

FINANCIAL AID

The Office of Financial Aid (“OFA”) at Newberry College strives to provide access and equity in higher education by assisting students and their families (if applicable) in obtaining federal, state, and institutional aid. The OFA is generally open between the hours of 8AM and 4:30PM, Monday through Friday; and they may be reached via telephone (803-321-5127) or email (finaid@newberry.edu).

HOW TO APPLY FOR FINANCIAL AID

Applying for financial aid at Newberry College is fast and easy! To get started, you must:

1. Apply and be accepted for admission to Newberry College;
2. Submit the *Free Application for Federal Student Aid* (“FAFSA”) online at <https://studentaid.gov/h/apply-for-aid/fafsa>; and,
3. Review, complete, and submit any additional documentation requested by OFA.

Newberry College does not currently utilize a priority deadline for financial aid applications; however, all SC residents must complete a FAFSA by June 30th of each year if they wish to be considered for a South Carolina Tuition Grant.

CONSUMER INFORMATION:

A detailed listing of all required consumer information disclosures can be found in your Wolf Den account by clicking on the “Financial Aid” tab, clicking “**click here** to access your financial aid information,” and then choosing “Consumer Information” from the drop-down menu.

IMPORTANT THINGS TO REMEMBER

1. The Office of Financial Aid’s official communication method is institutional email. It is the responsibility of every student to check his/her email on a regular basis for updates from the financial aid office.
2. Newberry College does not allow gift aid to exceed the direct cost of attendance (tuition, fees, room, and board). Should a student receive more gift aid than is necessary to cover direct costs, OFA will reduce institutional aid to compensate. *With the expressed permission of the Dean of Enrollment Management, this policy may be overruled on a case-by-case basis.*
3. To qualify for institutional aid, students must enroll on a full-time basis each semester. A student is enrolled on a full-time basis when s/he enrolls in at least 12 credit hours of non-remedial coursework each semester. *Students enrolled in a remaining period of study that is shorter than a full academic year may receive institutional aid at a prorated amount for part-time attendance.*
4. To qualify for state aid, student must enroll on a full-time basis each year. For state aid purposes, a student is enrolled on a full-time basis when s/he enrolls in at least 12 credit hours of non-remedial, degree applicable coursework each semester.
5. Students and parent(s) are primarily responsible for financing a student’s educational costs. Newberry College’s financial aid programs are designed to supplement a family’s own resources, not pay for the entire cost of attending. For programs that are need-based, a student’s level of need is determined using standard federal methodology.

6. Financial aid award amounts are subject to change depending upon funding levels and student eligibility criteria. Receiving a funding type one year does not necessarily indicate that you will receive it in subsequent years.
7. Students wishing to receive a federal direct student loan must complete a *Master Promissory Note* and *Entrance Loan Counseling*. Both documents must be completed online at www.studentaid.gov.
8. Students are not eligible for institutional aid while being charged a reduced rate for tuition (example: *online programs*).
9. Students are required to notify OFA if they receive any type of aid that is not directly awarded by the college.
10. Students are generally awarded financial aid based on the assumption that they will be living on-campus. If a student decides to live off-campus—for any reason—institutional aid will be reduced by 25%. *Beginning with the Spring 2021 semester, this reduction will increase to 37%. Students who were already approved for off-campus housing during the Fall 2020 semester will be grandfathered in at the 25% rate until the end of 2020-2021 academic year.*
11. A U.S. citizen or national, a permanent resident of the U.S., certain residents of the Pacific Islands, and other eligible non-citizens (with an I-151, I-551, I-94, or I-688) may be eligible for some forms of federal aid and/or for state aid. Documentation in addition to that indicated in the section “How to Apply for Financial Aid” may be required.
12. Once a student *completes* the requirements for an undergraduate degree (as defined in federal regulations), the student is no longer eligible to receive the Federal Pell Grant, the Supplemental Educational Opportunity Grant, a South Carolina Merit Based Scholarship, or a South Carolina Tuition Grant.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Students who are enrolled in a degree seeking program at Newberry College must meet *Satisfactory Academic Progress (“SAP”)* standards in order to maintain eligibility for federal and state aid. Institutional aid is not subject to SAP; therefore, students who fail to meet SAP may continue to receive institutional aid so long as all other basic eligibility requirements have been met.

