

Financial Aid At A Glance

The following is a summary of the Financial Aid Programs offered at Morris College

| Programs | Descriptions Qualifications | Annual Awards | Applications To Complete | Check List |
|---|---|---|--|------------|
| Federal Pell Grant | Must have an EFC of < 4140 | \$400 - \$4,731 | FAFSA & Institutional Application (MCAA) | |
| Federal Supplemental Education Oppor. Grant | Must be Pell Grant eligible | \$100 - \$4,000 | FAFSA & MCAA | |
| Federal Perkins Loans | Must have Financial Need | \$100 - \$3,000 | FAFSA & MCAA | |
| Federal Work-Study | Must have Financial Need | \$100 - \$2,000 | FAFSA & MCAA | |
| Federal Academic Competitiveness Grant | Must be Pell Grant eligible and have completed a rigorous secondary school program and a 3.0 GPA for second year students | \$750 - \$1,300 | FAFSA | |
| National SMART Grant | Must be Pell Grant eligible, 3.00 GPA or above and major in science or mathematics | \$4,000/per year | FAFSA | |
| Federal TEACH Grant | Must have a 3.25 or above GPA and plan to teach full-time | \$4,000/per year | Signed agreement to serve as a Full-time teacher with 8 years after graduation. | |
| Federal Direct Subsidized Stafford Loan | Need-Based Loan The Department of Education pays interest while the student is in school and during grace and deferment periods. | \$3,500 - 5,500 depending on grade level | FAFSA & MCAA | |
| Federal Direct Unsubsidized Stafford Loan | Non- Need based Loan The borrower is responsible for interest during the life of the loan | \$3,500 - \$5,500 depending on grade level | FAFSA & MCAA | |
| Federal Direct PLUS Loan | Non-Need based Loan Available to parents of dependent undergraduate students | Cost of attendance minus any other financial aid received | PLUS Application | |
| South Carolina Tuition Grant | Need-Based Grants Awarded to SC Resident who applies before June 30th | \$3,200/year | FAFSA | |
| Palmetto Fellows Scholarship Program | Merit-Based Scholarship Awarded to SC Residents who meet the qualifications | \$6,700 - \$10,000/year | High School officials must submit a list identifying the students who meet the SAT, GPR, Major, and HSR criteria | |
| South Carolina LIFE Scholarship | Merit-Based Scholarship Awarded to SC Residents who meet the qualifications | \$5,000 – 7,500/ year | No application is required The College determines the student's eligibility based on GPA, HRS, Major and/or SAT/ACT | |
| South Carolina HOPE Scholarship | Merit-Based Scholarship Awarded to First Year S.C. residents who meet the qualifications | \$2,800/year | No application is required The College determines the student's eligibility based on 3.00 GPA and not eligible for LIFE or Palmetto Fellows | |
| The Luns C. Richardson Endowed Scholarship | Merit-Based Scholarship Awarded to exceptional high school graduates with a GPA of 3.5 or higher on 4.00 scale | \$4,500/year Must maintain a 3.50 GPA for renewal | Luns C. Richardson Endowed Scholarship Application | |
| The Presidential Scholars | Merit-Based Scholarship Awarded to high school graduates who rank in the upper one-fourth of their graduating class | \$750- \$2,500/year Must maintain a 3.00 GPA for renewal | The Presidential Scholarship Applications | |
| The College Fund/UNCF Scholarships | Need and Merit-Based Scholarships | \$500 - \$10,000/year | Complete Student Profile at www.uncf.org | |
| Morris College Prizes and Awards (See College Catalog) | Need and Merit-Based | \$25 - \$200 | Prizes and Awards Nomination Form | |
| Morris College Other Scholarships (see College Catalog) | Need and Merit-Based | \$200 - \$3,000 | Prizes and Awards Nomination Form | |

TABLE OF CONTENTS

| | |
|--|--|
| Letter From Director Of Financial Aid | |
| Who's Who In The Office Of Financial Aid | |
| Introduction | |
| What Is Financial Aid?..... | |
| Who Determines How Much I Can Pay? | |
| What Is A Student Aid Report? | |
| What Is Need?..... | |
| How Is My Need Met? | |
| What Is A Financial Aid Package? | |
| What Types Of Programs Are Included? | |
| Am I An Independent Student? | |
| What About Transfer Students?..... | |
| What About Transient Students? | |
| Special Facilities, Services And Accessibility For Handicapped Students..... | |
| Statement Of Educational Purpose | |
| Award Notification | |
| If You Do Not Want to Accept The Award | |
| What Are Overawards? | |
| To Avoid Overawards | |
| How, When, And Where Do I Receive My Financial Aid? | |
| Issuance Of Students' Refunds..... | |
| What Are My Rights? | |

What Are My Responsibilities?

Whom Do I Contact If I Have Questions?

Financial Aid Policy.....

Financial Aid Programs Available

Priority Deadlines For Financial Aid

Grants

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

South Carolina Tuition Grant (SCTG).....

Student Employment

Federal College Work-Study Program (FWSP)

Federal College Work-Study/Community Service Program.....

Loans

Federal Perkins Loans (Formerly National Direct Student Loan- NDSL).....

William D. Ford Federal Direct Student Loan Program

Federal Direct PLUS Loan (PLUS)

South Carolina Teacher Loan Program (TLP).....

Debt Management And Pre-Loan Counseling.....

Scholarships.....

Luns C. Richardson Endowed

Morris College Presidential Scholarships

United Negro College Fund (UNCF) Scholarships

Other Available Assistance

Policy On Satisfactory Progress For Eligibility.....

Eligibility.....

Satisfactory Progress

Appeal/Reinstatement

The Effect Of Course Withdrawals.....

The Effect Of Incomplete Grades

The Effect Of Repeated Courses
Academic Rating And Membership.....
Policy Of Nondiscrimination.....
Cost Of Attendance.....
Refund Policy.....
Pro-Rata Refund Policy.....
Academic Program.....
 Organization.....
 Degrees Offered.....
 General Requirements For Degrees.....
 Grade Point Average.....
Morris College Graduates By Major Programs ().....
The Faculty.....
Accreditation.....
Instructional Faculty By Academic Discipline.....
Retention/Attrition Rate.....
Facilities.....

Dear Student:

Thank you for applying for student financial aid at Morris College. The Office of Financial Aid is committed to providing information and assistance to you as you prepare to achieve one of life's greatest goals, an education.

Student financial assistance can be made available through a combination of programs, i.e. grants, loans, scholarships and federal work-study. However, a student must qualify according to federal guidelines for the federal assistance. Residents of the State of South Carolina must be eligible for the South Carolina Tuition Grant. All aid programs have one objective: to provide access to an education for all qualified applicants.

This bulletin has been developed to assist you in understanding the types of financial aid available and your rights and responsibilities regarding these programs. We hope it will answer most of your questions about financial aid at Morris College. If you have concerns which have not been addressed, please give us a call.

Very best wishes,

Sandra S. Gibson, Director
Office of Financial Aid

WHO'S WHO IN THE OFFICE OF FINANCIAL AID

Mrs. Sandra S. Gibson
Director of Financial Aid
sangibson@morris.edu

Ms. Marguerite D. Wilder
Assistant Director of Financial Aid
mwilder@morris.edu

Mrs. Montresa Epps
Loan Management Coordinator
mepps@morris.edu

Mrs. Lou E. Parrott
Senior Secretary
lparrott@morris.edu

Ms. Gloria Evans
Default Management Coordinator
gevans@morris.edu

OFFICE HOURS

Monday - Friday 8:00 A.M. - 5:00 P.M.

PHONE NUMBER

(803) 934-3238 or (803) 934-3245

Fax Number

(803) 775-4217

LOCATION

MABEL K. HOWARD BUILDING

The Student Consumer Information Bulletin

INTRODUCTION

This bulletin has been prepared in response to Federal regulations which require that colleges and universities define the role of their students in part as consumers of educational services. As consumers of educational services, students are in need of certain kinds of consumer information about the college or university that they attend so that they may properly pursue and protect their interests. This bulletin provides a substantial amount of consumer information that is useful to students and prospective students at Morris College and that is required by Federal regulations to be distributed to them. Among the kinds of consumer information that it contains are the following:

- (1) What student financial aid programs are available at Morris College.
- (2) How student aid is distributed among students at the college.
- (3) How to apply for the student assistance programs and what standards are used to determine eligibility.
- (4) The criteria used at the college to determine whether a student is maintaining satisfactory academic progress and the procedures by which a student who failed to maintain such progress may re-establish eligibility for Federal student financial aid.
- (5) The rights and responsibilities of students receiving financial assistance.
- (6) The means by which financial aid will be disbursed and the frequency of disbursements.
- (7) The terms of schedules for repayment of student loans.
- (8) The terms and conditions of any employment which is part of the financial aid package.
- (9) The cost of attending the college.

- (10) The refund policy of the college.
- (11) The academic programs available at the college and the faculty and facilities available for those programs.
- (12) Data regarding retention of students at the college.
- (13) The number or percentage of students completing each program if such data are available.
- (14) Where and from whom information on student assistance at the college may be obtained.

WHAT IS FINANCIAL AID?

Financial aid is the economic assistance available to help you meet the cost of attending college. This economic assistance may be in the form of scholarships, grants, loans, work-study jobs, or a combination of these programs.

WHO DETERMINES HOW MUCH I CAN PAY?

The amount you can afford to pay is based upon Federal guidelines and upon a Student Aid Report which you receive after completing the Free Application for Federal Student Aid (FAFSA). Your college Financial Aid Officer interprets the guidelines and the report to determine how much you can pay.

WHAT IS A STUDENT AID REPORT?

A Student Aid Report is a document which indicates your Effective Family Contribution (EFC) as determined by the Free Application for Federal Student Aid (FAFSA). The FAFSA is a consistent and systematic way of measuring the ability of your family to pay for educational costs and your eligibility to receive funds from Federal, State, and other programs.

It determines the ability, not the willingness, of you and your family to finance your education. Everyone who applies is treated fairly and equally under this system. In determining how much you and your family can contribute, a number of factors are considered.

Information you provide on the Free Application for Federal Student Aid must include all family resources: parents' income, parents' assets, student's assets and special sources of income of the student. If you are an independent married student, your spouse's income must be included. All taxable and non-taxable income (Social Security, AFDC, Veterans' Benefits) is included.

Allowances are also made for taxes and Social Security paid, medical or dental expenses not covered by insurance, and a housekeeping allowance if both parents are working.

Also considered is the value of assets of the parents including the value of a farm or business, savings, stocks, bonds, and real estate other than the family home.

Other factors considered are the family size, unusual expenses, employment expenses, and the number of family members in college.

From these factors, the FAFSA determines how much you and your family can contribute and how much money you will need to finance your education.

WHAT IS NEED?

Need is the difference between what you and your family are expected to contribute and what it will cost to attend Morris College. When your need is determined, then the Financial Aid Office will make your award.

HOW IS MY NEED MET?

Once your need has been established by the FAFSA and your financial aid file is complete, you will be awarded funds according to the programs you apply for and your eligibility for specific programs. Usually your need will be met in the form of a financial aid package.

WHAT IS A FINANCIAL AID PACKAGE?

A financial aid package is a combination of different forms of financial aid that together makes up your financial aid award. A financial aid package may include scholarships, grants, loans, and employment in work-study positions.

