

Ecclesia College

Financial Aid Handbook

2016-2017

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APPLYING FOR FINANCIAL AID

PURPOSE

To explain the method of applying for financial aid.

POLICY

The financial aid application process begins each January for the following academic year. Students who need financial assistance to cover college expenses must file a Free Application for Federal Student Aid (FAFSA) each year. Forms are available in the Financial Aid Office for all students and at public and private high schools for entering freshmen. The deadline for priority consideration is posted no later than the beginning of each application period in the Financial Aid Office. The FAFSA may be completed on the website www.fafsa.ed.gov. The Central Processing System (CPS) uses the information from the FAFSA to calculate the students official Expected Family Contribution (EFC). The Processor will conduct electronic matches with the Social Security Administration, Selective Service and Immigration and Naturalization Services to determine eligibility for federal aid. The results are transmitted electronically to the College.

PROCEDURE

Applying for financial aid is a lengthy process which requires careful completion of forms, attention to deadlines, and prompt response if additional information is requested by the institution. Due to limited financial aid funds, most forms of aid are awarded to students whose files are completed accurately and on time. A students application will not be reviewed until all required documents required to complete the file are received in the EC Financial Aid Office. Those applicants who complete the application process after the deadline and who are eligible will be considered and assisted to the extent that funds permit. Failure to accurately report information sought on the application or on supporting documents may result in the suspension or termination of financial aid eligibility

Students selected for Federal Verification must complete a Verification form and provide copies of tax returns and other documents required by the Office of Financial Aid that confirm the data submitted in the FAFSA.

Eligibility

To qualify for most types of Federal Financial Aid, you must satisfy the following requirements:

- Be fully admitted to the college with a High School Diploma or its equivalent (i.e., GED)
 - For non-traditional age students and/or transfer students, the College may rely on a student's self-certification on the FAFSA that he or she obtained a high school diploma. However, if the College has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education or if the student was placed in a Verification Tracking Group that requires verification of high school completion status, Ecclesia College will implement procedures to evaluate the validity of the student's high school completion.
- Have a complete Financial Aid file — all documents turned in as necessary ·
- For federal financial aid (Pell grant, SEOG, or federal loans), be a U.S. Citizen or eligible non-citizen
- Be enrolled at least half time
- Meet Satisfactory Academic Progress standards.

Defined in law, in regulation, or as guidance from the U.S. Department of Education, these policies and procedures facilitate the effective operation of the federal processing system and of the reporting systems for individual programs. The term FSA refers to need-based grant, loan, and work-study programs administered by the U. S. Department of Education. The FSA Programs administered by the College, comprise the: Federal Pell Grant, Federal Supplemental Educational Opportunity Program (FSEOG), Federal Work Study (with Work Colleges distinctive) and Federal Family Education Loans (FFEL). To qualify for assistance students must meet the following basic eligibility requirements: demonstrated financial need, citizen or eligible non-citizen, registered with the Selective Service, if required; not in default on a loan, or owe a repayment on Title IV aid received at any institution; enrolled at least half-time in an eligible program of study; and maintain satisfactory academic progress.

PROCEDURE

Financial need is simply defined as the difference between the students cost of attendance (COA) and the family's ability to pay these costs. Education costs for the SSA Programs are defined by statute and are fairly easy to calculate based on the students tuition and fee charges, living situation (e.g., on campus, off campus with parents, off campus without parents) as well as other factors affecting the student. The

Expected Family Contribution (EFC) is the amount that a family can reasonably be expected to contribute toward college costs. If the EFC is less than the COA, the student is considered to have financial need and thus will be eligible for aid from the FSA Programs, provided that he or she meets the other eligibility requirements of these programs.

The EC Financial Aid Office has the authority to use professional judgment to adjust the COA for the FSA Programs on a case-by-case basis to allow for special circumstances. Such adjustments must be documented in the students file.

AWARD PACKAGING AND NOTIFICATION

PURPOSE

To explain the method used for award packaging and notification.

POLICY

Packaging is the process of finding the best combination of aid to meet a student's financial need, given limited resources and institutional constraints. The College reviews its packaging philosophy each year based on federal regulations and enrollment trends. A student who has applied for financial assistance will be notified in writing of the decision of the Financial Aid Office. The financial aid award process will not begin until all required documentation has been received by the Financial Aid Office.

PROCEDURE

A financial aid award may consist of a combination of grants, loans and employment based on the student's financial need, funds requested by the student and available resources. The award is contingent upon receipt by the College of funds from the appropriate agencies (federal, state, etc.)

It is the student's responsibility to review the award and all its conditions prior to accepting the aid offer. If the student wants to reduce or decline a specific award, the award must be returned with the appropriate notations, otherwise, it is assumed that the award has been accepted as issued. Any additional documents sent with the award that require the student's signature (e.g., promissory notes, etc.) must be returned for the award to be paid.

Students who do not qualify for financial aid (no-need) will be notified via a letter of their status. They will be offered the opportunity to apply for student loans which are not based on financial need.

Award Formulas for Title IV Programs

Title IV Programs: Pell, SEOG, and Direct Loan

All EC programs: credit-hours

Programs offered in standard terms

Disbursement: term

Timing of disbursements

1. Method of delivery: In Person
 - a. 30 calendar days after the student's program of study begins
2. Method of delivery: Online
 - a. 30 calendar days after term's first course offerings begin for students who have never received federal program funding.
 - b. 10th day of each course offering within a term

TYPES OF AVAILABLE FEDERAL FINANCIAL AID

Pell Grant

Federal Pell Grants are undergraduate grant funds from the federal government. Pell awards must be applied for each year and are based on FAFSA eligibility. Students must begin attendance in all the classes for which they received Pell to establish eligibility.

Federal Supplemental Educational Opportunity Grant (SEOG)

This federal undergraduate grant must be applied for each year and is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest EFC's will be considered first for a FSEOG.

Federal Direct Subsidized Stafford Loan

The purpose of the Subsidized Stafford or Direct Loan is to provide low interest educational loans that enable a student to pay the cost of attendance. The federal government pays the interest on these loans while a student is in school.

Federal Direct Unsubsidized Stafford Loan

The purpose of the Federal Unsubsidized Stafford or Direct Loan is to provide low interest educational loans that enable a student to pay the cost of attendance. The

borrower is responsible for interest that accrues while in school, during a grace period, or during authorized periods of deferment or forbearance.

Federal Direct Parent Loan for the Undergraduate Student (PLUS)

If you are their dependent, your parents may request a PLUS loan to borrow up to the cost of your attendance minus any other financial aid received. This loan is credit-based.

Work College Funding

The Federal Work College funding is aid offered to students who have a demonstrated need as determined by the FAFSA, and who answered “yes” to the Work-Study question on the FAFSA.

The EC WLS program gives students the opportunity to work and earn money while attending college. Employment through this program is dependent upon job skills, class schedule, and the available positions.

Work College work is part-time employment which cannot exceed 20 hours per week. 2. WLS work is different from regular part-time employment. 3. Money earned in a Work College job does not count as income when filing the FAFSA. 4. Work College work is compensated every four weeks. 5. Students are awarded funds based on the amount that a student can potentially earn but are only compensated for hours worked.

Disbursements

EC will not disburse financial aid until all verification is complete. If a student is awarded financial aid prior to the payment deadline the aid should show online as a pending credit. The total amount of financial aid is generally credited to the student bill in two installments (half in the fall semester and half in the spring semester).

Grants, loans and installment payments credited to student accounts will be applied to all outstanding tuition charges before refunds are generated. Students are issued refunds if the credited financial aid is more than the charges.

1. Students who have been awarded Federal PELL Grant before the first day of classes will be able to retain their classes without payment until the Official Day of Record for the term, provided that the student's tuition and fee debt is less than, or equal to, the amount awarded. Payment will automatically be made to the Business Office on the Official Day of Record or by the 30th day of enrollment.
2. If the student's tuition and/or fee debt is more than the award for the term the student must make that payment on or before the payment due date listed in the Schedule of Classes for the term.
3. Students who are awarded Federal PELL Grant after the start of classes for the term will be award based on their enrollment level on: a) the student's Official Day of Record or, b) the date their file is completed in the financial aid office, whichever is later

Stafford/ Parent PLUS Disbursements

Most students apply for a Stafford loan in the fall to cover expenses during the fall and spring terms. Under the terms of this loan, half of the loan is disbursed in the fall and half is disbursed in the spring. When a loan is requested to cover expenses for one term only, funds are disbursed in two installments during that one semester (e.g., a fall only loan). EC will only certify up to half the annual loan limit for one term only applications (depending on eligibility requirements).

30 Day Waiting Period

EC does not disburse loan funds until after the 30th class day. If multiple disbursements are required within one term (i.e. one term only loan), the secondary disbursement will be released after the midpoint of the semester has passed. Tuition, fees, or other allowable institutional charges remaining from the beginning of the semester will be deducted from loan proceeds and the remaining balance will be auto-deposited. If a student chooses to receive the refund in the form of a paper check instead of auto-deposit, funds will be mailed to the address on file with SIS (Populi).

