. This application will also accompany the student's Financial Aid Award Notification Letter.

OFF-CAMPUS EMPLOYMENT

Job opportunities in the area are plentiful for students who desire to work. Assistance in job availability is obtained through the Office of Community at DCC. A student must be careful to arrange the job to fit with the college schedule; i.e., academic preparation has priority over work.

FINANCIAL AID POLICIES AND REGULATIONS

The student's family is expected to make a reasonable effort to assist the student with college expenses. Aid should be considered only as a supplement to the family contribution.

Granted financial aid is to be used only for legitimate educational purposes.

Applicants for financial aid must be accepted for admission, be enrolled at least half time in a degree or diploma program, and be making progress on that program. All financial aid applications for institutional assistance and for federal grants, loans, or work study must be completed in a timely manner.

REFUND POLICIES

A student who withdraws during a semester must notify the Financial Aid Office and the Business Office.

Student eligibility for refund depends on the student recipient's enrollment status, cost of attendance, date of attendance, and the type of aid received.

Changes in any of these factors, such as dropping courses or withdrawing from the college, could result in the reduction of the student's financial aid package, thereby removing a potential credit balance. A student who withdraws from the College will receive only the remaining credit balance, if any, after costs are calculated and financial aid is restored to the financial aid accounts, including the possible return of Title IV funds.

All scholarships are awarded for direct costs only (unless otherwise specified by the donor). If scholarship money exceeds direct costs (tuition, fees, books, room and board), the excess funds will be refunded to the scholarship funds as follows:

1. Dallas Christian College institutional scholarships
2. Private institutional scholarships
3. Church scholarships
4. Private scholarships

Refunds of accounts with a credit balance due to the receipt of financial aid will be made within a reasonable period of time after the financial aid has been applied to the student's account. The student should make a formal written request to receive a check for the credit amount.

After applying federal funds, if any, a refund will be issued by check to the student if a credit has been generated on the student's account. This will occur once the student has completed six hours (DCC Online and Quest) or 61% of the semester (Traditional).

DCC returns unearned funds received from Federal student assistance programs to the proper program accounts or lenders in accordance with Federal Title IV student assistance regulations, as amended, under 34 CFR, section 668.22(d) of the Reauthorization of the Higher Education Act of 1965, with rules of the Texas Higher Education Coordinating Board, and with district board policies.

The student receiving assistance from Federal Title IV programs is required to complete a minimum number of hours for which assistance was received. If the student completely withdraws from school during the semester, or quits attending, but fails to officially withdraw, the student may be required to return the unearned part of the funds which were received to help pay educational expenses for the semester. Liability for return of Federal Title IV funds will be determined according to the following guidelines:

1. If the student remains enrolled and attends class beyond the 60% mark of the semester in which aid is received, all federal aid is considered earned and not subject to this policy.
2. If the student completely withdraws from all classes before completing 60% of the semester, a *pro-rated* portion of the federal aid received must be returned to the federal aid programs equal to the percentage of the semester remaining.
3. If the student does not officially withdraw from classes, and stops attending all classes, a *pro-rated* portion of the federal aid received, based on the documented last date of attendance, must be returned to the federal aid programs. If the college is unable to document the last date of attendance, one-half of all federal aid received during the semester must be returned to the federal aid programs.

Below is the institutional tuition refund policy (fees are not refundable):

Traditional 16-Week Courses

Before the end of the FIRST week of school	90%
Before the end of the FOURTH week of school	60%
Before the end of the EIGHTH week of school	30%
After EIGHTH week of the semester	NONE

An exception to the above policy would be an approved leave of absence. (Please see “Student Leave of Absence Policy” in the Academic Regulations section.) No adjustments to tuition charges are granted to those who are involved in disciplinary dismissal.