WHAT TYPES OF PROGRAMS ARE INCLUDED?

SCHOLARSHIPS are generally awarded on the basis of grades and/or financial need and do not have to be repaid. (Eligibility requirements and obligations may vary according to each scholarship).

GRANTS are outright financial gifts that do not have to be repaid, and eligibility for grants is determined by the student's need.

LOANS must be repaid or cancelled in accordance with specific program regulations. Repayments usually begin six to nine months after graduation or withdrawal from school and include payment of interest at a rate that varies depending upon the type of loan made.

WORK-STUDY provides part-time jobs to help with educational costs, and the student's work schedule is built around his or her academic schedule.

AM I AN INDEPENDENT STUDENT?

You are considered an independent student if you are one of the following--

- will be 24 or older before January 1.
- married on the day you apply (even if you are separated but not divorced).
- enrolled in a master's or doctoral degree program (beyond a bachelor's degree)
- have children who receive more than half their support from you.
- have dependents (other than your children or spouse) who live with you and who receive more than half their support from you at the time you apply and through June 30th.
- have both parents deceased, or you are (or were until age 18) a ward or dependent of the court.
- currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- a veteran of the U. S. Armed Forces

The Office of Financial Aid may require you to submit documentation to verify your independent status.

WHAT ABOUT TRANSFER STUDENTS?

A transfer student should apply to Morris College by completing the same process as any other student. Please note that your financial aid does not automatically transfer from one school to another; you must apply for aid at Morris College.

WHAT ABOUT TRANSIENT STUDENTS?

Financial Aid Policy for Transient Students

(Summer School Only)

Any student who has been granted permission by the Academic Dean to attend another institution may apply for financial aid to cover this period of enrollment. However, a transient student ***MUST*** consult with the Director of Financial Aid at least one month prior to registration at the host institution, and a consortium agreement ***MUST*** be made between the host school and Morris College before any financial aid can be awarded.

For additional information regarding this policy, please contact the Office Of Financial Aid located in the Mabel K. Howard building or call ext 3238.

SPECIAL FACILITIES, SERVICES AND ACCESSIBILITY FOR HANDICAPPED STUDENTS

The College cooperates fully with various state agencies that provide personnel and special equipment to assist in the education of handicapped students. For students who have disabilities that require them to use wheelchairs, crutches, walkers or braces, the college has established appropriate accessibility in one female residence hall, two classroom buildings and the Learning Resources Center. The campus grounds are free of any curb barriers along all paths of transit, and a restricted parking area for the handicapped has been established in a central location.

Students who are sight impaired are assigned to live in larger residence hall rooms that will accommodate the special equipment and reader assistants needed to complete their work, and these rooms are maintained on the first floor of the residence hall. The college also provides tape recorders and tapes that permit such students to complete their work.

STATEMENT OF EDUCATIONAL PURPOSE

The Statement of Educational Purpose is signed by the student certifying that money received from the federally-assisted loan, grant, or work-study programs will be used only for expenses related to studies at Morris College. Since this statement is required by federal regulation, your application will not be processed until you properly complete it.

AWARD NOTIFICATION

Once your application for financial aid is complete, your award will be made. An Award Notification Letter will be mailed to you at the address listed on your application. This letter will indicate the amount of aid you will receive from various programs.

IF YOU DO NOT WANT TO ACCEPT THE AWARD:

If you do not accept any portion of the award offered, please notify the Office of Financial aid in writing or by returning the Award Notification Letter indicating which award(s) you are declining.

WHAT ARE OVERAWARDS?

Federal regulations restrict the total amount of funds you are eligible to receive. If you receive more funds than you are eligible to be awarded, you will be required to repay any amount you are ineligible to receive.

TO AVOID OVERAWARDS:

- Make sure you list all resources on your financial aid application.
- List all resources on the FAFSA so that an accurate EFC can be determined.
- Notify the Morris College Financial Aid Office if you receive additional aid from outside sources.

Note: Morris College reserves the right to adjust any award to prevent an overaward.

HOW, WHEN, AND WHERE DO I RECEIVE MY FINANCIAL AID?

Financial Aid is credited to student accounts by way of transmittals with the exception of the Perkins Loan. For Perkins Loans only you will receive your financial aid in the form of a check made payable to you.

You will receive half of your academic year award in the fall semester and the other half in the spring semester.

Transmittals and checks are prepared for eligible recipients beginning six weeks after registration. Students receiving the Perkins Loan will need to report to the Office of Business Affairs to sign their check.

ISSUANCE OF STUDENTS' REFUND

A student refund check will be issued within 14 days after the credit appears on your account statement. If your financial aid credits and your cash payments exceed your total charges, you may be eligible to receive a refund of the excess amount to help with other educational costs. Checks will be issued by the **Office of Business Affairs**. You will be notified by the Office of Financial Services when checks are processed. (Students are advised not to carry large amounts of cash with them or leave the cash in their rooms.)

WHAT ARE MY RIGHTS?

- You have a right to know what programs of student financial aid are available at Morris College.
- You have a right to know the procedures to be followed in order to be considered for financial aid.
- You have a right to know how recipients of financial aid are determined.
- You have a right to know when and how financial aid funds are disbursed .
- You have a right to know how your need will be determined.
- You have a right to know the cost of attending Morris College.
- You have a right to be informed concerning the types of aid offered to you and to receive an explanation of each type.
- You have a right to contact the Morris College Financial Aid Office for further consideration if you are not satisfied with your award.
- You have a right to know the terms, including the rate of pay, for any student employment offered to you as a form of financial aid.
- You have a right to know the requirements for continued eligibility for various aid programs.
- You have a right to know the terms, including repayment, of any loan made to you by Morris College.
- You have a right to know the policy for refunding fees at Morris College.
- You have a right to know how Morris College determines whether or not you are making satisfactory progress to be eligible to receive financial aid and how to regain your eligibility if it should be lost.

WHAT ARE MY RESPONSIBILITIES?

- You are responsible for the accuracy of any information provided to Morris College on the financial aid applications and for complying with all deadlines.
- You are responsible for attending an entrance interview and an exit interview if you receive loans while attending Morris College.
- You are responsible for repaying any student loans you may receive.
- You are responsible for keeping the College informed of changes of address, name, marital status, or status as a student.
- You are responsible for being informed of the terms of any loan made to you by Morris College and for keeping the College informed of address, name, or other changes in your status until such loans have been repaid in full.
- You are responsible for the repayment of all loans you may receive.
- You are responsible for the satisfactory performance of student employment you accept in the form of student financial aid.
- You are responsible for knowing and complying with all requirements for continuation of financial aid, including satisfactory academic progress requirements.
- You are responsible for knowing the contents of papers or forms you sign in the process of applying for and/or receiving financial aid.
- You are responsible for notifying the College's Financial Aid Office of scholarship, grant, or other aid made available to you from sources other than Morris College while you are also receiving aid from Morris College.
- You are responsible for submitting any additional information or documents required by the Office of Financial Aid or other agency if applicable.
- You are responsible for notifying the Financial Aid Office of changes in residency status, withdrawals, or dropping/adding courses.

WHOM DO I CONTACT IF I HAVE QUESTIONS?

Direct questions to the Financial Aid Office located in the Mabel K. Howard Building. The phone number is (803)934-3438 or (803) 934-3245.

To request additional copies of your Student Aid Report (SAR), to report any errors or make changes on your SAR, or to reply to a request for additional information, access the FAFSA website at www.fafsa.ed.gov; or contact Federal Student Aid Programs at the address indicated on your SAR; or call the Student Information Center at 1-800-433-3243. You may also contact the Office of Financial Aid regarding any of these concerns.

To report a change in financial circumstances which may affect your Tuition Grant, to report a change in school choice or to obtain additional information on State Tuition Grants, contact South Carolina Tuition Grants Agency, 101 Business Park Boulevard, Suite 2100, Columbia, South Carolina 29203-9498, phone (803)896-1200.

FINANCIAL AID POLICY

The purpose of financial aid in higher education is to eliminate cost as a barrier. Recent studies have shown that cost is not the only barrier facing students who are at an economic and cultural disadvantage. Students in this category have academic potential but must contend with sociological deprivation along with their studies. Because these students receive minimal financial support from home, their achievement or progress may be affected. Financial aid officers recognize the severity of the situation and are aware of the special needs represented by these students. Therefore, the policy of Morris is to award the most needy students the maximum amount available to help meet the cost of attending the College. Parents and students must be advised that they are the primary source of financing the student's education. The federal, state, and College are considered secondary sources and will help to offset what parents and students can provide to meet the cost of attending college.

FINANCIAL AID PROGRAMS AVAILABLE

Through the various financial aid programs, Morris College offers financial assistance to students to the extent that funds are available. Assistance comes from federal, state, and private programs consisting of grants, loans, work-aid and scholarships. Morris College participates in three campus-based Federal financial aid programs - namely, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans (formerly National Direct Student Loans-NDSL) and the Federal College Work-Study Program (FCWS). These are called "campus-based" because the College applies for and receives a direct allocation of funds for the administration of these programs.

In addition to the above-named programs, the college participates in the Federal Pell Grant Program, the Academic Competitiveness Grant (ACG), the National SMART Grant, the TEACH Grant, the William Ford Direct Loan, Parent Loans for Undergraduate Students (PLUS), the South Carolina Tuition Grant Program (SCTG), the Palmetto Fellows Scholarship, the South Carolina LIFE Scholarship, the South Carolina HOPE Scholarship, the College Fund (UNCF) Scholarships, the Gates Millennium Scholars, and other state scholarship programs from which out-of-state students may be eligible to receive funds for enrollment.

All students applying for admission to Morris College are eligible to apply for student financial aid and are encouraged to apply for such aid. Students seeking financial aid should do the following:

- (1) Complete the Morris College Application for Aid
- (2) Complete the Free Application for Federal Student Aid (FAFSA) via the Internet at www.fafsa.ed.gov
- (3) Apply for the South Carolina Tuition Grant by listing Morris College in the college choice section of the FAFSA (SC residents only)
- (4) Complete the Federal Parent Loan application (optional)

PRIORITY DEADLINES FOR FINANCIAL AID

| | |
|----------------------|------------|
| Fall Semester | April 30 |
| Spring Semester..... | October 30 |
| Summer Session | March 31 |

For additional information, contact the Office of Financial Aid at (803) 934-3238 or (803) 934-3245. The Office is located in the Mabel K. Howard Building.

GRANTS

FEDERAL PELL GRANTS

What is Federal Pell Grant?

The Pell Grant Program is a federal aid program providing funds to students enrolled at approved institutions. These grants are awarded directly to needy students by the Federal Government.

Grants normally cover undergraduate study and are intended to be the foundation of a student's financial package. Pell Grant is a grant (gift aid), and no repayment is required.

The Pell Grant is intended to cover four year undergraduate study. However, you may receive up to six years of Pell Grant if you have not received your first undergraduate degree. The school may waive these limits if your enrollment is interrupted due to illness or injury, or the death of a close relative.

Am I eligible?...YES

- if you demonstrate need (EFC 4041 or less).
- if you are enrolled at least one-quarter time (3 hours) per semester in an eligible undergraduate course of study.
- if you are enrolled as a regular student in an eligible program.
- if you have not previously received a bachelor's degree from any institution.
- if you are a U.S. citizen or are in the United States for other than a temporary purpose and intend to become a permanent resident.
- if you maintain satisfactory academic progress.
- if you sign a Statement of Educational Purpose/Certification Statement on refunds and default.