The SAP evaluation process involves a review of three specific components: *quantitative, qualitative, and maximum timeframe*. The following pages outline the minimum standards for each requirement. *Please note that many state and institutional scholarships have higher eligibility requirements than those set forth by this SAP policy. It is ultimately the responsibility of students to know and understand their specific eligibility criteria for their federal, state, institutional, and private awards.*

Component #1: Quantitative

In order to meet the minimum requirement for the *quantitative* SAP component, students must

complete *at least* 67% of the credit hours in which they officially enroll. This percentage (referred to as a “completion rate”) is calculated by dividing the number of credit hours earned (cumulative) by the number of credit hours attempted (cumulative). The completion rate percentage will be rounded in accordance with standard mathematical rounding rules (ex: 66.5% will be rounded up to 67%, whereas 66.49% will be rounded down to 66%).

$$\frac{\text{Cumulative Earned Credit Hours}}{\text{Cumulative Attempted Credit Hours}} = \text{Completion Rate (\%)}$$

Attempted hours include those for all completed courses, incomplete courses, withdrawn courses, failed courses, remedial courses, repeated courses, transferred courses, pass/fail courses, and courses that may have previously been forgiven due to academic amnesty. Attempted hours do not include courses that were dropped during an official add/drop period.

Component #2: Qualitative

In order to meet the minimum requirement for the *qualitative* SAP component, students must maintain a minimum GPA (local, cumulative) in accordance with the following schedule:

Satisfactory Academic Progress GPA Schedule	
Prior to the End of the Second Academic Year	1.75
>= to the End of the Second Academic Year	2.00

The following type of coursework will be excluded from the qualitative calculation for SAP: withdrawn coursework, incomplete coursework, transferred coursework, pass/fail coursework, and other types of coursework that carry no quality point value. Only the highest grade earned for repeat coursework will be counted in the qualitative calculation (please see “Repeat Coursework Disclaimer” below). All other coursework, including remedial coursework and coursework previously forgiven due to academic amnesty, will count in the qualitative calculation. GPA calculations will not be rounded for the purposes of determining qualitative completion status.

Component #3: Maximum Timeframe

In order to meet the minimum requirement for the maximum timeframe component, students must complete—or be able to complete—their declared program of study within 150% of its published length (as measured in credit hours). Students will not be permitted to receive aid after either of the following criteria have been met:

1. The student has reached or exceeded the maximum timeframe; or,
2. It has been determined that the student will exceed the maximum timeframe prior to completing his/her declared program of study.

All attempted credit hours (except those attempted elsewhere that have not been accepted for transfer) will be factored into the maximum timeframe calculation. Credit hours that may have been previously forgiven due to academic amnesty will still count in the maximum timeframe calculation. Students who have failed the maximum timeframe component because of a change in academic major are encouraged to file an appeal (see “SAP Appeal” section below).

Review of SAP

Academic records are reviewed for SAP at the end of each term (i.e., fall, spring, and summer), and official notifications are sent exclusively via institutional email. The SAP review process is referred to as an *evaluation*. There are three general SAP statuses—*satisfactory*, *warning*, and *ineligible*—and all statuses are based on the results of a student’s most recent evaluation.

Satisfactory Status: All students initially start their college career at Newberry in a satisfactory status. While in a satisfactory status, students are eligible for aid so long as they continue to meet all other basic eligibility criteria. Students can maintain a satisfactory status by continuing to meet the requirements of all SAP components during each subsequent evaluation.