Academic Programs of Ecclesia College 2016-2017												
All Programs:	Term											
<i>Degrees offered</i>				<i>Method of Delivery: Traditional</i>				<i>Method of Delivery: Online</i>				
Associate of Arts				Delivery in Person				N/A				
Associate of Bilical Studies				Delivery in Person				Delivery distance education				
Associate of General Studies				Delivery in Person				Delivery distance education				
Associate of Science				Delivery in Person				N/A				
Bachelor of Arts in Communicaton				Delivery in Person				N/A				
Bachelor of Arts in Leadership				Delivery in Person				Delivery distance education				
Bachelor of Arts in Political Science				Delivery in Person				Delivery distance education				
Bachelor of Biblical Studies				Delivery in Person				Delivery distance education				
Bachelor of Christian Leadership				Delivery in Person				Delivery distance education				
Bachelor of Music Ministries				Delivery in Person				N/A				
Bachelor of Science in Business Administration				Delivery in Person				Delivery distance education				
Bachelor of Science in Business Administration in Economics & Finance				Delivery in Person				N/A				
Bachelor of Science in Business Administration in Management				Delivery in Person				Delivery distance education				
Bachelor of Science in Business Administration in Marketing				Delivery in Person				Delivery distance education				
Bachelor of Science in Psychology and Counseling				Delivery in Person				Delivery distance education				
Bachelor of Science in Sport Management				Delivery in Person				N/A				
Pell Grant Formula												
See attached 8-page EFC chart												
Disbursement Schedule:												
Method of delivery: In Person				30 calendar days after the student's program of study begins								
Method of delivery: Online				Standard, 14 calendar days after the student's program of study (cohort) begins 30 calendar days for first time loan borrowers.								
Academic Year Definition:												
For purposes of awarding Federal Student Aid, the definition of an Academic Year at Ecclesia College is 24 credits and 30 weeks.												
Minimum Full time: 12 credit hours per semester (regular term)												
Loans: limits are based on Scheduled Academic Year model												

FFEL Program

Loan Confirmation process

Ecclesia uses the active confirmation process for the FFEL program by having students sign, date, and return their award letters to Ecclesia.

The College obtains written confirmation of the types and amounts of Title IV loans under a Master Promissory Note (MPN) that a student wants for an award year before the school credits the student's school account.

The FA Office will notify the borrower each time it credits his or her account with Title IV loan funds. The only exception to this rule is in the case of a post-withdrawal disbursement of loan funds that are applied toward the student's school charges. This notice provides the student or borrower with a final opportunity to change his or her mind about borrowing the loan funds, as well as instructions for returning those funds if they are no longer needed or wanted.

The College will:

- Send the notice of credit to the student's school account within 30 days before and 30 days after the school credits the account
- Give the borrower 14 days to cancel the loan funds as a result of the notice of credit to the student's account.

Student Eligibility for loans

To request Stafford or PLUS loan funds for a student, Ecclesia must certify that the borrower is eligible for the loan award, and must provide specific amounts and dates for each disbursement of the loan award.

Stafford Loans have annual and aggregate limits that are the same for all students at a given grade level and dependency status. In general, Ecclesia will not certify a loan for more than the:

- amount the borrower requests,
- borrower's cost of attendance,
- borrower's maximum borrowing limit, or
- borrower's unmet financial need.

Ecclesia may submit the certification to the lender electronically or on the paper Federal Stafford Loan School Certification form. Ecclesia must provide this certification each time it makes a loan under an MPN.

The school's certification/origination includes the borrower's grade level, loan period, anticipated disbursement dates, and the amounts of the disbursements.

Checklist for loan certification

For all Stafford and PLUS Loans, Ecclesia must confirm that the student (and parent) meet the definition of eligible borrower, including:

Determining that the student is enrolled at least half-time and making satisfactory academic progress;

Reviewing the NSLDS information on the ISIR to ensure that the student is not in default, does not owe an overpayment on an FSA grant or loan, and will not exceed the annual or aggregate loan limits;

Ensuring that the amount of the loan, in combination with other aid, will not exceed the student's financial need; and

Ensure that the loan disbursement dates meet cash management and disbursement requirements.

For a Stafford Loan, Ecclesia must also:

Determine the student's Pell Grant eligibility and if eligible, include the grant in the student's aid package;

For an unsubsidized Stafford Loan, first determine the student's eligibility for a subsidized Stafford Loan;

Ensure that the amount of the loan will not exceed the student's annual or aggregate loan limit; and

Prorate the Stafford annual loan limit for an undergraduate enrolled in a program or remaining period of study that is shorter than an academic year.

Annual Loan Limits

Stafford Loans have annual loan limits, based on the student's dependency status and grade level. In some cases, the annual loan limits must be prorated (reduced). The annual loan limits are the maximum amounts that a student may receive for an academic year.

Depending on the academic calendar of the program, a student who has reached the annual loan limit cannot receive another Stafford Loan until he or she either begins another academic year, or progresses within an academic year to a grade level with a higher annual loan limit.

- Stafford loans have annual loan limits.
- There is an overall annual loan limit for Stafford loans, and a separate limit for subsidized Stafford.
- Dependent students have a lower annual loan limit than independent students; if a dependent student's parent(s) cannot borrow a PLUS loan, the student becomes eligible for the higher Stafford loan limits for an independent student.
- The academic year is used as the basis for the student's annual loan limits.
- The student's maximum annual loan limit increases as the student progresses to higher grade levels.
- The loan limit may have to be prorated if the student's remaining portion of a program is less than an academic year.

Stafford/Loan Periods and Amounts

Ecclesia College uses a Scheduled Academic Year (SAY) to determine when a student is eligible for a new annual loan limit. Generally, a student's grade level for loan limit purposes is set according to the College's academic standards.

Increased unsubsidized Stafford limits for independent students and dependent students whose parents can't get PLUS

There are higher additional unsubsidized annual loan limits for independent undergraduate students. These higher additional unsubsidized loan limits also apply to dependent undergraduate students whose parents are unable to borrow PLUS loans due to adverse credit or other documented exceptional circumstances.

Unsubsidized Stafford loans are available for students whose parents have ended financial support and refuse to file a FAFSA. The College offers a dependent student an unsubsidized FFEL Stafford loan if the student's parents have ended financial support and refuse to file a FAFSA.

PLUS loan amounts for parents

There are no fixed annual or aggregate loan limits for PLUS loans. The total PLUS Loan amount borrowed by one parent or borrowed separately by more than one parent (including a non-custodial parent) may not exceed the student's estimated cost of attendance minus other financial aid awarded for the period of enrollment.

Grade Level Progression

The annual loan limit for Stafford Loans increases as a student progresses in his/her studies. Generally, a student's grade level for loan limit purposes is set according to the College's academic standards. Progression to a higher grade level does not always coincide with the beginning of a new academic year.

Grade level progression within the same academic year

In standard term programs, a student who has already borrowed up to the annual limit within an academic year can receive additional loan funds if the student progresses to a grade level with a higher annual loan limit during that same academic year.

Increasing the loan when grade level changes during academic year

The College may choose one of the following methods to increase the amount of an existing loan:

1. Certify/originate a new loan at the new grade level for the applicable amount (the difference between the new loan limit and the amount of the first loan). The loan period for the new loan must correspond to the term(s) during which the student qualifies for the higher loan limit (that is, it may not include a prior term when the student was classified at a lower grade level). If the new loan period is for a single term, the loan must be disbursed in two installments. (The school could also choose to cancel any pending disbursements of the first loan and certify/originate a new loan for an amount equal to the canceled disbursements of the first loan plus the additional amount for which the student is eligible due to the grade level change.)

2. Adjust the amount of the current loan. For FFEL, contact the lender to determine whether an increased loan amount due to grade level progression within an academic year may be processed as an adjustment without a new loan certification. If the increased amount is for a single term (for example, a spring semester), it must be disbursed in two equal installments, one at the beginning of the term and one at the midpoint.

With either option, the student's remaining financial need will be calculated using only the costs and estimated financial assistance for the term(s) during which the student qualifies for the higher loan limit.

Aggregate Loan Limits

A borrower who has reached his or her aggregate borrowing limit may not receive additional loans. Once the loans are repaid, in full or in part, the borrower may apply for additional Stafford Loans.

Checking loan amounts on NSLDS

If a student at Ecclesia has FSA loans that were received at other schools, Ecclesia will check the National Student Loan Data System (NSLDS) Web site to make sure the student still has remaining eligibility under the aggregate loan limits.

As long as there is no conflicting information, the College will rely on the financial aid history (provided on the ISIR as well as the NSLDS Web site) and the Transfer Student Monitoring process to tell us if a student is about to exceed the aggregate Stafford Loan limits.

Review of the Stafford MPN Process

1. Student Applies for Aid.
2. School Determines Eligibility and Loan Amount.
3. Certification/Origination.
4. Student completes MPN.
5. Disclosure & Entrance Counseling.
6. Disbursement to the Borrower.
7. Making Subsequent Loans.

General Provisions

Academic Year: For the purpose of awarding Federal Student Aid, the definition of an Academic Year at Ecclesia College is 24 credits and 30 weeks.

Annual Security Report Distribution Policy and Procedures

By October 1 of each year, the College will distribute to all enrolled students and current employees its annual security report. This report is available on the EC website, <http://www.ecollege.edu/consumer-information>. The report can also be found at <http://ope.ed.gov/security/>.

By October 1 of each year, the College will distribute to all current employees and students a notice of the annual crime report that includes a statement of the report's availability, the exact address at which the report is posted, a brief description of the report's contents, and a statement that the College will provide a paper copy of the report upon request.

The College will provide a notice to prospective students and prospective employees that includes a statement of the report's availability, a description of its contents, and an opportunity to request a copy. The College will provide its annual security report, upon request, to a prospective student or prospective employee.

The notice on the College's website will include the exact electronic address at which the report is posted, a brief description of the report, and a statement that the College will provide a paper copy of the report upon request.

Office Responsible: Campus Security Survey Administrator

Electronic Reporting

Ecclesia College maintains internet access through its network. Ecclesia College directly, or indirectly through its third-party servicer (Weber & Associates, Inc.) uses the following FSA electronic processes in order to be considered administratively capable of participating in the FSA programs.