For those applicants whose financial circumstances have changed significantly, it may be possible for the Director of Financial Aid to make adjustments which would affect your EFC. These circumstances include the death of a parent or spouse, the complete loss of employment, divorce or separation of parents or applicant, or other special circumstances which affect family finances. Contact the Financial Aid Office for more information.

How much may I receive?

Grant awards are based on demonstrated financial need which is determined by a national formula applied uniformly to all applicants.

The level of Pell Grant funding is determined by Federal appropriations.

During the previous academic year, awards at Morris College ranged from \$400 to \$4731 depending on the applicant's Effective Family Contribution number (EFC). (The lower the EFC number, the higher the award will be).

Students enrolled one-half time (6-8 hours) or three-fourths time (9-11 hours) can expect to receive one-half or three-fourths of their awards respectively. Students enrolled less than one-half time will receive a (prorated or reduced) portion of their award.

You will receive half of your award for the fall semester and half for the spring semester within six weeks after registration.

Students withdrawing within nine weeks after registration will receive awards based on the refund policy.

Transmittals are prepared for eligible recipients as awards are made.

How do I apply?

- by completing the Free Application for Federal Student Aid (FAFSA).
- by completing the Morris College Application for Financial Aid.

What are my responsibilities?

The Department of Education will mail or E-mail to you, at the address you list on the FAFSA, a two to six page document called a "Student Aid Report"(SAR). This report tells you whether or not you are eligible to receive a Pell Grant.

In order for you to receive a Pell Grant award at Morris College, Morris must be one of the colleges listed on your Student Aid Report.

If necessary, final corrections must be submitted to Pell Grant no later than July 1. Corrections submitted after the deadline will not be processed by Pell Grant. Students are urged to contact the Financial Aid Office for assistance in proper reporting of requested data.

You must submit a valid SAR to the Financial Aid Office no later than July 1, or the last day of enrollment, whichever comes first. An award will not be made if this regulation is not observed.

You must submit a valid SAR while you are still enrolled. If you submit it when you have ceased enrollment, the Financial Aid Office cannot process a Pell Grant award.

You must notify the Financial Aid Office regarding changes in residency status, withdrawals, or dropped/added courses.

You must maintain satisfactory academic progress.

You must not be in default on any loan previously received for educational purposes.

You must not owe a refund for grants previously received for educational purposes (Pell Grant or SEOG).

The deadline for applying for a Pell Grant for the academic year is July 1, but the earlier you apply, the sooner you will know whether you are eligible.

You may and should apply for a Pell Grant immediately after January 1 of each year.

Frequent return of SAR's asking for additional information should be directed to the Financial Aid Office for assistance.

If applicable, you and your spouse or parent(s) must submit an official copy of the Federal Income Tax Return Form 1040, 1040-A or 1040-EZ to the Financial Aid Office.

An asterisk appearing beside an EFC number (00017*) denotes you have been selected for verification. If you are selected, you must verify your income, federal income taxes paid and, in some cases, your and/or your parents' Social Security benefits. You may be asked to verify other items such as your status as a dependent or independent student, your household size, or the assets you have. You will have to provide your financial aid administrator with certain documents such as your and/or your parents' Federal Income Tax Returns (Form 1040, 1040-A or 1040-EZ) and, in some cases, statements from the Social Security Administration and Veterans Administration verifying benefits received. Other documents may also be requested, and if the information on any of these documents conflicts with what you have reported on your application, you may be required to provide additional information.

In certain circumstances, income documentation may be requested by the College even if you are not selected for verification by the Department of Education.

You must sign a Statement of Educational Purpose/Registration Compliance.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

What is FSEOG?

The Federal Supplemental Educational Opportunity Grant Program is a federal grant administered by Morris College. This grant provides funds to undergraduate students having the greatest financial need (with priority given to Pell Grant recipients). FSEOG is a grant (gift aid), and no repayment is required.

Am I eligible?...YES

- if you demonstrate exceptional need as determined by the FAFSA.
- if you are enrolled at least half-time (6-8 hours per semester) in an eligible course of study.
- if you have not previously received a bachelor's degree from any institution.
- if you maintain satisfactory academic progress.
- if you are a U.S. citizen or a permanent resident.
- if you have registered with Selective Service, if required.

How much may I receive?

Federal Supplemental Educational Opportunity Grants range up to \$4,000 a year depending on your need, the availability of FSEOG funds at Morris College, and the amount of other aid you are receiving.

The duration of student eligibility is the period required for the completion of the first undergraduate bachelor's degree.

How do I apply?

- by completing the Free Application for Federal Student Aid (FAFSA) in accordance with instructions on the form.
- by completing the Morris College Application for Financial Aid.

What are my responsibilities?

You must complete the proper forms in order to be considered.

If applicable, you and your spouse or parent(s) must submit an official copy of the Federal Income Tax Return (Form 1040, 1040-A, 1040-EZ) to the Financial Aid Office.

You must make satisfactory academic progress.

You should apply early in order to be given maximum consideration.

You must notify the Financial Aid Office of any scholarships or loans awarded from sources other than Morris College.

You must notify the Financial Aid Office of changes in your residency status, withdrawals, or dropping/adding courses.

You must reapply each year.

Application forms are available from your local High School Counselor or from the Financial Aid Office.

You must sign a Statement of Educational Purpose/Registration Compliance.

Academic Competitiveness Grant

The Academic Competitiveness Grant was made available for the first time for the 2006-2007 school year for first year college students who graduated from high school after January 1, 2006, and for second year college students who graduated from high school after January 1, 2005. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award.

How Much Can A Student Receive?

An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who had successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Second year students must maintain a cumulative grade point average (GPA) of at least 3.0.

1. Eligible Students

An eligible student may receive an Academic Competitiveness Grant (AC Grant) of up to \$750 for the first academic year of study and up to \$1,300 for the second academic year of study. To be eligible for each academic year, a student must:

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
 - Be enrolled in the first or second academic year of his or her program of study at a two-year or four-year degree-granting institution;
 - Have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student);
- If a first-year student, not have been previously enrolled in an undergraduate program;
and
- If a second-year student, have at least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year.

Note that the amount of the AC Grant, when combined with a Pell Grant, may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that

payment of the full grant amounts would exceed the program appropriation in any fiscal year, then the amount of the grant to each eligible student may be ratably reduced.

2. Recognized rigorous secondary school programs of study for Academic Competitiveness Grant program in 2007-08.

In order to provide options to students, the following three programs will be recognized as evidence of rigor in a secondary school program of study.

- *The State Scholars Initiative requirements.* Students who participate in and complete the State Scholars program will be eligible. This program, currently offered in fourteen States and patterned after the recommendations of the National Commission on Excellence in Education, requires at least four years of English, three years of math (including Algebra I, Algebra II and Geometry), three years of basic lab science (biology, chemistry, physics), three-and-one-half years of social studies, and two years of the same foreign language other than English.
- *A required set of courses similar to the State Scholars Initiative.* This program of study includes four years of English, three years of Math (including Algebra I and a higher level course such as Algebra II, Geometry, or Data Analysis and Statistics), three years of science including one year each of at least two of the following courses: biology, chemistry or physics, three years of social studies, and one year of a language other than English. The program of study must be completed with passing grades.
- *Advanced Placement or International Baccalaureate courses and test scores.* This program requires a minimum of two Advanced Placement (AP) or International Baccalaureate (IB) courses in high school and a minimum passing score on the exams for those classes. Students must score 3 or higher on AP exams and 4 or higher on IB exams.

The National Science & Mathematics Access to Retain Talent Grant (National SMART Grant)

The National Science and Mathematics Access to Retain Talent Grant, also known as the National Smart Grant is available during the third and fourth years of undergraduate study to full-time students who are eligible for the Federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, or engineering or in a foreign language determined critical to national security. The student must also be enrolled in the courses necessary to complete the degree program and to fulfill the requirements of the intended eligible major in addition to maintaining a cumulative grade point average (GPA) of at least 3.0 in coursework required for the major. The National SMART Grant award is in addition to the student's Pell Grant award.

How Much Can A Student Receive?

A National SMART Grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, or engineering or in a foreign language determined critical to national security.

The amount of the SMART Grant, when combined with a Pell Grant, may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that payment of the full grant amounts would exceed the program appropriation in any fiscal year, then the amount of the grant to each eligible student may be ratably reduced.

1. Eligible Students

An eligible student may receive a National SMART Grant of up to \$4,000 for each of the third and fourth academic years of study. To be eligible for each academic year, a student must:

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Be enrolled in a four-year degree-granting institution;
- Major in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language; and
- Have at least a cumulative 3.0 grade point average on a 4.0 scale (as set forth in regulations to be promulgated soon).

Note - A student is eligible to receive a National SMART Grant if the student enrolls in the courses necessary to complete the degree program and to fulfill the requirements of the intended eligible major.

That is, an otherwise eligible student can receive a National SMART Grant for a payment period only if the student is enrolled in at least one course that meets the specific requirements of the student's National SMART Grant-eligible major and it is not necessary that the course be offered by the academic department that confers the degree in the eligible major. For example, a student majoring in biology is eligible to receive a National SMART Grant during a semester in which he or she is enrolled in a physics course if the physics course is required for the major even if the student is not enrolled in any biology courses.

A student who is taking general education courses or electives that satisfy general degree requirements for the student's National SMART Grant-eligible program, but who is not taking at least one course specific to and required for the National SMART Grant-eligible major, is not eligible for a National SMART Grant payment for that payment period. For example, the biology student described above may be taking courses during a semester in the humanities, the arts, and physical education in order to fulfill the general education requirements of the degree program or major. However, to be eligible for a National SMART Grant the student must also be enrolled in at least one course required for the student's National SMART Grant major. If the student were enrolled only in courses that satisfy the general education requirements of the National SMART Grant-eligible program, but not in any courses that are specific to the major, he or she would not be eligible for a National SMART Grant payment for the semester.

TEACH GRANT PROGRAM

Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If, after reading all of the information on this fact sheet, you are interested in learning more about the TEACH Grant Program, you should contact the financial aid office at the college where you will be enrolled starting with the 2008–2009 school year.

Effective Dates

The first TEACH Grants will be awarded to eligible students for the 2008–2009 school year.

Conditions

In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students (see below for more information on high-need fields and schools serving low-income students). As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. **IMPORTANT:** If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford

Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed.

Student Eligibility Requirements

To receive a TEACH Grant you must meet the following criteria:

- Complete the Free Application for Federal Student Aid (FAFSA), although you do not have to demonstrate financial need.
- Be a U.S. citizen or eligible non-citizen.
- Be enrolled as an undergraduate, postbaccalaureate, or graduate student in a postsecondary educational institution that has chosen to participate in the TEACH Grant Program.
- Be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework. Such coursework may include subject area courses (e.g., math courses for a student who intends to be a math teacher).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Sign a TEACH Grant Agreement to Serve (see below for more information on the TEACH Grant Agreement to Serve).