Warning Status: Students are placed into a warning status when the following two criteria are met: (1) they were in a satisfactory status during their most recent semester of attendance, and (2) their most recent evaluation indicates that they did not meet the requirements for all SAP components. While placed in a warning status, students are allowed one (1) additional semester of aid eligibility (assuming all other eligibility criteria have been met). Students who meet the requirements for all SAP components at time of their next evaluation will be placed back into a satisfactory status. Students who do not meet the requirements for all SAP components at the time of their next evaluation will be placed into an ineligible status.¹

Ineligible Status: Students are placed into an ineligible status when they have exhausted their warning period and are still not meeting the requirements for all SAP components. Students in an ineligible status are not eligible for federal, state, or, in some cases, private funds (depending on the rules promulgated by their respective provider[s]). Students will remain ineligible until one of the following two situations occur: (1) a subsequent evaluation indicates that the requirements for all SAP components have been met, or (2) an appeal is submitted and approved.

SAP Status Summary		
Status Name	Description	Eligible for Aid
Satisfactory	Student has met all SAP requirements.	Yes
Warning	A student, who was most recently in a satisfactory status, fails to meet one or more SAP requirements.	Yes; Time Limited
Ineligible	A student, who was most recently in a warning status, fails to meet one or more SAP requirements.	No

SAP Appeals

Students with unusual circumstances (e.g. death in the family, illness, injury, or other circumstance beyond their control) may request the reinstatement of their financial aid by submitting an appeal form and supporting documentation to the financial aid office. If a student’s appeal is granted, they will be placed in either a *probationary* status for one semester **or**, at the discretion of the financial aid office, a *financial aid recovery* status. If a student’s appeal is denied, they will remain in an ineligible status until such time as their next evaluation indicates that the requirements for all SAP components

¹ Please note that students who fail to meet the maximum timeframe component will not be placed in a warning status but will instead move directly to an ineligible status.

have been met.

- A. Students who are placed in a probationary status will be allowed to receive their financial aid for one (1) additional semester (hereby referred to as a *probationary period*). If—at the end of the probationary period—a student has met the requirements for all SAP components, they will be placed back into a satisfactory status. If—on the other hand—a student has not met the requirements for all SAP components by the end of their probationary period, they will be placed back into an ineligible status.
- B. Students who are placed in a financial aid recovery status² will be allowed to receive their financial aid for a limited duration that potentially exceeds one (1) semester. While placed in a financial aid recovery status, students will be required to meet a series of pre-defined academic goals (hereby referred to as a *financial aid recovery plan*). Financial aid recovery plans are reviewed during each subsequent evaluation, and students who fail to meet the terms and conditions of their financial aid recovery plan will be placed back into an ineligible status. A financial aid recovery status remains valid until any of the following situations occur: (1) a student has met the requirements for all SAP components and no longer needs to be placed in a financial aid recovery status, (2) a student fails to meet the terms and conditions of their financial aid recovery plan, (3) a student fails to maintain continuous enrollment, or (4) a student's financial aid recovery status otherwise expires.

In accordance with federal regulations, only one appeal may be submitted per unusual circumstance occurrence. All claims made in the appeal must be substantiated with supporting documentation. If a student is unable to provide documentation that substantiates their reason for requesting an appeal, the appeal will not be approved. If students have questions about the type of supporting documentation that should be submitted with their appeal, they should contact the financial aid office via email (finaid@newberry.edu). Students who wish to appeal must do so by 3PM the day before the published end of add/drop for that respective semester.

A committee consisting of three financial aid staff members—one of whom must be the director or associate director of financial aid—will review each SAP appeal. While the committee actively encourages input from other departments when necessary, only the committee members expressly listed in this policy will have the authority to vote on appeal decisions. The SAP appeal decision will be determined by majority vote of the committee. Based on the appeal's individual merits, the committee maintains sole right to decide whether a student qualifies for a probationary status or a financial aid recovery status; and this decision cannot be appealed. The director of financial aid reserves the right to overrule—with cause—any decision of the committee.