- The College uses the E-App to submit and update the school's eligibility information.
- The College is enrolled in the Student Aid Internet Gateway (SAIG).
- The College uses FAA Access or its SAIG mailbox to exchange FAFSA or ISIR data with the Department's Central Processing System.
- The College uses the COD Website or its SAIG mailbox to exchange award and disbursement data for Pell Grants, ACG grants, and Direct Loans (applicable beginning July 1, 2010).
- The College uses the eCampus-Based (eCB) System to file the FISAP application and report.
- The College submits to the National Student Loan Data System (NSLDS) the school's loan data, student enrollment records, FSA program overpayments, and NSLDS Transfer Student Monitoring records.
- The College electronically submits the school's annual compliance and financial statement audits, and any other required audits.
- The College uses the Default Management Web site to receive its draft and official cohort default rate data electronically.
- The College uses the Information for Financial Aid Professionals (IFAP) Web site to review Dear Colleague Letters, announcements, or Federal Registers.

Second Baccalaureate Degree

Financial Aid for a Second Baccalaureate Degree is limited to the Federal Stafford Loan Program. Eligibility is determined by filing the Free Application for Federal Student Aid (FAFSA). If the student is currently repaying prior loans, those loans may be eligible for an in-school deferment. The student should contact his/her lender for more information on deferments.

Annual Security Report Distribution Policy and Procedures

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By October 1 of each year, the College will distribute to all current employees and students a notice of the annual crime report that includes a statement of the report's availability, the exact address at which the report is posted, a brief description of the report's contents, and a statement that the College will provide a paper copy of the report upon request.

The College will provide a notice to prospective students and prospective employees that includes a statement of the report's availability, a description of its contents, and an opportunity to request a copy. The College will provide its annual security report, upon request, to a prospective student or prospective employee.

The notice on the College's website will include the exact electronic address at which the report is posted, a brief description of the report, and a statement that the College will provide a paper copy of the report upon request.

Office Responsible: Campus Security Survey Administrator

Disbursement of Title IV funds if and when EC is notified that a student is in default

A person generally isn't eligible for FSA funds if he is in default on an FSA loan or he owes an overpayment on an FSA grant or loan and he has not made a repayment arrangement for the default or overpayment.

Any student applying for FSA funds must certify that he isn't in default on any FSA loan and doesn't owe an overpayment on any FSA grant, or that he has made satisfactory arrangements to repay the overpayment or default. This certification statement is printed on the Free Application for Federal Student Aid (FAFSA).

NSLDS match

To help Ecclesia identify students with problems such as defaulted loans or overpayments, the CPS matches the student's FAFSA information with his/her financial aid history in the NSLDS database. Ecclesia must resolve any conflicts between NSLDS and other information we have about the student before disbursing Title IV aid, for example, if NSLDS shows that a student isn't in default but the FA Office has documentation showing that she is in default.

The results of the NSLDS match are provided on the SAR and ISIR on the NSLDS Financial Aid History page. As with other matches, a "C" next to the student's EFC indicates problems that must be resolved.

Ecclesia may use the NSLDS record to determine the student's eligibility; the College will not need to wait for the corrected data to be reported.

▼ *Student not in database.* If a match with NSLDS is completed but there's no information on the student in the database, then no financial aid history can be provided. The output document will have a comment explaining that the student's SSN is not associated with any financial aid history. The FA Office will assume that he/she has no financial aid history unless we have conflicting information. If a loan history should exist, the College will help the student by contacting the lender (for FFEL) or the Direct Loan Servicing Center.

▼ *No relevant history.* If a student's SSN matches a record in the NSLDS database but there's no relevant financial aid history information to report, then no information will be on the output document. The SAR and ISIR will have a comment explaining that the student's record was matched with NSLDS, but no information was found to print on the NSLDS page.

Post screening—changes after initial match

Once the FA Office has received the financial aid history through NSLDS, we are not required to check for changes to the data before we disburse funds to the student. However, if the FA Office learns from NSLDS or another source that he was not or is no longer eligible, the FA Office will not deliver or disburse any more FSA funds and will help make sure he arranges to repay the aid for which he wasn't eligible.

NSLDS uses a postscreening process to let the College know when there are significant changes (such as a defaulted loan or an overpayment) to a student's financial aid history. If postscreening identifies changes that may affect the student's eligibility, the CPS will generate new output documents so that schools that are listed for receipt of the student's FAFSA information will automatically be notified. Items that have changed since the last transaction are marked on the output document with a “#” sign, and the reason code for the postscreening will be given.

Distance Ed Academic Policies

Each online course has specific academic requirements which means it is important to thoroughly read and comprehend all of the course information provided by your instructor, such as the syllabus. The policies below are general academic requirements which apply to all Distance Ed courses.

Distance Ed Tuition & Fees

We want to make private, Christian education as affordable as possible. The gifts of like-minded donors make it possible for us to offer a generous scholarship, bringing our \$475 online credit hour down to the very palatable rate of **\$266.33 per credit hour**. Therefore, a 3 credit hour undergraduate course at EC Online costs you only \$799. See the Financial Aid section (below) to discover how you can pay even less, out-of-pocket, for your online studies. Or click here to view our [Financial Aid Guide](#).

Graduate courses are \$850 for a 3 credit hour course (\$283.33 per credit hour) after the scholarship is applied. The normal rate of tuition for graduate courses is \$525 per credit hour.

Are you an Arkansas resident? Up to **\$2,000 per year** (potentially growing each year of enrollment) has recently been made available for your higher education! Click one of these links to view Financial Aid Scenarios for [Arkansas Students](#), [Out of State Students](#), and [International Students](#).

Undergraduate Online Course Costs	
Tuition Per Credit Hour (after \$208.70 scholarship)	\$266.33
Tuition Per Course (after \$626.10 scholarship)	\$799
One Time Application Fee	\$35
* One Time Matriculation Fee	\$150
One Time Graduation Fee	\$75
** One Time International Student Fee	\$75

Book costs vary. Online costs subject to change. See Refund Policy below.

* Instead of paying separate fees for services like new student orientation, advisement, degree applications, re-enrollment, etc., EC students pay a one-time *Matriculation Fee* and receive these and other services at no charge.

**There is an International Student Fee of \$75 for those students who are not U.S. citizens. (International students may not pursue an online degree studying in another location in the U.S. However, they can study in a location in their own or another country. You may email us at online@ecollege.edu to learn more.)

If you are interested in applying for life experience evaluation, please expect a \$35 charge per credit hour *evaluated* (not granted).

Payment for Online Courses

1) Payment must be made *before* your official enrollment at least one week prior to the commencement of your courses in order for you to have time to order and receive your textbooks.

2) A check or credit card for the total amount must be processed by the EC Business Office prior to our Online Academic Office officially activating your course enrollment. Any Pell and/or Loan money you are granted that is not used for tuition and fees will be reimbursed to you once the College has received it.

3) To make a payment by check contact [EC Online Student Services](#) or [Click here to pay online.](#)

Financial Aid

Maximum Pell grants vary from year to year. The amount for the 2016/17 school year is \$2,907.50 per semester for those students with the most need.

1) Your FAFSA form for the upcoming school year may be completed online at www.fafsa.ed.gov

2) For Financial Aid assistance, you may contact the Financial Aid Office at 479-248-7236

Refund Policy

The student must file this official [Withdrawal Form](#) with the Distance Ed Registrar to receive a tuition credit or refund. Your refund will be calculated on the date/time you submit this form. Students failing to properly withdraw from a course will not receive a tuition credit/refund. The withdrawal fee per course is \$25. This applies to administrative withdrawals as well. All times are in the Central Time Zone. If you are not sure what time it is in the Central Time Zone go to <http://time.gov>.

Refunds are issued according to the following schedule minus the nonrefundable application and matriculation fees.

(Students must receive official *confirmation* of course withdrawal from the EC Online office to be eligible to receive the appropriate refund noted below.)

All Online Courses -100% refund through first **6%** of a particular offering period (days are rounded up, when possible, to the benefit of the student)

- If the offering period is 8 weeks long, the student receives 100% refund for the first 3 days and 0% thereafter.
- If the offering period is 12 weeks long, the student receives 100% refund for the first 5 days and 0% thereafter.
- If the offering period is 16 weeks long, the student receives 100% refund for the first 7 days and 0% thereafter.

-There is a 0% refund after midnight on last “refundable” day of class.

Three-Day Intensives 100% refund first half-day only

Audits/Non-Credits Audited courses or non-credit courses cannot be dropped nor credit/refunds issued. Audited courses are not listed on transcripts.

Absenteeism

A student is considered absent when he fails to post one graded assignment during one full week of class. If you are absent, the Academic Office should be notified promptly by the Monday of the following week. Additional guidelines for absenteeism are listed below:

- 1) Absences are neither excused nor unexcused.
- 2) If a student is absent for two weeks (consecutively or separately), the course grade will be lowered by ten percent.
- 3) If a student is absent for three weeks or more, credit will not be awarded for the course.
- 4) Student will be administratively withdrawn from the course based on the date of last recorded attendance.
- 5) Technical difficulty is not an acceptable reason for absenteeism.
- 6) Discussion assignments (including peer review activities) are accepted only during the week they are assigned and cannot be submitted late or after a prolonged absence.

If you wish to withdraw from a class or program, you must submit this [Withdrawal Form](#). Your refund will be calculated according to the date this form is submitted. Please contact your instructor with your questions about absences.