High-Need Field

High-need fields are the specific areas identified below:

- Bilingual Education and English Language Acquisition
- Foreign Language
- Mathematics
- Reading Specialist
- Science
- Special Education

Other identified teacher shortage areas as of the time you begin teaching in that field. These are teacher subject shortage areas (not geographic areas) that are listed in the Department of Education's *Annual Teacher Shortage Area Nationwide Listing*. To access the listing, please go to www.ed.gov/about/offices/list/ope/pol/tsa.doc.

Schools Serving Low-Income Students

Schools serving low-income students include any elementary or secondary school that is listed in the Department of Education's *Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits*.

Teach Grant Agreement to Serve

Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve that will be available electronically on a Department of Education website. The TEACH Grant Agreement to Serve specifies the conditions under which the grant will be awarded, the teaching service requirements, and includes an acknowledgment by you that you understand that if you do not meet the teaching service requirements you must repay the grant as a Federal Direct

Unsubsidized Loan, with interest accrued from the date the grant funds were disbursed. Specifically, the TEACH Grant Agreement to Serve will require the following:

- For each TEACH Grant-eligible program for which you received TEACH Grant funds, you must serve as a full-time teacher for a total of at least four academic years within eight calendar years after you completed or withdrew from the academic program for which you received the TEACH Grant.
- You must perform the teaching service as a highly-qualified teacher at a low-income school. The term highly-qualified teacher is defined in section 9101(23) of the Elementary and Secondary Education Act of 1965 or in section 602(10) of the Individuals With Disabilities Education Act.
- Your teaching service must be in a high-need field.
- You must comply with any other requirements that the Department of Education determines to be necessary.
- If you do not complete the required teaching service obligation, TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan that you must repay, with interest charged from the date of each TEACH Grant disbursement.

IMPORTANT REMINDER

If you receive a TEACH Grant but do not complete the required teaching service, as explained above, you will be required to repay the grants as a Federal Direct Unsubsidized Stafford Loan, with interest charged from the date of each TEACH Grant disbursement.

Next Steps

If you are interested in learning more about the TEACH Grant Program, you should contact the financial aid office at the college where you will be enrolled to find out if they will participate in the TEACH Grant Program for the 2008–2009 school year.

Disclaimer

This fact sheet provides a preliminary summary of the TEACH Grant Program based on the College Cost Reduction and Access Act of 2007. The information in this document is subject to change and is not binding on the Department of Education.

SOUTH CAROLINA TUITION GRANT (SCTG)

What is the SCTG?

The South Carolina Tuition Grant Program is administered through the Higher Education Tuition Grants Commission, and these grants are made possible through appropriations by the South Carolina General Assembly. The program is designed to help eligible South Carolina residents offset the cost of attending an independent college in the state. State grants are gifts and no repayment is required.

Am I eligible?...YES

- if you are enrolled full-time (12 hours per semester) in an eligible course of study.
- if you are a South Carolina resident.
- if you demonstrate need as determined by the South Carolina Tuition Grants Commission based on information submitted on the Free Application for Federal Student Aid.
- if you have not previously received a bachelor's degree from any institution.
- if you have not already received four complete years of SCTG funds. If you are a transfer student, the four-year rule applies; therefore, the period of participation at previous institutions restricts the length of participation at Morris College.
- if you achieved satisfactory academic progress as defined by the Tuition Grants Committee.
- if you are not receiving an ROTC Scholarship or other aid intended for tuition only.

How much may I receive?

Tuition Grant awards ranged up to \$3200 per year at Morris College during the past few years.

Tuition Grants are renewable for four years depending upon continued financial need, satisfactory progress towards graduation, and availability of funds.

Students receive half of the Tuition Grant awards in the fall semester and the remaining half in the spring semester.

How do I apply?

South Carolina Tuition Grants application is made by completing the Free Application for Federal Student Aid (FAFSA) by June 30. If you list Morris College as your college of choice, the Tuition Grants Commission will be able to electronically drawdown your family financial aid information and determine your eligibility for a Tuition Grant.

What are my responsibilities?

You must notify the SCTG Agency if you change schools. You should request in writing that your award be transferred, provided the institution is a participant in this program.

You must maintain satisfactory progress. As an entering freshman, you must have graduated in the upper three-fourths of your high school class; or score 900 or above on the Scholastic Aptitude Test (SAT); or have a "C" average in diploma requirement courses. For upperclassmen, merit is determined by the satisfactory completion of 24 credit hours. If you attended only one semester, you must have completed 12 credit hours and maintained the required grade point average.

You must notify the Financial Aid Office of any scholarships or loans you receive from sources other than Morris College.

You must notify the Financial Aid Office of changes in residency status, withdrawals, dropped/added courses or change of major.

Completed FAFSA's will not be received in the Tuition Grants office prior to January 1. However, students should submit completed applications as soon as possible after January 1.

You must reapply each year by completing the Free Application for Federal Student Aid (FAFSA) by June 30th and indicating Morris College as your college of attendance.

You must complete a Tuition Grant Eligibility Affidavit; otherwise funds may not be requested from the Tuition Grants Agency in accordance with their guidelines.

If applicable, you and your spouse or parent(s) must submit an official copy of the Federal and South Carolina Income Tax Returns (1040, 1040-A, or 1040-EZ) to the Financial Aid office.

Application forms are available either from your local high school counselor or from the Morris College Financial Aid Office.

You must sign a Statement of Educational Purpose/Registration Compliance. This statement is listed on the Morris College Financial Aid Application for Aid.

STUDENT EMPLOYMENT

FEDERAL COLLEGE WORK-STUDY PROGRAM (FCWSP)

What is FCWSP?

The Federal College Work-Study Program is financed in part by the Federal Government and administered by Morris College. This program provides part-time jobs for students whose financial need requires them to be employed in order to complete their education. The Federal Government provides funds to approved educational institutions to make jobs available for students. Students at Morris College work in a variety of offices and departments, and their work schedule is built around their academic schedules.

Am I eligible?...YES

- if you are a U.S. citizen or a permanent resident.
- if you demonstrate need as determined by the Free Application for Federal Student Aid (FAFSA).
- if you are enrolled at least half-time (6-8 hours per semester) in an eligible course of study.
- if you maintain satisfactory academic progress.

How much may I receive?

The amount of the FCWS award depends on your need as determined by the FAFSA and the availability of FCWS funds at the time you complete your financial aid file.

Students at Morris College may work up to twenty hours per week during the regular semester. During the summer period students may work up to forty hours per week in accordance with academic course loads.

You are paid the minimum hourly wage rate.

You will be paid every month for which a time card is submitted.

How do I apply?

By completing the Free Application for Federal Student Aid (FAFSA).

By completing the Morris College Application for Financial Aid.

What are my responsibilities?

It is your responsibility to report to the Financial Aid Office to receive a job assignment.

You will be given a job assignment form (in duplicate or triplicate) which must be signed by you and your supervisor. You must return one signed copy to the Financial Aid Office.

You must report to your assigned job directly from the Financial Aid Office.

You must arrange a work schedule with your supervisor.

You must report to work according to your work schedule.

You must work the required number of hours each week.

You and your supervisor must sign the completed time card attesting that the hours were earned in a satisfactory manner. (You will not be paid until this is done).

You will be paid each month only for the hours you have worked.

Your request for a job change should be made to the Financial Aid Office.

You may be granted one job transfer per year, only after you, the supervisor, and the Financial Aid Officer have determined that a transfer is necessary.

You should not work on any work-study assignments unless you have been officially assigned by the Financial Aid Office.

You must read information sent to you by the Financial Aid Office.

You must realize that failure to earn all of your work-study award may result in your paying the College money.

You must maintain satisfactory academic progress.

You must notify the Financial Aid Office of any scholarships or loans you receive from sources other than Morris College.

You must notify the Financial Aid Office of changes in residency status, withdrawals, or dropped/added courses.

You must reapply each year. Application forms are available from your local High School Counselor or the Financial Aid Office.

You must sign a Statement of Educational Purpose/Registration Compliance. If applicable, you and your spouse or parent(s) must submit an official copy of the Federal Income Tax Return (Form 1040, 1040-A or 1040-EZ) to the Financial Aid Office.

FEDERAL WORK-STUDY/COMMUNITY SERVICE PROGRAM

What is Federal Work-Study/Community Service Program?

The Community Service aspect of the Federal Work-Study Program allows the College to provide student employees to certain non-profit organizations that provide direct community services, at little or no cost to the organization. The Department of Education has mandated that schools participating in the Federal Work-Study Program utilize a minimum of seven percent (7%) of its Federal Work-Study allocation to compensate employment in the Community Service Program.

Am I eligible?...YES

- if you meet the requirements for the Federal Work-Study Program.
- if you are receiving a Federal Work-Study award.

How much may I receive?

The amount of your award depends on your need as determined by the FAFSA and the availability of FWS funds at the time you complete your financial aid file.

You will be paid an hourly rate determined by the Financial Aid Office and the community service employer.

The award for community service employment away from the campus will include an amount to cover the additional expenses related to off-campus employment.

You may work up to 20 hours per week during a regular semester and up to 40 hours per week during summer terms in accordance with your academic course load.

What is the difference between the Federal College Work-Study and Federal Work-Study/Community Service?

While all students are eligible to apply for Federal Work-Study, community service employment is recommended to mature, responsible students who have completed the freshman year. In addition to providing funds to help with educational costs, the Community Service Program allows the student to gain "real-world" work experience away from the college environment.

How do I apply?

- By completing the Free Application for Federal Student Aid (FAFSA).
- By completing the Morris College Application for Financial Aid.
- By completing a Response Form for Community Service employment.

What are my responsibilities?

Responsibilities for Community Service employment are the same as for the regular Federal Work-Study Program.

LOANS

FEDERAL PERKINS LOAN (FORMERLY NATIONAL DIRECT STUDENT LOAN-NDSL)

What is the Federal Perkins Loan (NDSL)?

The National Direct Student Loan (NDSL) has been renamed the Federal Perkins Loan as a memorial to Carl D. Perkins, the late Chairman of the House Education and Labor Committee, for his support of public education and for his particular concern for a program of direct Federal loans to students.

The Federal Perkins Loan Program provides low-interest (5 percent) loans to needy students whose family income and total assets place a limitation on resources for educational purposes. This Federal program is administered by Morris College. A Perkins Loan is not gift aid and therefore must be repaid with interest.

Am I eligible?...YES

- if you are a U.S. citizen or a permanent resident.
- if you are enrolled at least half-time in an eligible course of study.
- if you demonstrate need as determined by the Free Application for Federal Student Aid (FAFSA).
- if you maintain satisfactory academic progress.

How much may I receive and when may I receive it?

The loan amount will depend on your financial need and the amount of funds available.

Your checks are prepared once per semester if you are an eligible recipient.

You may receive half of the award during the fall semester and the remaining half during the spring semester.

You may borrow a maximum of \$20,000 during the undergraduate years but not more than \$4,000 for each year of undergraduate study.

How do I apply?

- by completing the FAFSA which is available from your local High School Counselor or the Financial Aid Office.
- by completing the Morris College Application for Financial Aid, which is available from the Morris College Financial Aid Office.

What are my responsibilities?

When you receive the loan, you must have a conference in which your rights and your responsibilities concerning this loan are explained.

Upon leaving school, you must have an exit interview in which your repayment obligations will be explained.

Beginning six months after graduation or six months after withdrawal from the college, you have up to 10 years to repay, depending on the amount owed.

You must complete the necessary application forms if you qualify for cancellation or deferment of payments.