Seven-Week Courses

Before beginning of the SECOND week	60%
Before beginning of the FOURTH week	30%
After FOURTH week	NONE

Six-Week Courses

Before SECOND class meeting	60%
Before THIRD class meeting	30%
After THIRD class meeting	NONE

A \$100 drop fee will be assessed for classes not dropped two weeks prior to the class start date for DCC Online and Quest classes.

For evening classes that do not meet during the week of registration, the official first week is the week in which the class meets for the first time.

NO REFUNDS will be given after the first class day for special terms such as Maymester, Summer I, and Summer II.

At the discretion of the College, students who leave the residence halls before the end of any semester may receive a reduction on room and board charges on the basis of time in the room. There is NO REFUND on fees.

For veterans under subsidy, the College conforms to the Veterans Administration regulations regarding refunds.

Any military personnel called to active duty during a college semester will have his/her tuition reimbursed for that semester, if they have not completed enough work for their professors to administer a grade for work completed. In addition, lenders will automatically postpone student loan payments, upon notification in writing, during the period of the borrower’s active duty service. Letters of active duty status must be provided to the College Administration Offices (Registrar, Business Office, and the Financial Aid Office).

The college reserves the right to prorate charges incurred for room and board usage before active duty activation. Contact the Business Office for further information, if needed.

Students who simultaneously add and drop classes within the first week of a semester without resulting in a change in the total credit hours enrolled are not subject to the above refund policies.

One is not officially withdrawn from the college until withdrawal procedures have been completed through the Academic Office, the Business Office, and the Financial Aid Office, if applicable. All refunds are based on this date. The student is solely responsible for initiating and completing the withdrawal process. Students who do not initiate or complete the withdrawal process and never attend the course will be administratively withdrawn and will be charged a \$250 Administrative Withdrawal fee.

RETURN OF TITLE IV FUNDS

Return of Federal Title IV funds will be distributed according to statutory regulations. Worksheets provided by the U.S. Department of Education or calculations produced through the Return of Funds (ROF) subroutine will be used to determine the amounts and order of return. If a student's share of the return amount exists, the student will be notified and allowed 45 days from the date of determination to return the funds to the business office of the college for deposit into the federal programs accounts. If the student does not return the amount owed within the 45-day period, the amount of overpayment will be reported to the U.S. Department of Education (DOE) via the National Student Loan Database (NSLDS) and the student will be referred to the DOE for resolution of the debt.

Financial aid recipients who enroll and receive aid for a particular semester, then fail to complete more than 60% of that semester will have to repay part or all of the aid received for that semester. Additionally, any tuition, fees and room and/or board payments refunded by DCC as a result of a student's withdrawal must be returned to the financial aid programs in accordance with Federal law. Students who fail to complete the official withdrawal process but stop attending classes prior to the end of the semester and receive grades of "F" in all classes for that semester will also have to repay part or all of the aid received for that semester. Up through the 60% point in each semester, a *pro-rata* schedule is used to determine the amount of aid to be repaid by a student who withdraws. No adjustments in financial aid are required for students who withdraw after the 60% point in a semester.

STANDARDS OF ACADEMIC PROGRESS FOR FINANCIAL AID

DCC requires students who receive financial aid to maintain the following standards of satisfactory academic progress (SAP). These measurements shall be used to determine your eligibility for all Federal Title IV aid and for other need-based financial assistance, unless the terms of a particular grant or funding source state otherwise.

Qualitative Progress Measurement: Minimum Cumulative Grade Point Average: To continue receiving financial aid payments, you are expected to successfully complete all your classes with good grades. You must have at least a 2.00 **cumulative GPA** at the end of the spring semester each year, or you will be placed on Financial Aid Suspension at the start of the following fall semester.

Quantitative Progress Measurement No. 1: Number of Credit Hours Required to Complete: When you enroll in classes and receive financial aid to pay for them, you are expected to complete those classes. If you do not complete at least 67 percent of the credit hours that you

started during the year, you will be placed on Financial Aid Suspension at the start of the following fall semester.