Repeat Coursework Disclaimer

Only traditional and online students who receive a grade of *D+*, *D*, *F*, or *FA* in a course at Newberry may request to repeat the course to have the GPA reflect the higher grade (this can only be done once). Students who make a "C" or better may not repeat a course to improve their grade. *The request for an adjusted GPA must be made (to the registrar's office) during the registration period for the course that is to be repeated; and the course must be repeated at Newberry College. Any repeat coursework attempted outside of this policy will be included in the GPA calculations for the*

² Referred to as an *academic plan* in federal regulations.

qualitative component of SAP.

Grade Change Disclaimer

In accordance with federal regulations, grade changes (including those for incomplete coursework) will not be applied retroactively to evaluations. Should a student receive an official grade change, that change will not be factored into SAP calculations until the official evaluation immediately following the change.

CERTIFICATION OF SELECTIVE SERVICE REGISTRATION

As required by federal law, all male students between the ages of eighteen (18) and twenty-five (25) must register for the Selective Service in order to be eligible for federal student aid.

STUDENT FINANCIAL AID PROGRAMS

Newberry College offers federal, state, and institutional aid to all *eligible* students. The term *financial aid* refers to need based grants, non-need based grants, merit scholarships, and educational loans. Grants and scholarships are considered gift aid, and therefore do not have to be repaid by the student. Loans must be repaid by students in accordance with their promissory note(s). Listed below are some of the funding types that Newberry College is authorized to award:

Federal Programs:

- (A) The Federal Pell Grant
- (B) The Federal Supplemental Educational Opportunity Grant
- (C) The Federal Direct Subsidized Loan Program
- (D) The Federal Direct Unsubsidized Loan Program
- (E) The Federal Direct Parent Loan for Undergraduate Study Program
- (F) The Federal Work Study Program
- (G) The Federal Perkins Loan Program (No Longer Awarded)
- (H) The Federal TEACH Grant
- (I) Veteran's Benefits
- (J) ROTC Scholarships

More information (including eligibility criteria) can be found online at <https://studentaid.ed.gov/sa/>, <https://www.va.gov/service-member-benefits/>, and <https://www.goarmy.com/rotc/scholarships.html>.

State Programs:

- (A) The South Carolina Tuition Grant
- (B) The South Carolina LIFE Scholarship
- (C) The South Carolina HOPE Scholarship
- (D) The South Carolina Palmetto Fellows Scholarship
- (E) The South Carolina Palmetto Fellows Enhancement Scholarship
- (F) The South Carolina LIFE Enhancement Scholarship
- (G) The South Carolina National Guard College Assistance Program
- (H) Vocational Rehabilitation Programs

For more information about LIFE, HOPE, PALMETTO FELLOWS, and NGCAP please visit <https://che.sc.gov/>.

For more information about the South Carolina Tuition Grant, please visit <https://sctuitiongrants.org/>.

For more information about Vocational Rehabilitation Programs, please contact your local State Department of Vocational Rehabilitation.

Institutional Programs:

1. **Academic Awards:** given to students in recognition of demonstrated scholastic ability
2. **Athletic Awards:** given to student-athletes in recognition of demonstrated athletic ability
3. **Need Based Awards:** given to students based on demonstrated financial need
4. **Non-Need Based Awards:** given to students based on the award's specific requirements
5. **Residential Assistant Room Allowances:** given to residential assistants.

Endowed Scholarships:

The college has a large number of endowed scholarships. These scholarships are awarded to students based on the individual restrictions set forth for each scholarship. There is no application process for endowed scholarships. Endowed scholarship funds are used by the institution to underwrite the academic scholarships that are awarded directly by Newberry College. Students who are awarded an endowed scholarship are required to write a thank you letter to their respective donor.

Private Scholarships:

Private scholarships are scholarships that are awarded from someone other than Newberry College. Private scholarship checks will be posted (in their entirety) to the semester during which they were received **unless** otherwise specified by the scholarship provider in writing. *Beginning Spring 2021, private scholarships will only be added to award letters once actual payment has been received from the scholarship provider.* Scholarship checks should be sent to the following address:

Newberry College
ATTN: Office of Financial Aid
2100 College Street
Newberry, SC 29108

The student's full name and student identification number should be clearly written on the memo line.