Withdrawing from a Class/Program

If you wish to withdraw from a class or program, you must submit this [Withdrawal Form](#). Your refund will be calculated according to the date you submit this form. A \$25 withdrawal fee is assessed for each course withdrawn from. This includes courses students are administratively withdrawn from. Please note that your amount of financial aid may be impacted in accordance with your withdrawal date.

Technical Difficulties

You will need daily access to a computer running Windows 2000, XP or Vista; or a Mac OS 10.4 (or higher) to access and succeed in your classes. It is also the student's responsibility to ensure before enrolling in classes that he/she has dependable internet access.

Technical difficulties do not warrant a class extension, re-do or "incomplete." If you experience technical difficulties of any kind that you cannot resolve within 24 hours by contacting tech support or your instructor, it is imperative that you contact Distance Ed Administration immediately. If you delay in contacting administration and do not complete the course work in the allotted time, you will receive a default grade of "F" and no refund will be awarded. You may take the class again at a later date, replacing the default "F" with your earned grade. In that event, the "F" would be completely expunged and would not affect your GPA. If you believe you have a special case and have supporting documentation, you may appeal to the Academic Committee by writing Distance Ed Administration.

Note: Be sure to keep ALL originals (back-ups) of your coursework in case of technical difficulties that may arise.

Academic Honesty

Violations will result in substantial penalties. All instances of cheating or plagiarism will be reported to the Academic Office. First time offenders will receive an "F" on the assignment or test; second time offenders will receive an "F" in the course and will be referred to the Vice President of Student Services for probationary and/or expulsion review. Even if the infraction is inadvertent, the assignment will receive a failing grade for the following errors:

- 1) Presenting anyone else's work, ideas, or research as one's own.
- 2) Omitting quotation marks or altering a quoted passage without using ellipses or brackets.
- 3) Substituting synonyms and following word order of the original passage when paraphrasing.
- 4) Failing to provide in-text citations when borrowing ideas or language from a source.
- 5) Citing sources in your paper without listing them on a Works Cited page, or vice-versa.

Americans with Disabilities Act (ADA) Compliance

Ecclesia College will comply with the provisions of Title III of Americans with Disabilities Act, as a public accommodation, and will provide reasonable accommodation to persons otherwise qualified who fulfill the College's ADA procedures, inasmuch as the reasonable accommodation does not constitute an undue burden or fundamental alteration for the institution.

Please note: If you have a disability as defined in the Americans with Disabilities Act, you must notify the Academic Office and the Student Development Office of your disability and complete the necessary steps to receive reasonable accommodation for your disability.

Information regarding the Americans with Disabilities Act is available through the Student Development Office. The First Year Program Coordinator is the designated ADA liaison for the institution.

Students who fail to register their disability(ies) with the Academic Office and the Student Development Office and complete the procedures as outlined in the ADA Policy (AMPAP 2:8.0) will not receive any accommodation for their disabilities. Reasonable accommodation begins when the procedures are fulfilled and are not retroactive to the period of time before the procedures were completed.

Attendance Policy

Regular and punctual attendance is required. Ecclesia College's attendance policy requires that you be present every week in the online classroom. Please contact your instructor if you have specific questions regarding the Attendance Policy.

Classroom Ethics—Netiquette

Students are responsible for reading and understanding the Distance Ed Netiquette Policy. Please review the expectations for online discussions listed below:

- 1) Always be polite and positive.
- 2) Address the entire class as opposed to only one student. Be objective and open to new ideas.
- 3) Acknowledge and accept cultural differences.
- 4) Consider that your written words reflect your Christian values.
- 5) Use standard English. Omit slang and "chat" terms or symbols.
- 6) Do not use all capital letters as this indicates shouting.
- 7) Use complete-sentence format and proper grammar and mechanics.
- 8) Focus on solutions rather than problems.
- 9) Use titles that reflect the content of the comment.

Incompletes

Awarding a grade of incomplete is discouraged. A student must formally request an incomplete grade via email by the first day of the sixth week class and must have a good cause for the request—one that can be documented. To submit a petition for an incomplete, the student must be in good standing in the course with a passing score with no previous weekly absences.

Textbooks

It is the student's responsibility to order his or her book in time to have received it before a given course begins. It may prove necessary at times (if the student is enrolled at a late date) to order your book 2nd or even 1st day mail.

Student Comments and Appeals

A student who has a comment, grievance, or an appeal related to an official policy, guideline, or disciplinary decision should follow this procedure for resolution:

- 1) Contact the person who has made the decision and request an explanation. If it is discovered there has been a misunderstanding, the problem can be resolved at this point.
- 2) If the appeal is not satisfactorily resolved, the student should speak with supervisor of the person who made the decision.
- 3) If the problem is not yet resolved, the student may then request a video or phone conference hearing with the EC Administrative Council by submitting a written appeal within a week of the incident. The person with whom a grievance is directed is to be a part of this meeting. The decision of the EC Administrative Council (which includes the President) will include a written response or the decided action, if any, and will be communicated to the student within a week following the meeting.
- 4) If a student wishes to file a complaint with their home state agency, they may do so by contacting the proper personnel in their state. For a complete list of contact information for state agencies, please [click here](#).

Inclement Weather Policy

On occasion, extreme weather conditions may lead to power outages for an extended period. If outages do occur and are documented by local media officials, due dates for assignments may be adjusted accordingly.

EC Leave of Absence (LOA) Policy

July 10, 2013

A leave of absence (LOA) is a temporary interruption in a student's program of study. LOA refers to the specific time period during a program when a student is not in attendance. An LOA is not required if a student is not in attendance only for an institutionally scheduled break. However, a scheduled break may occur during an LOA.

An LOA must meet certain conditions to be counted as a temporary interruption in a student's education instead of being counted as a withdrawal requiring Ecclesia College to perform a return calculation. If an LOA does not meet the conditions in 34 CFR 668.22(d), the student is considered to have ceased attendance and to have withdrawn from school, and Ecclesia College is required to perform a Return calculation.

Students use an official Leave of Absence form to formally request a leave of absence for less than one academic year (two consecutive terms). Students seeking to leave the institution for more than two consecutive terms should use the College Withdrawal form. The Leave of Absence together with any additional leaves of absence must not exceed a total of 180 days in a 12 month period.

Students must indicate the appropriate reason for their request on the LOA form. Students receiving title IV aid must submit a written request for leave of absence approval. The written request must include the reason that the student has to leave. It should name mitigating circumstances that occurred beyond the student's control. Leave of Absences are approved based on a reasonable expectation that the student plans to return.

Students seeking a leave of absence (LOA) must meet with the Dean of Students to obtain the appropriate signature.

Students must meet with financial aid and student accounts representatives to discuss the financial aid and billing implications for leaving the college. A copy of the LOA written request and approval are forwarded to the Office of Financial Aid and placed in the students financial aid file. The Leave of Absence (LOA) form with the appropriate signatures must be submitted to the Office of the Registrar for processing. At the time of submission of this form, the Office of the Registrar, student signature and last date of attendance is confirmed and included in the student's permanent record. A firm registration schedule must be on record for the returning or subsequent term.

Students Approved for Leave of Absence (LOA) will obtain the same class schedule upon their return. The institution may not assess the student any additional institutional

charges, the student's need may not increase, and therefore, the student is not eligible for any additional Federal Student Aid.

Loan recipients must complete a loan exit counseling session & the Office of Financial Aid is responsible for explaining to the student the effects that failing to return from LOA may have on the student's loan repayment terms, including the expiration of the student's grace period. A student granted an LOA that meets the criteria in this section is not considered to have withdrawn and no return of aid calculation is required. Upon the student's return from the leave, the student continues to earn the federal student aid previously awarded for the period.

If the student fails to resume attendance at the point in the academic program where he/she interrupted training at the beginning of the LOA, the student must be treated as a withdrawal. In that case, at Ecclesia College, a school required to take attendance, the last date of class attendance is used as a withdrawal date for a student that does not return from an LOA.

The Office of the Registrar will formally notify all respective offices on or at the close of add and drop for the up and coming term if the LOA student fails to return so that withdrawal procedures can be followed.

Student "Consumer Information"

In the 1998 Higher Education Act amendments Congress requires that colleges provide students with a list of consumer disclosures. Here we give you a brief description of the disclosure information and how to obtain the complete disclosure information. If you need any further assistance after reading the various publications or after contacting the individual departments we ask that you contact the Financial Aid Office at 479-234-7236 ext. 208.

Family Education Rights and Privacy Act (FERPA)

- Right to and procedures for inspecting and reviewing a student's educational records
- Right to and procedures for requesting amendment of a student's education records
- Right to consent to disclosure of personally identifiable information contained in the student's education records
- Right to file a complaint with the U.S. Department of Education
- Right to obtain a copy of the student records policy

Our student records policy is available in the Student Handbook. Copies are also available upon request in the Student Services Office or in the Financial Aid Office.

Available Financial Assistance

- Description of all available federal, state, and institutional financial need-based *and non-need-based assistance* programs, and for each program a description of:
 - Application form and procedures
 - Student eligibility requirements
 - Selection criteria
 - Criteria for determining the amount of a student's award
- Rights and responsibilities of students receiving Title IV and other financial aid, including:
 - Criteria for continued eligibility
 - Satisfactory academic progress standards and criteria to reestablish eligibility if student fails to maintain satisfactory academic progress
 - Method and frequency of financial aid disbursements
 - Terms of any loans received, sample loan repayment schedules and the necessity for repaying loans
 - General conditions and terms applicable to any employment offered as part of student's financial aid award
 - Exit counseling information required to be provided and to be collected from student borrowers of the FFEL Program

This information is available in the Financial Aid Office, in the Financial Aid Handbook (some of the above information), and in the Direct Loan Master Promissory Note.