You must complete a minimum number of hours each year based on the number of hours that you attempted. In simple terms, if you are going at least half time (six hours or more) you must complete at least 67 percent of your enrollment successfully. If you are just taking a course or two which are less than six hours, you must complete 100 percent of your enrollment successfully.

To use the chart below, add the hours for which you enrolled in the fall and spring semesters. You must complete no fewer than the corresponding number of hours listed in the right column with a grade of "A," "B," "C," "D," or "P" in order to meet this requirement for continuing your financial aid eligibility.

Hours Attempted	Hours Required to Complete
24	17
23	16
22	15
21	15
20	14
19	13
18	13
17	12
16	11
15	11
14	10
13	9
12	9
11	8
10	7
9	7
8	6
7	5
6	5
1-5	All

Quantitative Progress Measurement No. 2: Maximum Time to Complete a Degree:

When you receive financial aid to help pay for a program of study, you are expected to complete that program without wasting money and time. You must be a degree-seeking student before you can receive financial aid.

To make sure that you complete your program in a reasonable amount of time, a limit set by law has been placed on the number of hours that you can attempt in order to complete your program. The limit is 150 percent of the minimum number of hours required to complete your program. For example, if you are in a degree program that takes 66 hours to complete, you must finish your program within 99 attempted hours.

Once you reach the 150 percent limit, you will no longer be able to receive additional financial aid payments. For example, if you enroll in 12 hours but you only have three hours left before reaching the 150 percent limit, you will only be paid for the three hours you have left.

There are many variables that go into calculating that limit, including, but not limited to:

- All attempted credit hours are counted regardless of whether or not you received aid to pay for them.

- Any transfer hours that are accepted from other colleges toward completion of your program are counted. If you are a transfer student, you must submit transcripts from all previous colleges before the end of your first semester or second semester aid will be canceled.
- If you repeat a course, both attempts are counted.
- If you withdraw from a course, it is still counted as an attempt.

Note: If you cannot complete your program within the 150 percent limit, you will be placed on Financial Aid Suspension.

Financial Aid Suspension: If you fail to meet any one of the SAP measurements described above, you will be placed on Financial Aid Suspension for at least one award year. Once you exceed the 150 percent limit, you cannot regain satisfactory progress. However, in extreme circumstances you may appeal to extend your eligibility to complete a program. During the period of suspension, you will not be eligible to receive financial aid.

To regain financial aid eligibility, you must pay the expenses related to at least half-time enrollment (six hours at a time) and satisfy all SAP requirements. After meeting all SAP requirements, you must request reinstatement of eligibility in writing to the Financial Aid Office.

Appeal Process; If you are placed on Financial Aid Suspension, you may petition the Financial Aid Office to consider mitigating (special) circumstances that resulted in your inability to meet the SAP requirements. The appeal must be typed and must include supporting documentation regarding the circumstances (i.e., medical statements, divorce documents, letters of unemployment, etc.).

You will be notified by the Financial Aid Office within five days after a decision has been made regarding the appeal. If the Financial Aid Office denies the petition, you may follow the same written procedure to appeal to the college administrator who oversees the Financial Aid Office.

Financial aid will not pay for:

- Any credit hours in excess of the 150 percent maximum program limit (see discussion of Quantitative Measurement No. 2 above)
- Courses taken by audit
- Credit hours earned by placement tests
- Courses taken by transfer (transient) students attending for summer only

Federal Family Education Loan Program (FFELP) Restrictions; In accordance with federal regulations, a school must verify that a loan recipient is meeting SAP each time funds are released to the student. If you have been awarded money under the FFELP, all or part of your loan will be canceled if you are not meeting SAP at the time loan funds are available for disbursement (distribution).

You then will not be considered for future loans until the SAP requirements have been met. Other restrictions related to DCC's default management plan may limit how much you may borrow and when you will receive your loan payments.

Summer Enrollment and the SAP: When calculating the SAP status, summer hours attempted will be counted toward the 150 percent maximum, and summer grade points earned will be calculated as part of the cumulative grade point average. The rule pertaining to completion of a minimum number of attempted credit hours will not be calculated for summer enrollment.