You must sign a Statement of Educational Purpose/Registration Compliance.

How may loans be cancelled?

Up to 100% of a Perkins loan may be cancelled at a rate of 15% per year by working full-time in a Head Start Program or, at the rate of 15%, 15%, 20%, 20%, 30% for the first five years of service as a full-time teacher in one of the following:

- A public or non-profit elementary or secondary school designated by the Commissioner of Education as having a high enrollment of students from low-income families.
- A public or non-profit elementary or secondary school for handicapped children who require special education.

Up to 50% at a rate of 12 ½ % per year for each completed year of consecutive service in the U.S Armed Forces in an area that qualifies for special pay under section 310 of Title 37 of the U.S. Code.

Any unpaid balance of principal and interest may be cancelled if the borrower becomes unable to work and earn money because of an impairment that is expected to continue indefinitely or result in death.

Any unpaid balance of principal and interest may be cancelled if the borrower dies.

TABLE OF FINANCE CHARGES
Examples of Typical Payments for Perkins Loan Repayment

| Total Loan Amount | Number of Payments | Approximate Monthly Payment | Total Interest Charges | Total Rapid |
|--------------------------|---------------------------|------------------------------------|-------------------------------|--------------------|
| \$4,000 | 120 | \$42.48 | \$1,091.01 | \$5,091.01 |
| \$5,000 | 120 | \$53.03 | \$1,364.03 | \$6,363.03 |
| \$15,000 | 120 | \$159.10 | \$4,091.73 | \$19,091.73 |

WILLIAM D. FORD FEDERAL DIRECT STUDENT LOAN PROGRAM (DIRECT LOAN PROGRAM)

What is the William D. Ford Federal Direct Loan Program?

Under the William D. Ford Federal Direct Loan (Direct Loan) Program, the Federal Government makes loans directly to students and parents through the college. These loans enable a student or parent to pay the costs of the student's attendance at a post-secondary school. The Federal Government makes loans under the following program components:

- (1) Federal Direct Student Loan Program (formerly known as the Federal Direct Stafford Loan Program), which provides loans to undergraduate, graduate, and professional students. The Secretary of Education subsidizes the interest while the borrower is in an in-school, grace, or deferment period.
- (2) Federal Direct Unsubsidized Student Loan Program (formerly known as the Federal Direct Unsubsidized Stafford Loan Program), which provides loans to undergraduate, graduate and professional students. The borrower is responsible for the interest that accrues during any period.
- (3) Federal Direct PLUS Program, which provides loans to parents of dependent students. The borrower is responsible for the interest that accrues during any period.
- 4) Federal Direct Consolidation Loan Program, which provides loans to borrowers to consolidate certain Federal educational loans.

The Federal Government makes a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a Direct PLUS Loan only to a student or a parent of a student enrolled in a school that has been selected by the Secretary of Education to participate in the Direct Loan Program. Morris College has been selected to participate in the Direct Loan Program. Morris College processes loans only under the William D. Ford Federal Direct Loan Program.

Am I eligible?...YES

- if you are enrolled in a school that participates in the Direct Loan Program.
- if you are a U.S. citizen or have filed a declaration of intent to become a citizen.
- if you are enrolled at least half-time (6-8 credit hours) per semester.
- if you are in good standing and maintaining satisfactory academic progress.
- if you do not owe a refund on a Pell or Supplemental Educational Opportunity Grant.
- if you are not in default on either a Guaranteed Student Loan or a National Direct Student Loan (Perkins Loan).

How do I apply?

To obtain a Direct Subsidized Loan or a Direct Unsubsidized Loan, a student must complete a Free Application for Federal Student Aid and submit it in accordance with instructions in the application. After the FAFSA is processed, the College will review the results and will inform you about your loan eligibility.

What are my responsibilities?

You must normally begin payment six months after you graduate or withdraw from school, and you may be allowed to take up to ten years to repay the loan.

You must make monthly payments in accordance with the repayment plan you select.

You may at any time repay the whole amount or any part of the loan without penalty.

You may defer payment when engaged in one of the following activities:

- At least half-time study at a post-secondary school.

- Study in an approved graduate or postgraduate fellowship supported program or in an approved rehabilitation training program for the disabled.

- Unable to find full-time employment up to 3 years.

- Economic hardship up to 3 years

How much can a student borrow under the Direct Stafford/Ford Loan Program?

The maximum annual amount a student can borrow under the Direct Loan Program, including the total combined amount of subsidized and unsubsidized loans, is indicated below:

| Dependent Students whose parents can borrow a Plus Loan | Base Amount | Additional Unsubsidized Loan Amount | |
|--|--------------------|--|------------------------|
| | | Prior to July 1 2008 | Effective July 1, 2008 |
| Freshman | \$3,500 | 0 | \$2,000 |
| Sophomore | \$4,500 | 0 | \$2,000 |
| Junior or Senior | \$5,500 | 0 | \$2,000 |
| | | | |

| Independent Undergraduate Students And Dependent Students whose Parents Cannot Borrow a PLUS Loan | Base Amount | Additional Unsubsidized Loan Amount | |
|--|--------------------|--|------------------------|
| | | Prior to July 2008 | Effective July 1, 2008 |
| Freshman | \$3,500 | \$4,000 | \$6,000 |
| Sophomore | \$4,500 | \$4,000 | \$6,000 |
| Junior or Senior | \$5,500 | 5,000 | \$7,000 |

Aggregate Loan Limits (Effective July 1, 2008)

Undergraduate Dependent Students: \$31,000 (no more than \$23,000 of which can be subsidized)

Undergraduate Independent Students: \$57,500 (no more than \$23,000 of which can be subsidized)

Graduate and Professional Students: Currently \$138,500 (no more than \$65,500 of which can be subsidized)

The amount a student can borrow is limited by the student's school costs, the other financial aid the student receives, and (in the case of Subsidized Direct Loans) the student's expected family contribution (EFC). The College has the right to deny any loan request or can certify a loan for an amount less than you would otherwise be eligible for. However, the school must document the reason for its action and explain the reason to you in writing. The College's decision is final and cannot be appealed to the U.S. Department of Education.

Note: If a parent is denied the PLUS loan, the dependent student can apply for an Unsubsidized Federal Direct Student Loan provided the parent submits a copy of the denial notice to the Office of Financial Aid.

How will I be paid?

The U. S. Department of Education will pay you through the College. Your loan will be disbursed in at least two installments; no one installment can be greater than half the amount of your loan.

How do I pay back my Direct Loan?

The Direct Loan Program offers four repayment plans designed to simplify the repayment process. All four repayment plans are available to borrowers of Direct Subsidized Loans and Direct Unsubsidized Loans. The repayment plans will be explained in more detail during entrance and exit counseling sessions.

The Chart below shows estimated monthly payments for varying loan amounts under each of the plans:

**EXAMPLES OF TYPICAL BEGINNING PAYMENTS
FOR DIRECT LOAN REPAYMENT PLANS**

| TOTAL DEBT | MONTHLY AND TOTAL PAYMENTS UNDER DIFFERENT REPAYMENT PLANS | | | | | | | | |
|------------|--|-------|-----------|-------|-----------|-------|-------------------|-------------|--|
| | Standard | | Graduated | | Extended | | Income Contingent | | |
| | Per Month | Total | Per Month | Total | Per Month | Total | Income = \$25,000 | | |
| | | | | | | | Single | Married/HOH | |
| | Per month | Total | Per month | Total | Per month | Total | Per month | Total | |
| | | | | | | | | | |

| | | | | | | | | | | |
|---------|------|---------|------|---------|------|---------|------|---------|------|---------|
| \$2,600 | \$50 | \$3,074 | \$25 | \$4,029 | \$50 | \$3,074 | \$28 | \$3,799 | \$28 | \$3,808 |
| 5,000 | 61 | 7,359 | 35 | 8,646 | 55 | 7,893 | 56 | 7,599 | 56 | 7,616 |
| 7,500 | 92 | 11,039 | 53 | 12,970 | 82 | 11,840 | 84 | 11,398 | 84 | 11,425 |
| 10,000 | 123 | 14,718 | 69 | 19,175 | 97 | 17,462 | 112 | 15,197 | 111 | 15,233 |
| 15,000 | 184 | 22,078 | 103 | 28,762 | 146 | 26,194 | 168 | 22,796 | 167 | 22,849 |

Note: Payments are calculated using the 2006-2007 interest rate of 8.25%.

- 1 Assumes a 5% annual income growth (Census Bureau)
- 2 Equal and fixed monthly payments (\$50 minimum).
- 3 HOH is Head of Household. Assumes a family size of two.

Where do I send my loan payments?

You repay the U. S. Department of Education by sending your loan payments to----

**U. S. Department of Education
Direct Loan Payment Center
P.O. box 746000
Atlanta, GA 30374-6000**

FEDERAL DIRECT PLUS LOAN (PLUS)

What is a PLUS Loan?

The PLUS Program is a Parent Loan for Undergraduate Students. It was established to ease the financial burden that the cost of post- secondary education places on many families, particularly the middle income families who generally do not qualify for other forms of financial assistance and who may not have the savings or other liquid assets available to make a single lump sum payment for college costs. Loan funds may be used only to pay for a student's educational costs.

PLUS loans are meant to provide additional funds for educational expenses. The interest rate is variable, but it will never exceed 9 percent. The interest is adjusted each year on July 1.

PLUS loans are made available to parents of dependent students only.

Am I eligible?...YES

- if you are the mother, father, legal guardian or adoptive parent of an undergraduate student who is enrolled in good academic standing or accepted for enrollment in an eligible postsecondary school on a full-time basis.
- if you need financial assistance to pay school costs for your son/daughter.

How do my parents apply for Direct PLUS Loan?

Your parents will fill out a Direct PLUS Loan Application and Promissory Note which is available from the Office of Financial Aid. You should also complete the FAFSA and the Morris College Application for Aid.

When do my parents begin repaying the PLUS Loan?

Your parents must begin repaying the loan in accordance with the repayment schedule stated in the Promissory Note. Generally, that is within 60 days after the final loan disbursement. There is no grace period for these loans. Interest begins to accumulate at the time the first disbursement is made, and your parents will begin repaying both principal and interest while you're in school.

What are my parents' responsibilities?

They must notify the lender promptly, in writing, if any of the following events occur before the loan is repaid:

- A. The student for whom you are borrowing fails to enroll in school for the period for which the loan was intended. In this event, the repayment of the loan is due immediately.
- B. Change of borrower's name.
- C. Change of borrower's address.

How much can a parent borrow under the PLUS Loan Program?

Under the Federal Direct PLUS Loan Program, the parent of a dependent student can borrow up to the cost of the student's education, minus any other financial aid received. The College has the right to deny any loan request or to certify a loan for an amount less than you would otherwise be eligible for. However, the school must document the reason for its action and explain the reason to you in writing. The College's decision is final and cannot be appealed to the U.S. Department of Education.

What are the interest rates for Direct Loans?

Interest rates are variable; that is, they are adjusted each year. The maximum interest rate for Direct Loans is 8.25 percent. The maximum interest rate for Direct PLUS Loans is 9 percent. Direct Loans also have an origination fee of 4 percent.

How do my parents pay back the Loan?

Your parents can choose the Standard, Extended, or Graduated Repayment Plan. The Income Contingent Repayment Plan is not an option for parent borrowers.