Institutional Information

- Cost of attending Ecclesia College
- Refund policies
- Requirements for officially withdrawing from school
- Summary of requirements for the return of Title IV loan assistance by withdrawn students
- Information regarding Ecclesia College's academic programs
- Entities that accredit, certify, or approve Ecclesia College and procedures for reviewing school's accreditation, certification or approval documentation
- *Description of any special services and facilities for disabled students*
- Title and available employee(s) responsible for dissemination of institutional and financial disclosure information and how to contact them

This information is available in the Financial Aid Office and in the following Ecclesia College publications:

EC Academic Catalog (some of the above information)

Student Handbook (some of the above information)

Completion/Graduation Rates

- Completion or graduation rates of degree-seeking, full-time undergraduates who graduated or completed their program within 150% of the normal time for graduation or completion

These rates are posted on Ecclesia's website, www.ecollege.edu.

Campus Security Information

See "Annual Security Report Distribution Policy and Procedures"

Administration of FSEOG

FSEOG

To receive a Federal Supplemental Educational Opportunity Grant (FSEOG), a student must meet the general eligibility requirements. An eligible undergraduate at Ecclesia College must have financial need, and students with the lowest EFCs who will also receive Pell grants for the award year have primary consideration for FSEOG money.

The undergraduate student is defined under the FSEOG Program as a student who is enrolled in an undergraduate course of study at an institution of higher education and who:

- has not earned a bachelor's degree or first professional degree; and
- is in an undergraduate course of study that usually does not exceed four academic years or is enrolled in a four- to five-academic-year program designed to lead to a first degree.

Ecclesia College makes FSEOG funds reasonably available (to the extent that funds remain) to all eligible students.

Awarding FSEOG

Award Amounts

The maximum Federal Supplemental Educational Opportunity Grant (FSEOG) for a full academic year is usually \$4,000. The minimum FSEOG amount is \$100, but Ecclesia may prorate this amount if the student is enrolled for less than an academic year.

The FSEOG maximum award for a student applies to both the Federal share and the required non-federal share.

Selecting FSEOG Recipients

When awarding FSEOG funds for an award year, Ecclesia first selects students with the lowest expected family contributions (EFC) who will also receive Pell Grants in that award year. This group is known as the FSEOG first selection group. If Ecclesia has remaining FSEOG funds after making awards to all Pell Grant recipients for that award year, the College will next select students with the lowest EFCs who are not receiving Pell Grants. This group of students is known as the FSEOG second selection group.

A student who will also receive a Pell Grant in that award year is a student who has demonstrated Pell Grant eligibility for the same award year based upon an EFC that Ecclesia has calculated for the student, or the EFC on the student's SAR or ISIR.

The FA Office will keep documentation of the eligible EFC that was calculated for the student, and the FA Office will confirm Pell Grant eligibility prior to disbursement of the FSEOG. If the FSEOG recipient does not actually receive a Pell Grant during the award year, but the documentation shows that the FSEOG award and disbursement was made in good faith, the College is not required to recover the FSEOG funds. If the student loses Pell Grant eligibility prior to disbursement of the FSEOG, the College will cancel the FSEOG award.

Establishing categories of students

The College's selection procedures specify categories of students to ensure that the students in each category have an opportunity to be awarded FSEOG funds.

Categories:

1. Students beginning the year in the Fall semester will receive approximately 85% of available funds.
2. Students beginning the year in the Spring semester will receive approximately 15% of available funds.

The College's written selection procedures ensure that FSEOG recipients are selected on the basis of the lowest EFC and Pell Grant priority requirements over the entire award year.

Within each category, Ecclesia first awards the assigned FSEOG funds to students with the lowest EFCs who will also receive a Pell Grant. If FSEOG funds assigned for that category still remain, the College will next award FSEOG funds to students in the category with the lowest EFCs who will not receive a Pell Grant.

Frequency & amount of FSEOG disbursements

The College awards FSEOG for a full academic year, so a portion of the grant is paid during each payment period. The total FSEOG award is divided between the fall and spring semesters.

However, the College may pay an FSEOG in unequal amounts if the student has costs or resources that are different for different payment periods. The College may make payments within a payment period in whatever installments will best meet the student's needs.

FSEOG Method of Matching Federal Share

The non-federal share (25%) of FSEOG awards are made from the College's own resources. The College provides the eligible student with an institutional grant: EC SEOG Match.

Administrative Capability

Disbursements and Financial Statements

(section added: Spring 2010)

The College's institutional records must demonstrate proper administration of FSA program funds and show a clear audit trail for FSA program expenditures. Ecclesia College keeps records of student accounts for each enrollment period which include:

- Student's institutional charges
- Cash payments
- FSA payments
- Cash disbursements
- Refunds
- Returns
- And any overpayments

Means and methods used to ensure compliance with FSA regulations:

Each student account will record each student's institutional charges, cash payments, FSA payments, cash disbursements, refunds, returns and overpayments for each enrollment period. The College will maintain records required under the individual Title IV HEA program regulations.

Reconciliation

The Federal Funds account is reconciled monthly when bank statements are received. A copy of the bank statement is forwarded to our third party service provider, Weber & Associates, Inc.

All money from the Federal Funds account is applied to students' accounts. Monthly reconciliation of the Federal Funds bank statement provides a check that all monies are accounted for.

Fiscal Records

The College accounts for the receipt and expenditure of Title IV, HEA program funds in accordance with generally accepted accounting principles.

Disbursing Title IV Funds

- How Title IV Funds are disbursed
 - Procedures to ensure disbursement of Title IV funds by payment period and method used for payment of a student's account
 1. Student agrees to FA Award Letter
 2. FA Office notifies Business Office of student charges for the appropriate semester.
 3. Cash payments are credited to student's account
 4. FA office delivers "Ecclesia College _____ Check Register", or a student's loan disbursement detail sheet to the Business Office after the FA Office receives notification that funds have been transferred to the College's Federal Funds account.
 5. Funds are applied to student account with notification of source (Pell, SEOF, loan, etc.)
 - Procedures for disbursing credit balances
 1. As awards / payments are entered in the Business Office, a credit balance would become apparent.
 2. The Business Office disburses credit balance within 3 business days.
 3. Disbursement is made by check to the student's campus mail box or mailed to last known address if student is no longer active.
 - Procedures for early and late disbursements
 1. Ecclesia does not practice early disbursement of funds.
 2. See the "Return of Title IV" funds for the process for late disbursements.

Return of Title IV Funds (R2T4) Policy FA Office of Ecclesia College

The return of Title IV funds is administered by Financial Aid Office of Ecclesia College. This policy applies to students who withdraw (official, unofficially) or are dismissed from enrollment at Ecclesia College. It is separate and distinct from the Ecclesia College Refund Policy (see Refunds section under Student Expenses in the College General Catalog). Therefore, the student may still owe funds to the school to cover unpaid institutional charges. The school may also attempt to collect from the student any Title IV program funds that the school was required to return. The calculated amount of the "Return of Title IV Funds" that is required for students affected by this policy are determined according to the following definitions and procedures, as prescribed by regulation.

The Institution has 45 days from the date the institution determines that the student withdrew to return all unearned funds for which it is responsible. The school is required to notify the student if they owe a repayment via written notice.

The school must advise the student or parent that they have 14 calendar days from the date the school sent the notification to accept a post-withdrawal disbursement. If a response is not received from the student or parent within the permitted time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV programs. Post-withdrawal disbursement must occur within 120 days of the date the student withdrew.

The Return of Title IV Funds (R2T4) regulation does not dictate the institutional refund policy, however. The calculation of Title IV funds earned by the student has no relationship to the student's incurred institutional charges.

Title IV funds are awarded to a student under the assumption that he/she will attend school for the entire period for which the assistance is awarded. When a student withdraws from all his/her courses, for any reason including medical withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive.

A school is required to determine the earned and unearned Title IV aid a student has earned as of the date the student ceased attendance based on the amount of time the student was **scheduled** to be in attendance.

If the student withdraws from all his courses prior to completing over 60% of a semester, he/she may be required to repay a portion of the federal financial aid that he/she received for that term. A pro rata schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Federal aid includes Federal Stafford Loan (subsidized and unsubsidized), Parent Plus Loan, Pell Grants, SEOG Grants, ACG, and any other Title IV funds.

The return of funds is based upon the concept that students earn their financial aid in proportion to the amount of time in which they are enrolled. Under this reasoning, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once 60% of the semester is completed, a student is considered to have earned all of his financial aid and will not be required to return any funds.

Withdrawal before 60%:

The Ecclesia College FA Office must perform a R2T4 to determine the amount of earned aid up through the 60% point in each *payment period*. Ecclesia College will use the Department of Education's prorate schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Withdrawal after 60%:

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, Ecclesia College will still determine whether the student is eligible for a post-withdrawal disbursement.

Withdrawals:

A student's **official** withdrawal date is determined by using one of the following:

- The date he/she officially withdrew with the Office of the Registrar during the Registrar's withdrawal period.
- The date the student submitted his petition to withdraw to the Dean of Students if the Office of the Registrar's withdrawal period has ended and the student successfully petitioned to withdraw.
- The date the student was expelled/dismissed from the college.

In the event that a student does not go through the proper withdrawal procedures as defined in the Academic Information section of the College Academic Catalog the student's **unofficial** withdrawal date is determined by using one of the following:

- The date the student died, if the student passed away during the semester.
- The last date that the student attended class or academic activity, whichever is later.
- If a student fails to earn a passing grade in any class, the Registrar will collect class attendance records for the student and determine if applying the "unofficial withdrawal date" policy is applicable.