Note: The Return of Title IV Funds regulation does not dictate the institutional refund policy. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges.

PAYMENT OF SCHOOL COSTS

All tuition, fees, room and board charges are due and payable in full at the time of registration. Payment is to be made in the Business Office by cash, check, or credit card (VISA, MasterCard, Discover, and American Express are accepted). Online credit card payments are also accepted via the student portal on the DCC website. Student account statements showing all charges and payments to date, including payments from all financial aid sources will be provided to all students on a monthly basis, or more often as needed. For those students who have a documented commitment of funds through the Financial Aid Office, any school costs not covered by said financial aid are due and payable at registration.

PAYMENT PLANS

Students whose financial aid, if any, is not sufficient to cover a given semester's school costs and who do not have sufficient private sources to cover all school costs, and who have paid all previous semesters' costs may request a payment plan through the Business Office. Payment plans are subject to the criteria and discretion of the Business Office. The payment plan will vary depending on the length of the semester (Traditional 16-week long semester, Quest six week-long session, Online six or seven week-long session, or ACCESS nine months including course work and student teaching or internship). Payment plans are not available for Maymester.

Traditional: 3 payments are required: 1/3 of the amount to be financed at the time of registration; 1/3 due by the end of the 6th week of the semester; 1/3 due by the end of the 12th week.

DCC Online: 2 payments are required: ½ of the amount to be financed at the time of registration or before; ½ is due within 30 days of the start of class.

Quest: 2 payments are required: ½ of the amount to be financed at the time of registration or before; ½ is due within 30 days of the start of class.

ACCESS: Application and Registration fees are due and payable at the time of registration. One-half of the tuition due is payable at the conclusion of on-site coursework, approximately July 31st. The remaining balance (1/2 of tuition charged) is payable in nine monthly installments with payment due dates at the end of each month beginning with August and concluding in April.

Students desiring a payment plan with the Business Office will be required to sign a promissory note detailing the payment arrangements agreed to, and will be charged a one-time Deferred Payment Fee for each semester in which a payment plan is entered into.

Students who are eligible for educational reimbursement from their employer must pay in full at the beginning of the term or sign up for a payment plan and provide appropriate documentation to the Business Office from the employer as well as a copy of the employer policy. If employer educational assistance payments are made to DCC directly, any credit balance that results will be refunded to the student.

PAST DUE AND DELINQUENT ACCOUNTS

Students will not be permitted to register for the current semester until all past due balances are paid in full. Transcripts and diplomas are not issued until the financial obligation is met. In addition, graduating students who do not have their student accounts paid in full will not be permitted to participate in the graduation ceremony. Transcripts will not be issued to individuals who are in default with Student Loans.

Student Account Classifications:

- CURRENT:** All payments made according to the payment schedule.
ON-HOLD: Financial Aid or methods of payment in process.
PAST DUE: Payment not made within the specified payment dates.
DELINQUENT: Account is past due with no satisfactory arrangements made with Student Accounts Office.

Dallas Christian College reserves the right to deny enrollment, class attendance, grades, or extension of credit to any student who does not meet past-due obligations or fulfill financial obligations to the college. Current students who do not comply with the college's Student Accounts policies may be referred to the Ethical Conduct Committee for appropriate disciplinary action.

On occasion, legitimate financial circumstances may warrant special consideration. Should this occur, the student is encouraged to contact the College Business Office immediately to make appropriate arrangements and possibly avoid action by the Ethical Conduct Committee. If satisfactory arrangements are not made with the Business Office concerning the account, the student may also face action from a third-party collection agency.

RETURNED CHECKS

Checks returned for Non-Sufficient Funds or credit card transactions that are denied will result in a NSF fee assessed to the student's account.

PROMISSORY NOTES

Any student who leaves the college and has an outstanding balance will be required to sign a promissory note indicating the terms of payment.