Where do my parents send their loan payments?

They repay the U.S. Department of Education by sending their loan payments to ----

**DIRECT LOAN PAYMENT CENTER
P.O. BOX 78451
PHOENIX, AZ 85062-8451**

The Direct Loan Servicing Center will manage their loan account until the loan is paid in full.

SOUTH CAROLINA TEACHER LOAN PROGRAM (TLP)

What is TLP?

The Teacher Loan Program was authorized to assist state residents who are attending college for the purpose of becoming certified teachers employed in the state's public school system in areas of critical need. The Education Improvement Act of 1984 requires that areas of critical need be defined annually by the State Board of Education. For loan recipients who become certified and teach in an area of critical need, the loan shall be canceled at the rate of 20% for each full year of teaching up to 100%. Loan recipients who do not become certified and/or do not teach in an area of critical need shall be responsible for repaying the entire amount of loan funds borrowed plus interest as stated in the guaranteed student loan promissory note.

Am I eligible?...YES

- if you are a resident of South Carolina.
- if you have taken and passed the S.C. Education Entrance Exam required at South Carolina institutions or have completed the necessary prerequisites required at institutions outside the state.
- if you are an entering freshman and graduated in the top 40% of your high school class with a cumulative grade point average of at least 2.75.
- if you meet all other eligibility criteria required in order to receive a Stafford Student Loan as stated in the Stafford Student Loan information.

How much may I receive?

You may borrow an amount determined by the lender and based upon the recommendation of the college.

Loan limits are the same as for the Federal Direct Student Loan Program.

How do I apply?

If you are a resident of South Carolina, request a loan application from the Financial Aid Office, Morris College, Sumter, S.C. 29150 or from the South Carolina Student Loan Corporation, P.O. Box 21337, Interstate Center Suite 210, Columbia, S.C. 29221, Phone (803) 798-0916.

What are my responsibilities?

Once you have become certified, you must teach in an area which has been defined by the State Board of Education as an area of critical need, either geographically or by subject, in order to have your loan canceled. You must notify the South Carolina Student Loan Corporation once you begin full-time employment, and it will at that time determine your eligibility for loan cancellation.

Recipients who do not qualify for cancellation must repay their loan according to the terms stated in the promissory note. Repayment is required to begin no later than the expiration of your grace period and in accordance with all terms stated in the Guaranteed Student Loan promissory note.

DEBT MANAGEMENT AND PRE-LOAN COUNSELING

Students applying for loans at Morris must receive pre-loan counseling prior to having their loan applications certified by the Financial Aid Office. Students must also attend a debt management seminar at which time they are given information on loan repayment options and given a sample repayment schedule. Prior to graduation or upon withdrawal from the College, students are given exit interviews to inform them of their loan obligations and to re-emphasize the information presented at the loan management seminars.

SCHOLARSHIPS

MORRIS COLLEGE PRESIDENTIAL SCHOLARSHIPS

Morris College Presidential Scholarships are awarded to entering freshman students who rank in the upper twenty-five percent of their high school graduating class. These scholarships are renewable each year if the student maintains a cumulative grade point average of 3.00.

The amounts of the scholarships range from \$750 to \$2,500 per year.

Application for this scholarship may be obtained from the Office of Admissions and Records. For additional information contact Mrs. Deborah Calhoun at (803) 934-3225 or (803) 934-3239.

LUNS C. RICHARDSON ENDOWED SCHOLARSHIP

The Luns C. Richardson Endowed Scholarships are awarded to entering freshman students with a high school grade point average of 3.50 or better. Students may receive this award up to four years by maintaining a 3.50 grade point average.

The amount of the scholarship is \$4,500 per year.

Application for this scholarship may be obtained from the Office of Admissions and Records. For additional information contact Mrs. Deborah Calhoun at (803) 934-3225 or (803) 934-3239.

UNITED NEGRO COLLEGE FUND (UNCF) SCHOLARSHIPS

Students attending Morris College are also eligible for various scholarships that are provided through the United Negro College Fund (UNCF). The college makes recommendations to UNCF for its consideration in awarding various scholarships to eligible students.

Scholarships are awarded based on the student's academic average, financial need, academic major and state of residency. These scholarships range in amounts from \$200 to \$7,500 per year.

Additional information may be obtained from the Office of Financial Aid.

OTHER AVAILABLE ASSISTANCE

PAUL DOUGLAS TEACHER SCHOLARSHIP

These scholarships are for outstanding high school graduates who want to pursue teaching careers after they finish college. A Douglas scholarship provides up to \$5000 a year to students who graduate from high school in the top ten percent of their class and who maintain a 2.70 grade point average. Generally students are required to teach two years for each year of scholarship assistance received. Application for the Douglas Scholarship may be obtained from the Office of Financial Aid or by contacting the Student Loan Corporation at P.O. Box 21487 Columbia, S.C. 29221 or 798-0916.

ROBERT C. BYRD SCHOLARSHIP

Students who demonstrate outstanding academic achievement and show promise of continued excellence may receive \$1500 for the first year of post-secondary education. High School students may contact their guidance counselor for more information and application procedures, or they may contact the Morris College Office of Financial Aid.

THE GATES MILLENNIUM SCHOLARSHIP

The Gates Millennium Scholars (GMS) program awarded scholarships to 1000 high-achieving students each year. The GMS program was launched in September 1999 with a \$1 billion grant from the Bill & Melinda Gates Foundation, is designed to reduce financial barriers and increase the number of African American, American Indian/Alaska Native, Asian Pacific Islander American and Hispanic American students enrolling in and completing undergraduate and graduate degree programs. Students must be nominated by principals, teacher, guidance counselors, tribal higher education representatives, and other professional educators. Institutional nominations will not be accepted. A nominator must not be a relative of the student. To obtain nomination materials visit the following website: www.gmsp.org.

THE PALMETTO FELLOWS SCHOLARSHIP PROGRAM

The South Carolina General Assembly established the Palmetto Fellows Scholarship Program to foster scholarship among the State's postsecondary students and retain outstanding South Carolina high school

graduates in the State through awards based on scholarship and achievement. The maximum annual award amount is up to \$6,700 - \$10,000 per academic year.

In order to qualify for consideration for a Palmetto Fellows Scholarship, a student must

- Be enrolled as a senior in a public or private high school or any other high school program of study approved and certified by that school district as conforming to relevant State Statute at the time of application and be a legal resident of South Carolina.
 - Be a U.S. citizen or a permanent resident
 - Must have a minimum score of 1200 on the Scholastic Assessment Test (SAT) or the Equivalent ACT score, and a cumulative 3.5 grade point ratio of the class at the end of either the sophomore or junior year, and rank in the top five percent of the class at the end of either the sophomore or the junior year.
- Students receiving a Palmetto Fellows Scholarship are not eligible for a LIFE or HOPE Scholarship.

LEGISLATIVE INCENTIVES FOR FUTURE EXCELLENCE (LIFE) SCHOLARSHIP

The South Carolina LIFE Scholarship established under the South Carolina Education Lottery Act was approved by the General Assembly during the 2001 legislative session and signed into law on June 13, 2001. Bill H.4879 authorizes funding for scholarships up to the cost-of-tuition, not to exceed \$4,700 plus a \$300 book allowance for students attending a four-year public or independent institution in South Carolina.

In order to be eligible for the LIFE Scholarship, students must:

- Be a U.S. citizen or a permanent resident that meets the definition of an eligible non-citizen
- Be a South Carolina resident and graduated from a high school according to State Statute
- First-time entering freshman at four-year eligible institutions must meet two of the following three criteria:
 - a. Earn a 3.0 cumulative grade point average (GPA) on a 4.0 scale
 - b. Score at least 1100 on the Scholastic Assessment Test (SAT) or an equivalent ACT score of 24.
 - c. Rank in the top thirty percent of the graduating class.

Students who are eligible for or are recipients of a LIFE Scholarship cannot receive a Palmetto Fellows Scholarship, SC HOPE Scholarship or Lottery Tuition Assistance.

SOUTH CAROLINA HOPE SCHOLARSHIP

The South Carolina HOPE Scholarship established under the South Carolina Education Lottery Act was approved by the General Assembly during the 2001 legislative session and signed into law on June 13, 2001. Bill H.4879 authorizes funding for scholarships to cover the cost of attendance, up to a maximum of \$2,800 to eligible students attending a four-year public or independent institution in South Carolina. The purpose of the SC HOPE Scholarship program is to provide funding to students who graduate from high school with a 3.0 cumulative grade point average, but are not eligible to receive the LIFE or Palmetto Fellows Scholarships.

RESERVE OFFICERS TRAINING CORP (ROTC)

Students enrolled in the Reserve Officers Training Corp may become eligible to receive scholarships to cover the cost of their tuition. To be eligible to receive four-year scholarships students must apply during their junior year of high school. Three-and two-year scholarships are awarded to students who apply during their freshman or sophomore years in college respectively. A grade point average of 2.5 is required for students to maintain their scholarships.

DEPARTMENT OF VOCATIONAL REHABILITATION SCHOLARSHIPS

The South Carolina Department of Vocational Rehabilitation provides scholarship assistance to some persons who are physically handicapped or who have a behavior disorder due to social or cultural deprivation. The applicant must have average high school grades, an acceptable score on the required test(s) for graduating high school seniors, and at least a "C" average if already enrolled in Morris College. Applications should be made directly to the South Carolina Department of Vocational Rehabilitation office in your area.

NTE AND GRE FEE WAIVERS

The Educational Testing Service in Princeton, New Jersey makes available to colleges and universities yearly a limited supply of fee waivers for the National Teachers Examination and the Graduate Record Examination. Student eligibility is based on financial need as determined by the Free Application for Federal Student Aid (FAFSA). Students desiring to receive a fee waiver should contact the Office of Financial Aid at the College.

PRIZES AND AWARDS

A. T. Eaddy Memorial Award. To the student minister who exerts positive religious influence through his/her religious convictions and sincere dedication to the gospel ministry. Given by daughter, Rev. Eliza Eaddy Black.

class=Section2>

Florence Darby Award. To an individual from the student members of the Morris College family who exemplifies strong religious convictions. Given by Henry Darby.

The One More Effort Federated Club Award. For the encouragement of a full-time Morris College sophomore or junior Teacher Education major (regardless of field of concentration) who has good moral qualities and a grade point average of not less than 3.0. Donated by the One More Effort Federated Club of Sumter, South Carolina.

The Inez Hilton Vereen Practicum in Education Award. Presented to the junior student who during the semester of Practicum exemplifies creativity, responsibility, self-reliance and professionalism. The student must maintain a 3.0 or better average during the semester of the Practicum experience. Donated by friends of the Vereen family and of the College.

American Legion Award. To two students of the Senior Class who possess and exemplify the following qualities: scholarship, leadership, courage, and service. Given by the American Legion of South Carolina.

The Harris Sabino Richardson Memorial Award. Awarded to a junior of good moral character with a grade point average of 2.5 or above and is supporting himself/herself financially. Donated by Mrs. M. R. Hollingsworth.

National Council of Negro Women, Mary McLeod Bethune Section Award. Awarded to two junior or senior Teacher Education majors (one male and one female) who have cumulative grade point averages of at least 2.5, demonstrate exemplary standards of living, and are actively involved in campus and/or community affairs.