The student must inform in a timely fashion, in person or by email if personal appearance is not possible, the Financial Aid Office at jwadkins@ecollege.edu of any withdrawal occurring during a semester.

The FA Office determines the return of Title IV funds percentage. Institutions are required to determine the percentage of Title IV aid “earned” by the student and to return the unearned portion to the appropriate aid program.

The return of Title IV funds policy follows these steps:

Step 1: Student’s Title IV information

The FA Office will determine:

- A) The total amount of Title IV aid disbursed (Not aid that could have been disbursed) for the semester in which the student withdrew.

A student’s Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student’s account on or before the date the student withdrew.

- B) The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester in which the student withdrew.

Step 2: Percentage of Title IV Aid Earned:

The FA Office will calculate the percentage of Title IV aid earned as follows:

The number of calendar days completed by the student divided by the total number of calendar days in the semester in which the student withdrew.

The total number of calendar day in a semester shall exclude any scheduled breaks of more than five days.

Days Attended ÷ Days in Enrollment Period = Percentage Completed

If the calculated percentage exceeds 60%, then the student has “earned” all the Title IV aid for the enrollment period.

Step 3: Amount of Title IV Aid Earned by the Student

The FA Office will calculate the amount of Title IV Aid earned as follows:

The percentage of title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the term in which the student withdrew (Step 1-B).

$$\text{Total Aid Disbursed} \times \text{Percentage Completed} = \text{Earned Aid}$$

Step 4: Amount of Title IV Aid to be Disbursed or Returned:

If the aid already disbursed equals the earned aid, no further action is required.

If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

$$\text{Total Disbursed Aid} - \text{Earned Aid} = \text{Unearned Aid to be Returned}$$

If the aid already disbursed is less than the earned aid, the SFS will calculate a Post-Withdrawal Disbursement.

Earned AID:

Title IV aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the semester. Title IV aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director. In accordance with federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds" is allocated in the following order:

Return of the Title IV Aid, based on the type of aid disbursed, in the following order:

1. Unsubsidized Federal Direct Loan
2. Subsidized Federal Direct Loan
3. Federal Plus Loan received on behalf of the student
4. Pell Grant
5. SEOG Program Aid
6. Other Title IV Aid

Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student's grace period for loan repayments for Federal Unsubsidized and Subsidized Direct Loans will begin on the day of the

withdrawal from the College. The student should contact the lender if he/she has question regarding their grace period or repayment status.

Institutional and student responsibility in regard to the Federal Return of Title IV Funds policy

The FA Office's responsibilities in regard to the Return of Title IV funds policy include:

1. Providing each student with the information given in this policy;
2. Identifying students affected by this policy and completing the Return of Title IV Funds calculation;
3. Informing the student of the result of the Return of title IV Funds calculation and any balance owed to the College as a result of a required return of funds;
4. In a timely manner, returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
 - a. Within 7 days of determining that a student withdrew, the Registrar's Office is to make communication with the FA Office
 - b. Within 30 days of determining that a student withdrew, the FA Office is to submit R2T4 calculations to the Business Office
 - c. The College has 45 days from the date the institution determines that the student withdrew to return all unearned funds for which it is responsible.
5. Notifying student and /or Plus borrower of eligibility for a Post-Withdraw Disbursement, if applicable;

The student's responsibilities in regard to the Return of Title IV Funds policy include:

1. Becoming familiar with the Return of Title IV Funds policy and how withdrawing from all his courses effects eligibility for Title IV aid;
2. Resolving any outstanding balance owed to Ecclesia College resulting from a required return of unearned Title IV aid.

Post-Withdrawal Disbursements

In the event a student is eligible for a post-withdrawal disbursement based on the student's budget, awarded financial aid and Title IV funds and R2T4 calculations, a post-withdrawal disbursement must be made only after the following conditions are met.

1. Student and parents were in most cases verbally notified of the availability of post-withdrawal disbursements by the FA Office within one week from the date of R2T4 calculation was performed.
2. Student and parents in most cases verbally notified the FA office within a reasonable time indicating their acceptance of available post-withdrawal disbursement amounts. The reasonable time refers to allowing sufficient time to school to process a post-withdrawal disbursement within the deadlines set by the Department of Education.
3. Student has outstanding institutional charges that are due and wants to pay off those charges by applying his/her post-withdrawal disbursement.
4. Student/Parents completed all necessary paperwork related to such post-withdrawal disbursement within a reasonable time.
5. Student Financial Services must track the notification and authorization to make the disbursement and meet deadlines as prescribed by ED. A school must process Title IV aid within 120 days from the last day of the enrollment period.

The post-withdrawal disbursement must be applied to outstanding institutional charges before being paid directly to the student.

The procedures and policies listed above are subject to change without advance notice.

Satisfactory Academic Progress (see EC Academic catalog)

EC's Financial Aid Satisfactory Academic Progress Policy has been designed to strengthen and reinforce the relationship that should exist between financial aid and successful academic participation.

Federal regulations require that schools establish satisfactory academic progress standards for students applying for and receiving federal aid. These regulations require that the Financial Aid Office review all periods of a student's enrollment history regardless of whether financial aid was received, to determine if a student is making satisfactory academic progress toward an educational goal. A student's progress will be evaluated at the end of the fall and spring semesters by the standards outlines below. All periods of enrollment will be evaluated regardless of whether or not financial aid was received. Any academic transcripts received by the Financial Aid Office from other colleges will be evaluated using the same Satisfactory Progress Policy as outlined below.

These standards apply to all students who apply for and receive financial aid from the following programs:

- Federal Pell Grant
- Federal Work Study
- Federal Direct Loan Program
- Federal Supplemental Educational Opportunity Grant

Educational Objective

Students receiving financial aid at EC must be enrolled in a course of study leading to an associate or bachelor degree.

In order to satisfy Satisfactory Academic Progress (SAP) requirements, financial aid recipients must:

1. Earn a minimum grade point average (GPA) of 2.00 for all classes attempted during the semester and have a minimum 2.00 cumulative GPA at the end of the second academic year.

Grade Point Average: Grade symbols of A, B, C, D, or Pass earned during the semester will be considered as acceptable for courses completed and Satisfactory Academic Progress consideration. "Pass" grades will be assigned the equivalent value of a 2.00 GPA. Courses completed with an F, I, W or AW will not be considered acceptable for Satisfactory Academic Progress. Courses completed with a WM (withdrawal for military leave) are excluded from the determination. Even though a "D" is considered a passing grade, the total GPA must not fall below 2.00 for each semester.

Incompletes: Incompletes will not be considered acceptable for Satisfactory Academic Progress. An incomplete course counts as credits attempted, but is not included in the GPA and credits completed until the incomplete grade changes to a passing or failing grade. Conversion of an “I” to an “F” is then included in the GPA for the semester.

Withdrawals: Withdrawals will not be considered acceptable for Satisfactory Academic Progress. If the student withdraws from a course or courses (W grade) after the first week of classes during a given term, the credits are included in the count of courses attempted. A “W” is not included in the GPA.

Repeated Courses: When a student repeats a course, the total attempted hours will increase with each repeat, but the student will only earn hours for a completed course once.

Noncredit Remedial Courses: These credits are not computed in the semester’s GPA. Remedial classes successfully completed count toward Satisfactory Academic Progress. They do not count toward graduation nor do they count in the determination of grade level for student loans. Students are limited to the equivalent of one (1) year, or 32 credit hours of approved remedial classes that can be funded by federal financial aid.

Transfer Credit: All credits accepted for transfer students are included in the total attempted credits for SAP determination as completed hours. Transfer accepted hours do not equate to degree specific hours. The enrollment at prior institution(s) is pro-rated by counting every sixteen credits or part thereof transferred in as one semester. That total number of semesters will be subtracted from the twelve semester maximum time frame. The number remaining is the number of semesters a student can receive financial aid at Ecclesia College. Transfer hours do not affect cumulative GPA of credits taken at Ecclesia College.

2. Maximum Time Length

Federal regulations require that institutions establish a maximum time period or unit total for a student to complete an educational objective if financial aid is received. Financial aid recipients will be considered to be making Satisfactory Academic Progress if they complete their educational objective within the timetable indicated below. The educational objective as indicated on the Financial Aid Application will be used for this determination.

Associate Degree: This requires a completion of a minimum of 60 credits at EC. Students must complete their educational objectives within three years and are allowed up to time and a half the number of credit hours required in their degree.

Bachelor Degree: This requires a completion of a minimum of 120 credits at EC. Students must complete their educational objectives within six years and are allowed up to time and a half the number of credit hours required in their degree.

3. A minimum Number of Units (credit hours) to be completed each semester.

Enrollment Status Credits Completion Requirements

Enrollment Status	Cumulative GPA	Minimum number of credit hours earned each semester	Evaluation Period
Full-time	2.0	10	Semester
$\frac{3}{4}$ - time	2.0	7.5	Semester
$\frac{1}{2}$ - time	2.0	5	Semester
Less than $\frac{1}{2}$ - time	2.0	2.5	Semester

Academic Year: For the purpose of awarding Federal Student Aid, the definition of an Academic Year at Ecclesia College is 24 semester hour credits and 30 weeks of classes per year.

Financial Aid Probation / Disqualification

The Financial Aid Office will evaluate each financial aid recipient's academic progress each semester. Each semester-end evaluation will include a GPA review as well as an assessment of progress made toward completion of the semester minimum unit expectation. Students placed on financial aid probation or disqualified from financial assistance will be so notified in writing.