Willis C. Johnson Memorial Award. Awarded to a student in need of assistance who has completed the sophomore year with a grade point average of 3.2 or better. This student must also have exhibited qualities of good citizenship during freshman and sophomore years. Donated by Mrs. Minnie W. Johnson

in memory of Mr. Willis C. Johnson.

H. H. Butler Commemorative Award. To the student who exhibits a strong personality, deep earnest convictions, and Christian character. Donated by the Woman's Baptist State Convention.

Garrick-Pinson Commemorative Award. To the best all-around student in the Senior Class. Donated by the Woman's Auxiliary of the Wateree Association.

O.R. Reuben Prize. Given to the male student who best exemplifies interest and participation in current issues and in projects of human welfare and uplift. Contributed through the O. R. Reuben Memorial Fund.

Beatrice Sanders Award. To the student counselor who has made the most outstanding contributions to the Counseling Program. Given by Dr. Beatrice Sanders.

T. B. Wright Memorial Award. To the senior who has taken the most active part in religious activities on the campus. Donated by Mrs. Margaret W. Davis.

Special Award for Creative Writing. For the best creative writing during the year by a Morris College student. Donated by Dr. Peggy Clark.

The Reverend John C. Simmons Memorial Award. Awarded to the student from Jasper County who exemplifies outstanding qualities of leadership, scholarship, and high moral character. Sponsored by the Simmons Family.

Dr. Martin Luther King Jr. Memorial Award. Awarded to the student with a 2.5 grade point average and above who participated in both community and student activities that foster and reflect the philosophies of Dr. Martin Luther King, Jr.

The Jenkins Family Award. Presented to the freshman who writes the best article in the Bell Ringer.

W. H. Hightower Memorial Award. Awarded to a sophomore, junior or senior female student who contributed outstanding leadership through her work with the Baptist Student Union.

Mrs. E. D. Dixon Memorial Award. Awarded to an outstanding male and female member of the Gospel Choir.

Walter Brown Award. Awarded to the junior or senior majoring in Political Science with the highest grade point average.

Lena M. Baldwin Memorial Award. Presented to the junior or senior majoring in Health Science with the highest grade point average.

The Fannie W. Nowlin Memorial Award. Awarded to a member of Alpha Kappa Mu Honor Society who best exemplifies leadership, intellect and professionalism in Education. Donated by the children of Mrs.

Ivey N. Staley and Willie Nowlin, Jr.

The Ivey N. Staley Award. Awarded to the member of Xi Rho Chapter of Delta Sigma Theta Sorority, Inc. who best exemplifies commitment, dedication and scholarship.

The Ronald McNair Award. Presented to a junior or senior Biology major with the highest grade point average.

Luns C. Richardson Freshman English Award. To the freshman student maintaining the highest average in Freshman English. Donated by Dr. Luns C. Richardson, President.

Luns C. Richardson National Teacher Examination Award. To the student making the highest Praxis II Examination scores during the senior year. Donated by Dr. Luns C. Richardson, President.

Boley-Diggs-Sanders Award. Awarded to a female student who exemplifies scholarship and Christian principles. Donated by the Woman 's Auxiliary, Wateree Baptist Association Lower Division in honor of Margaret S. Boley, Mary H. Diggs and Beatrice G. Sanders.

Xi Epsilon Chapter, Alpha Phi Alpha Fraternity, Inc. Award. To the Morris College student who through his/her participation and leadership contributes the greatest toward promoting the intellectual atmosphere of the College. The student must be a rising sophomore, junior or senior with a cumulative grade point average of 2.5 or above. Donated by the college chapter.

Ethel M. Gordon Award in Early Childhood Education. Awarded to the most outstanding student in Early Childhood Education.

The I. DeQuincy Newman Award. Awarded to a student majoring in Political Science who demonstrated outstanding leadership skills. Must have a grade point average of 2.5 or higher.

Dr. and Mrs. S. B. Marshall Award. Awarded to a deserving student who exemplifies high scholarship, has a good citizenship record, and shows commitment to the growth and development of Morris College. Donated by Dr. and Mrs. S. B. Marshall.

Willie Alma Dawson Moody Memorial Award. Awarded to a sophomore or junior with at least a 2.5 grade point average or better in Education (Early Childhood Education) and who displays good character and teaching promise, leadership qualities and is in need of financial assistance to achieve educational goals.

Hallman Education Award. To a rising sophomore student majoring in Teacher Education who has passed the Praxis I Examination.

The Marion Newton Award. To the most outstanding student in student activities. Given by Rev. Marion Newton.

Ethel German Scott Memorial Award. Awarded to the student musician of the Morris College Gospel Choir for the current academic year. Donated by Mrs. Sandra Scott Gibson.

The Noble Leon Elbridge Scott Memorial Award. Awarded to a student majoring in Business Administration with at least a 2.8 grade point average.. The student should be interested in becoming an Entrepreneur. Donated by his daughter, Sandra Scott Gibson.

The Shellie Dunbar Prize. To the young lady who makes the most improvement in scholarship, is the most cooperative, and excels in usefulness. Donated by the Woman's Baptist State Convention.

The Arthur J. and Beatrice N. Bess Award. Awarded to the student with the best entry in the Sophomore Literary Journal **Dear Bess.**

Best Kept Rooms Award. Awarded to the residents of the best kept room in each hall. Donated by the College.

Creative Decoration Award. Awarded to the residents of the room in each hall for the most creatively decorated room and door during the annual Christmas open house. Donated by the College.

SCHOLARSHIPS

The Luns C. Richardson Endowed Scholarship. Awarded to exceptional high school graduates with a grade point average of 3.5 or higher out of 4.0. Scholarships of \$4,500 annually are renewable for up to four years.

The Presidential Scholars Program. The Presidential Scholars Program was established by the College to recognize and recruit high school seniors who have above-average academic records. Award recipients must rank in the upper one-fourth of their graduating class, must have been admitted to Morris College and must have submitted a completed application for the scholarship by the prescribed date. The following memorial funds, organizations and corporations have established scholarship endowments that are used to support the Presidential Scholars Program.

The Ruth Mack Memorial Fund
D. L. Scurry Foundation
Sumter Chamber of Commerce
Danka Industries
GSX Chemical Service
SCANA Corporation
Heritage Classic Foundation
Sumter Rotary Club
SAFE Federal Credit Union
The United Supreme Council
C. Allin and Kelle Means

The William Randolph Hearst Endowed Scholarship. Awarded to a student majoring in education who has passed the Praxis I Examination, has a grade point average of at least 2.5 or better, and shows leadership qualities.

The Arthur Vining Davis Foundation Scholarship. Awarded to four students (rising sophomores, juniors or seniors) with a grade point average of 2.5 or above, majoring in Pastoral Ministry or Christian Education. Donated by the Arthur Vining Davis Foundation.

The Victoria Wine Scholarship. Awarded to a deserving rising junior education major who maintains a minimum 2.0 grade point average. Donated from the Victoria Wine Estate Funds.

The James B. and Carrie Dennis Haile Scholarship. Awarded to a deserving student with a minimum grade point average of 3.00 on a 4.00 scale in the field of Teacher Education.

The Bertha Wright Elmore Annual Scholarship. Awarded to a South Carolina student in need of financial assistance and majoring in Education.

The Vashti Jackson Smith Scholarship. Awarded to two needy first-time freshmen (1 male and 1 female) with outstanding high school academic achievement and good citizenship. Donated by the Vashti Jackson Smith Estate.

The Wachovia Endowed Scholarship. Presented to a rising junior or senior majoring in Business Administration. Donated by the Wachovia Foundation.

Morris College Trustee Scholarship. *Sponsored by the Morris College Trustee Board.*

The Reverend Arthur Walter Williams Scholarship. Awarded to the three rising sophomores with the highest grade point averages.

The Lottie and Wheler Matthews Scholarship. Presented to a conscientious student majoring in education with a grade point average of 2.5 or above and in need of financial aid. Donated by Mr. & Mrs. Lottie and Wheler Matthews.

The Sarah M. Williams Memorial Scholarship. Awarded to a deserving student who maintains high scholarship and provides student leadership through his or her participation in co-curricular activities. Donated in memory of Mrs. Sarah M. Williams.

The Reverend W. A. Johnson, Sr. and Mrs. Annie M. Johnson Memorial Scholarship. Presented to an outstanding student in religion. Donated by Mrs. W. J. Moore.

The Westcott A. Johnson Scholarship. Presented to a worthy student who has a good academic record and who exhibits outstanding commitment to and support of Morris College. Preference given to a student from Georgetown or Florence County. Established by Dr. Johnson's sister, Mrs. Ruth Johnson

Hawkins.

The Geneva and Everett T. Thompson Scholarship. Awarded to a rising sophomore student with the highest average in Elementary Education. Donated by the Thompson Family.

The Thomas Moss Americanism Scholarship. Established by the former U. S. Senator Strom Thurmond, Advisor to John P. Gaty Charitable Trust. Awarded annually to needy and worthy students based on a paper on Americanism, the specific topic of which is announced prior to January 1.

The David McLaughlin Scholarship. Awarded in memory of Dr. David McLaughlin to a deserving student of good moral character majoring in one of the sciences and maintaining a grade point average of "B" or above. Donated by Mrs. Iris McLaughlin.

The Morris College National Alumni Scholarship. Awarded to two advanced students in Teacher Education and three students in any other major who meet the following criteria: Cumulative grade point average of 2.5 or above, evidence of good character and teaching promise, leadership qualities, and a need for financial assistance to achieve educational goals. Sponsored by the Morris College National Alumni Association.

The Bernice Wells Stukes-Mose Scholarship. Presented in memory of James W. Stukes to the student who has high scholarship and is outstanding in leadership skills and in service to the college and local community. Donated by Dr. Bernice Mose.

The Pee Dee Baptist Association Scholarship. Awarded to a student who is a bona fide Baptist and member of a bona fide member church of the Pee Dee Baptist Association and has demonstrated a previous interest in receiving religious training at his or her church. Applicants must have at least a high C grade average and must submit three letters of recommendation, one each from their Pastor, their Church School Superintendent, and a former teacher or guidance counselor or principal of the high school from which graduated. Donated by the Pee Dee Baptist Association, Rev. W. L. Thompson, moderator.

The W. E. Price and Ada Lee Price Memorial Scholarship. The fund awards annually a scholarship to a deserving female and a deserving male student. In selecting the deserving recipients, emphasis shall be placed on character as well as scholastic ability. Financial need may also be considered. The fund also provides annual assistance to the Pre-Alumni Club of Morris College.

The George and Mollie J. Washington Scholarship. Presented to the most outstanding student in secondary education. Donated by Rev. George H. Washington.

The Sumter Alumnae Chapter of Delta Sigma Theta Sorority, Inc. Scholarship. Awarded to the member of Xi Rho Chapter of Delta Sigma Theta Sorority, Inc. with the highest semester grade point average. Funds are to be used for the purchase of instructional materials.

The Sim and Costella Townsend Memorial Scholarship. Established by the Townsend family of Bamberg and Dillon Counties. The award is presented to a deserving student based on need and academic potential.

The William M. Goodwin Memorial Scholarship. Established by Dr. C. C. Goodwin, Jr. of Sumter, this award is presented to a needy and deserving student who exemplifies strong academic potential, leadership skills, and a good citizenship record.