Financial Aid Probation

Students will be placed on financial aid probation if they fail to complete their credit hours expectation as defined by enrollment status or if they earn less than a 2.0 GPA for all courses attempted each semester. Financial assistance will be continued during this probationary semester.

If at the end of the probationary semester a student completes the credit hour expectation as defined by enrollment status with a minimum GPA of 2.0, they will be removed from financial aid probation. Students not completing sufficient credits to meet the projected annual minimum credit expectation requirement during the probationary semester will be subject to disqualification from financial assistance.

Financial Aid Disqualification

Financial aid recipients will be disqualified from financial assistance if, for two consecutively enrolled semesters, they fail to complete the minimum semester credit expectation as defined by enrollment status, or if they earn less than a 2.0 GPA for all courses attempted each semester.

Reinstatement

A student who was previously disqualified may have their financial aid reinstated if they meet their semester credit expectation as defined by enrollment status with a minimum GPA of 2.0. The student should complete the same credit expectation in the reinstatement semester as the semester he or she was disqualified for aid. To be reinstated, the student must submit to the Financial Aid Office a copy of all grades showing courses completed along with a written request.

Appeals

A student appeal may be filed for not meeting the GPA standard or the credit hour expectation. Students may also appeal if they have reached the maximum time frame. Appeals may be filed for the following mitigating circumstances: **Medical problems; family emergency; other documented extenuating circumstances.**

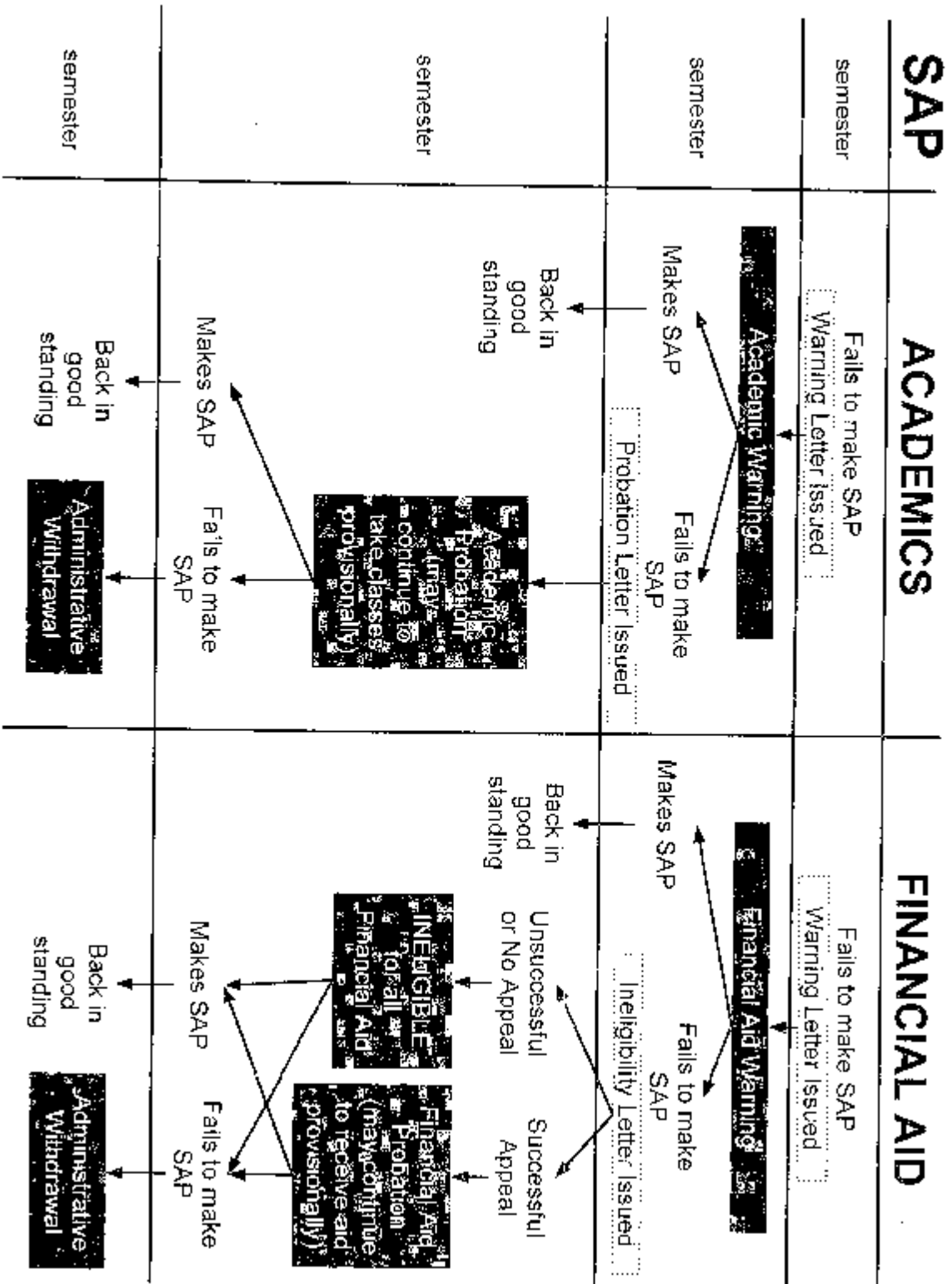
An appeal form can be obtained from the Financial Aid Office. The student is responsible for presenting sufficient information and documentation to substantiate the existence of mitigating circumstances. The Financial Aid Appeal Committee will initially review the appeal. If the student wishes to appeal the decision, he/she may make a written request to have a hearing before the EC Student Development Council. The decision of the Student Development Council is final.

In summary, the student is responsible to maintain **satisfactory academic progress** toward a degree in accordance with the regularly prescribed standards of the College. Full-time undergraduate students at Ecclesia College must meet or exceed a minimum cumulative GPA of 2.0 based on a 4.0 point scale each semester of enrollment.

Any student who has less than a 2.0 grade point average in a given semester will be asked to evaluate priorities and develop a strategy to improve his/her study habits. Students will receive an **academic warning** from the Registrar at the end of the first semester he/she (1) falls below a 2.0 cumulative grade point average, (2) does not successfully achieve a 2.0 grade point average in a given semester,

or (3) fails to meet the minimum number of required units to be completed each semester in relationship to the hours he/she was enrolled in. Students will receive **academic probation** notification from the Registrar if they remain below a 2.0 cumulative grade point average for a second consecutive semester, or otherwise fail to complete SAP in accordance with this written policy.

If a student who receives federal assistance fails to meet satisfactory academic progress during a semester, he/she will receive appropriate **warning or probation notifications from the Financial Aid Office** as well.



VERIFICATION POLICIES AND PROCEDURES

In compliance with CFR668, Subpart E, Ecclesia College will verify that the data reported on the Free Application for Federal Student Aid (FAFSA) is accurate by obtaining documentation to support the financial data reported on the FAFSA.

The college will verify all of the students selected for verification by the U.S. Department of Education and those students selected for verification under the institution's verification selection criteria.

Verification Criteria

The primary items that are verified are:

- Household size
- Number in college.
- Adjusted Gross Income (AGI)
- U.S Taxes paid.
- Untaxed income which includes Social Security benefits, Child Support, IRA/Keogh Exclusions, Foreign Income Exclusions, Earned Income Credit, Welfare benefits, Additional child tax credit, Child support paid out to another individual that has been reported on work sheet 'C'.

ADDITIONAL INFORMATION CRITERIA The College reserves the right to require students to submit additional information if the following conditions exist:

1. Students who are only independent because they indicate on the FAFSA that they have a dependent that they support but have zero income.
2. Students and/or parents of dependent students who report zero or very little income.
3. Students and/or parents who indicate they did not file a federal tax return but are required to file based on the Internal Revenue Services tax filing requirements.
4. Married students and/or parents who have filed as head of household.
5. All ISIRS that are flagged for discrepant information.
6. Documentation submitted that is conflict with the data on the FAFSA or reveals

income that should have been reported on the FAFSA.

2. **REQUIRED DOCUMENTATION** Students selected for verification will be notified that they have been selected for verification and will be asked to provide the following documentation by a certain date:

1. Verification Worksheet.
2. Copies of the student's and/or parents federal tax return for the most recent tax year.
3. Explanation of any income reported of worksheets A and B on the FAFSA. Students and parents may report untaxed income on verification worksheets. The FAO will only ask for documentation of untaxed income and benefits if there is reason to believe that there is a discrepancy.
4. Documentation of any monetary value reported on worksheet C.
5. Any other documentation needed to resolve discrepant information on the FAFSA.

Notification to Students

Once the Financial Aid Office receives the ISIR the system will generate a request for additional information to those students who are selected for verification.

THE VERIFICATION PROCESS

Once the Financial Aid Office determines that the student and/or parents have submitted all of the required and requested documents the Financial Aid Office will compare the documentation with the data reported on the FAFSA by:

1. Verifying that there are no issues of 'concern' or 'C' code issues.
2. Confirming that the following data reported on the FAFSA agrees with the tax return or other financial documentation for anyone's income reported on FAFSA:
 - * Adjusted Gross Income
 - * Taxes paid
 - * Untaxed income and benefits:
 - Child support received and paid out
 - IRA/Keogh deductions
 - Earned Income Credit
 - Foreign Income
 - Number in household
 - Number in college.

3. Ensure that the Verification Worksheet is completed correctly and that the income data, household size and number in college reported on the Verification Worksheet agrees with the data reported on the FAFSA. If not, conflicts will be resolved and corrections will be submitted.

a) Only those person's in the student's parent's household that are under the age of 24 will be counted in the household unless the parent can document that they are truly providing 50% of the person's support or have legal guardianship.

b) Independent students will have to prove that they provide 50% support to a person listed in the household who is not the student's biological or adoptive child unless the student can document they are providing 50% or more of the person's support or have legal guardianship.

VERIFICATION EXCLUSIONS

A student's application may be exempt from the verification process if some or all of the verification requirements due to certain unusual circumstances exist. Except in the case of a student's death, however, none of these verification exclusions excuses the College from the requirement to resolve conflicting information.

- An applicant selected for verification does not have to be verified if the applicant was in jail or prison at the time of verification.

- A recent immigrant does not have to be verified if the student is an immigrant that arrived in the United

States during the calendar years that are representative of the academic year.

- The student's spouse is deceased or mentally/physically incapacitated.

- The spouse is residing in a country other than the U.S and can't be reached by normal means of communication.

- Student's parents are deceased or physically incapacitated.

- The parents' are residing in a country other than the U.S. and cannot be contacted by normal means of communication.

- The applicant is a legal resident of Guam, American Samoa or the Commonwealth of the Northern Mariana Islands.

- The applicant is a citizen of the Republic of the Marshall Islands, the Federated States of Micronesia or the Republic of Palau.

Verification and Signature Requirements

1. Student
 - a. Tax return must be signed by student (or spouse), or the tax preparer must provide his name and SSN, EIN, or PTIN.
 - b. Must sign Verification Worksheet.
2. Parent(s) (if student is dependent)
 - a. Tax return must be signed by one parent, or the tax preparer must provide his name and SSN, EIN, or PTIN.
 - b. One parent must sign Verification Worksheet.

The College uses a Financial Aid File Checklist to ensure regulatory compliance with signature requirements. If a student is tagged for verification, there is a checklist for appropriate documentation. When the tax form is received, there is a place to check that. There is also a place to check that the tax form is appropriately signed.

The College will submit corrections resulting from the verification process. Any corrections made to the student's ISIR will also have corrections submitted to the Central Processing System (CPS).

Verification tolerance

Verification can sometimes uncover minor errors that won't significantly affect the student's eligibility, so the regulations provide a tolerance for verification changes.

This tolerance is \$400: if the total difference between the incorrect and correct values for certain items is more than \$400, the information must be corrected.

To calculate the difference, the College will first add the original (incorrect) AGI and untaxed income amounts. From that sum subtract the original U.S. income tax paid to get the uncorrected total. Do the same for the correct values: add the correct AGI and untaxed income and subtract the correct U.S. income tax paid to get the corrected total.

If the difference between the uncorrected total and the corrected total is \$400 or less, the errors are within tolerance; the College may award the student aid without submitting a correction or recalculating the EFC.

Using the tolerance is optional— Ecclesia can always have the student submit corrections for reprocessing.

Note that there is no tolerance for errors in nondollar items. If the original application has an error in any nondollar item, such as household size, the student or Ecclesia must correct it.

WLS Program

Policy regarding Credit Balances

Whenever the College credits a student's account and the total amount of all Title IV, HEA program funds (including FWS and Work College earnings) credited exceeds the amount of tuition and fees, room and board, and other authorized charges, the College will pay the resulting credit balance directly to the student as soon as possible, but (1) no later than 14 days after the balance occurred if the credit balance occurred after the first day of class of a payment period; or (2) no later than 14 days after the first day of class of a payment period if the credit balance occurred on or before the first day of class of that payment period.

WLS Program Policy

In some cases students have the opportunity to begin working on campus (generally after July 1) during the summer prior to the fall semester to earn hours toward their fall work requirement.

With permission of the Work Office, students may also earn a % of their allowed earnings (usually 225 hours) in the fall toward the spring semester if they plan to attend in the spring.

Policy regarding Proper distribution and holding of earned FWS dollars.

Ecclesia College pays FWS compensation, including Federal Work College earnings, by crediting the student's account at the institution to satisfy current award year charges for tuition and fees, room & board, and other institutionally provided educationally related goods and services, if the student contracts with the institution for such goods and services. The College must receive written authorization from the student.

A student may choose another distribution method, including check or similar instrument, or by electronic funds transfer (EFT) to a bank account designated by the student.

Procedure

During orientation students are given the option of which compensation method they prefer. Verification of consent will be sent to the Financial Aid and Business Offices by the WLS Program Office. A copy of this verification is kept in the student's WLS file and the student's Financial Aid file. It is the responsibility of the WLSP Office to verify if the student has consented to the chosen procedure and that the Financial Aid and Business Offices receive the supporting consent verification.

Each week students are expected to turn in timecards for hours worked. Signatures are required by both the student as well as the supervisor to validate each timecard. Timecards must be turned in to the Work-Learning office by the end of the following work week. The student's earnings are compensated in four week cycles which will occur no later than 30 days from the last reported work day on the timecard. Students will receive an electronic "Aid Payment" notification on their SIS Financial Dashboard.

January 1, 2016: Reference Work Colleges legislation regarding work award.

EXAMPLE OF CHECK LIST AGREEMENT

Work-Learning-Service Program: Voluntary Authorization

_____ I understand that EC's standard procedure is to pay Student Work in the form of tuition credit (or credit on other fees). The payment is earned only as I perform the work. I am giving EC permission to electronically transmit payments to my account. I understand that I may modify or cancel this authorization at any time. I understand if I do not work the minimum required hours for the academic year, that I am subject to the consequences set forth in the SWLP Policy Manual.

Awarding Federal Work-college funds

Work Learning Service Program

Ecclesia College is federally recognized as a Work College.

Ecclesia requires students, including at least one-half of all students who are enrolled on a full-time basis, to participate in a comprehensive work-learning-service program for at least five hours each week, or at least 80 hours during each period of enrollment, except summer school, unless the student is engaged in an institutionally organized or approved study abroad or externship program.

The College provides students participating in the comprehensive work-learning-service program with the opportunity to contribute to their education and to the welfare of the community as a whole.

Ecclesia College operates a *comprehensive student work-learning-service program*: A student work-learning-service program that—

- (1) Is an integral and stated part of the institution's educational philosophy and program;
- (2) Requires participation of all resident students for enrollment and graduation;
- (3) Includes learning objectives, evaluation, and a record of work performance as part of the student's college record;
- (4) Provides programmatic leadership by college personnel at levels comparable to traditional academic programs;
- (5) Recognizes the educational role of work-learning-service supervisors; and
- (6) Includes consequences for nonperformance or failure in the work-learning-service program similar to the consequences for failure in the regular academic program.

Selection Procedures

As such, the college offers “federal work award” (FWS award) to the extent of available funds, to all eligible students. The amount of the FWS award is not to exceed the student’s financial need.

The College offers “institutional work award” to all students not eligible for FWS funds.

Method of Matching Federal Share

As a Work College, the Colleges matches Federal funds made available for this program on a dollar-for-dollar basis from non-Federal sources. The institution keeps records documenting the amount and source of its share.

INSTITUTIONAL SCHOLARSHIPS

PURPOSE

To describe the rules and criteria for institutional scholarships.

AUTHORITY/SOURCE

Finance Committee and Financial Aid Committee.

POLICY

Institutional scholarships are established for the purpose of recruitment and retention of students who contribute to enhance the Colleges enrollment goals. Awards may be offered to qualified students who meet one or more of the following eligibility requirements:

- I. Students with demonstrated financial need
- II. Students with demonstrated athletic ability
- III. Students with demonstrated skills: music, drama, etc.
- IV. Students who have demonstrated academic excellence

Programs are administered by the respective areas responsible for the recruitment of students who meet the specified criteria. Each area is responsible for making the awards and providing the Financial Aid Office with a list of recipients. Awards may be for a set amount or full tuition. They may also include an allocation for books and other living expenses. Amounts and award criteria vary widely across programs.

PROCEDURES

Upon receipt of award information from administrative/academic area, the Financial Aid Office will issue an award letter. At the beginning of each semester, the Financial Aid Office will verify compliance with eligibility criteria before authorizing disbursement of funds by the Business Office.

Students who fail to meet renewal criteria (if applicable) will be notified of the potential loss of eligibility at the end of the Spring semester each academic year. Generally, deficiencies can be made up during the Summer preceding the next academic year.

STATE PROGRAMS

PURPOSE

To describe the rules and criteria for State of Arkansas Programs

AUTHORITY/SOURCE

Arkansas Department of Higher Education

POLICY

The ADHE administers merit scholarships and need-based grants targeted towards special student populations attending postsecondary educational institutions in the State of Arkansas.

The recipients are selected by ADHE and the names are forwarded to the Financial Aid Office for the purpose of sending an award notification and for disbursement through the Business Office. The Financial Aid Office is responsible for verifying all eligibility criteria prior to awarding the state program.

PROCEDURE

The process of awarding state programs begins with ADHE sending a list of recipients to the Financial Aid Office identifying the students who meet their criteria for the state program.

Need-based grants require the completion of the FAFSA. Recipients must meet satisfactory progress as defined by ADHE.

Awards are renewable if the student meets state academic progress standards for renewal.

Academic Competitiveness Grant

The Academic Competitiveness Grant (ACG) program is for undergraduate students who are enrolled in their first or second academic year in an eligible program in any field, who have completed a rigorous secondary school program of study, and who also have at least a 3.0 cumulative GPA for the first academic year.

A school that offers at least one eligible program and participates in the Federal Pell Grant Program must award grants to qualified applicants. The total amount of the student's EFC and financial aid, including the ACG cannot exceed the cost of attendance.

Weber & Associates provides a form for schools to certify student eligibility for the Academic Competitiveness Grant program. Detailed information regarding this grant program can be found in the Regulatory Review Service section of Weber's website.