The Booker Memorial Scholarship. Presented to a student who possesses high Christian ideals and demonstrates a keen interest in Physics or Chemistry. Endowed by the Estate of Mrs. R. C. Booker.

The Gamma Iota Chapter of Omega Psi Phi Fraternity Scholarship. Awarded to the member of Epsilon Lambda Chapter of Omega Psi Phi Fraternity with the highest grade point average.

The Luns C. Richardson Pee Dee Area Scholarship. Sponsored by the Pee Dee Area Morris College Alumni, businesses, and friends.

The Hilton W. Shirley, Sr. Scholarship. Awarded to a deserving male or female who excels in Computer Science and exemplifies genuine leadership. Awarded by Hilton W. Shirley, Sr.

The William B. Sanders Memorial Scholarship. Awarded to the rising sophomore boarding student who demonstrates outstanding growth in interpersonal skills, personal discipline, academic success, and positive involvement in student life activities. Donated by Dr. Beatrice G. Sanders.

The James Samuels, Jr., Memorial Music Scholarship. To a rising junior or senior music (Concert Choir, voice, or piano) student who demonstrates leadership ability. The recipient must have a minimum grade point average of 2.5 and must be recommended by the music faculty. Donated by the Sumter Music Guild, Inc. and friends.

The Eva McLendon-Johnson Scholarship. Awarded to a student majoring in Criminal Justice, maintaining a grade point average of 2.5 or above and possessed of strong moral character and a sincere interest in the criminal justice system. Donated by Dr. Renee DuJean.

The Pinkie Reid Scholarship. Awarded to a junior of good moral character majoring in broadcast media, maintaining 2.5 or above grade point average and possessed of a sincere interest and demonstrated talent in broadcast media. Donated by Ebenezer Baptist Church of Chicago.

The Arthuree McCoy Memorial Scholarship. Awarded to a junior of good moral character majoring in Media Arts or English who writes the most outstanding article published in *The Heritage* or other publications. Donated by Dr. Raleigh McCoy.

The Eta Zeta Omega Chapter, Alpha Kappa Alpha Sorority, Inc. Scholarship. Awarded to a member of Nu Gamma Chapter of Alpha Kappa Alpha Sorority, Inc. who exemplifies high scholastic ability, leadership, strong moral character and has earned the highest grade point average in the chapter. Donated by the Eta Zeta Omega Chapter, Sumter, S.C.

The Pi Theta Chapter of Zeta Phi Beta Sorority, Inc. Scholarship. Presented to the young lady in the freshman class who demonstrates high scholastic achievement and displays the qualities of finer

womanhood, as determined by the chapter members. She must have a cumulative GPA of 3.3 or above.

The Dr. W. H. Neal Scholarship. Presented to the junior student with the highest average in Mathematics for three consecutive years. Donated by Mrs. Audrey P. Neal.

The Mordecai Johnson Scholarship. Presented to a deserving rising junior Political Science major with a Pre-Law Minor who has a 2.7 or above grade point average.

The Frank K. Sims Scholarship. Awarded to a student majoring in Sociology who exemplifies scholarship, leadership, and strong moral character.

The John and Beatrice Chapman Thomas Scholarship. Awarded to a student majoring in Mathematics or Science.

The J. S. Utsey Scholarship. Presented to a rising junior or senior Business Administration student with a grade point average of 2.7 or above.

The Goodfellows Club Scholarship. Awarded to a resident of Sumter, SC, who is majoring in education and who has passed the Praxis I Examination.

The Dorothy Duckette Robertson Scholarship. Presented to a deserving student majoring in elementary education with a minimum of a 2.5 grade point average.

The Mamie N. Coker Scholarship. Awarded to the junior with the highest average in Early Childhood Education. Established by the Baptist Educational and Missionary Convention of South Carolina.

The Laura Teal McCleese Lawrence and Laura M. Trusedell Scholarship. Awarded to a deserving rising senior from Trinity Baptist Church of Florence, or from the city or county of Florence, South Carolina, who exhibits scholarship, leadership, service, and character and is majoring in Elementary Education. Grade point average must be 2.8 or above. Donated by Mrs. Pearl L. McCleese.

The Janie S. Hightower Memorial Scholarship. Presented to a student majoring in education who maintains a 2.5 grade point average or above and is in need of financial assistance. Donated by Mr. Willar H. Hightower, Jr.

The Rosa S. Riley Endowed Scholarship. Awarded to a junior or senior education major with a 3.0 grade point average or above who plans to teach in South Carolina. Donated by Mr. Charles E. Riley and Mrs. Jacqueline M. Williams.

The L. W. Williams Endowed Ministerial Scholarship. Presented to a rising junior or senior with a 2.5 grade point average. The recipient must be either a licensed or an ordained minister of any Christian Denomination who is pursuing a Bachelor of Arts Degree in Pastoral Ministry. Donated by the children and other family members of Dr. L. W. Williams.

The Dr. Marion Woodard Wright McLester Endowment Scholarship. An annual award presented to the

education major who performs the greatest amount of college and community service as identified by the Education Division Chair.

Dr. L. W. Long Memorial Scholarship. Presented to a rising non-traditional junior or senior with the highest grade point average.

The Pauline Winston Thompson Memorial Scholarship. Awarded to an outstanding student in the Cooperative Education Program.

The Anderson Honors Program Scholarship. Presented to a member of RARE with financial need for educational expenses. Donated by Dr. Jeanne M. McNett and family.

The S. L. Roddey, Jr. Scholarship. Presented to the rising senior majoring in Business Administration with the highest grade point average. Donated by Creech Roddey Watson Insurance.

The Dr. Adelle W. Stewart Scholarship. Awarded to a deserving student with financial need.

The Xi Rho Chapter of Delta Sigma Theta Sorority Inc. Scholarship. Awarded to the female freshman student with the highest grade point average.

The Mount Moriah Baptist Church Scholarship. Awarded to two students in Christian Ministry with a 2.5 grade point average or better.

The Dill and Azalee Bates Gamble Scholarship. Awarded to a student majoring in Elementary Education with a B or better average.

The Dan Robert Bodison, Sr. Memorial Scholarship. Awarded to a rising junior or senior with a declared interest in English or related area.

The Junius E. Dowell Scholarship. Awarded to a member of Pi Theta Chapter of Zeta Phi Beta Sorority, Inc. and a member of Iota Zeta Chapter of Phi Beta Sigma Fraternity, Inc. with a cumulative grade point average of 3.0 or better.

The Mamie James Hannah and Candace James Richardson Scholarship. Awarded to a deserving student with financial need. Donated by Mr. Jerry Hannah.

Bertha Belle Williams Scholarship. Awarded to a deserving student with financial need.

C. V. Owens Scholarship. Presented to the student with the highest average in Religion and who has good leadership abilities.

The Rev. B. D. Snoddy Endowed. Awarded to an active member of a Baptist church. The student must have at least a 2.4 or better grade point average and be a licensed minister of the Gospel by a missionary Baptist church. The student must reflect a sincere and committed relationship with Jesus Christ. Special consideration may be given to a lay student who is majoring in Pastoral Ministry or Christian Education.

Donated by the South Carolina Baptist Congress of Christian Education.

The Robert Gregory White Memorial Scholarship. Awarded annually to assist, encourage, and support a deserving African-American male. Student must be a freshman with a grade point average no less than 2.0 and no higher than 2.4 who exhibits a commitment toward getting an education and reaching his potential. Established by Mr. Robert and Mrs. Priscilla White to reflect the memory of Robert Gregory White, their son, affectionately known as Ohio.

The E. J. Lewis Scholarship. Awarded to a student with a GPA of 2.5 or higher who is pursuing a degree in divinity or education and is an active participant in campus organizations and/or ministries which support the Sumter community.

The Rev. J. R. Blanding Scholarship. Awarded to a deserving student from Lee or Clarendon County.

The Mary A. Vereen-Gordon Memorial Scholarship. Awarded to assist students, based on financial need, in their pursuit of academic studies at Morris College. Established by the colleagues, friends, admirers, and family of Dr. Mary A. Vereen-Gordon, former Dean of Academic Affairs and an outstanding faculty member.

The Jessie W. Taylor Scholarship. Awarded to a student majoring in English or Journalism or who writes inspirational literature.

The Matthew O. Ramsey Endowed Scholarship. Awarded to a deserving student majoring in Education with plans to teach at the elementary or secondary level. Established by Matthette Ramsey Williams, in honor of her father, a Morris College graduate and instructor.

The Rev. Edward H. Thomas Endowed Memorial Scholarship. Awarded to a student very much involved in voter registration and grass-roots politics, who is in good standing with the College. The student must have at least a 2.5 grade point average. Established by the family in recognition of his life of service to God and humanity.

Bertha Smith Irving Memorial Scholarship. Awarded to a student who demonstrates financial need. Student must be in Teacher Education and doing their Practicum. Awarded by Dr. Nathaniel Irving and family in memory of their mother, Bertha Smith Irving.

The Dr. J. S. Maddox Scholarship. Awarded to a needy and deserving student, majoring in Christian Education or Pastoral Ministry showing great promise for Christian leadership. Established in honor of Dr. J. S. Maddox by Mrs. Bessie Maddox, family and friends.

The W. M. Blount Endowed Scholarship. Awarded to a worthy and deserving student majoring in Christian Education, Pastoral Ministry, or Teacher Education. Established by the family of Dr. W. M. Blount.

The B. J. Whipper, Sr. Endowed Scholarship. Awarded to an incoming freshman for college related expenses. The student must have at least a 2.5 grade point average and exemplify Christian character and possess a proven record of leadership and service. Priority will be given to students who will major in

Christian Education or Pastoral Ministry. Established by Dr. Lucille S. Whipper.

The Robert Leroy McLeod Sr. Endowed Scholarship. Awarded to a student with a 3.5 grade point average or above and who intends to pursue a career in education or in medicine. The student must exemplify an outstanding level of commitment and willingness to help others and demonstrate it by involvement in community service. Donated by his wife, Wilhelmina Pinkney McLeod and children.

The Rev. J. C. Harrison Memorial Scholarship. Awarded to a sophomore student who has a 3.00 grade point average majoring in Pastoral Ministry or Christian Education. Preference given to a student who is a member of a church in the Lovely Hill Baptist Association. Established by his wife, Ruth B. Harrison, and Family.

The Emmett and Crenelle Conyers Scholarship. Awarded each year to a graduating senior with a 3.5 average or above, with a notable record of service to the college and a commitment to improving human relations and the quality of life for fellow human beings. Established by Dr. James E. Conyers and other children of Emmett and Crenelle.

The Oscar L. Prince Memorial Scholarship: Awarded to a rising sophomore, junior, or senior majoring in Education and possessing a cumulative grade point average of at least 3.0 on a 4.0 scale. Established and endowed by family and friends.

The Leler Scarbough George Scholarship Award. Awarded to a rising senior in pursuit of a degree in teacher education with a grade point average of 3.00 or above. Established by the Leler Scarbough George Family.

The George Family Scholarship Award. Awarded to an outstanding sophomore, or junior from Lee County who has demonstrated great potential, dedication, persistence, and diligence to the pursuit of an education. The student must have financial need. Donated by the George Family.

The National Office of Omega Psi Phi Fraternity, Inc., Luns C. Richardson Endowed Scholarship.

The Almeta Dizzley Clyburn Endowed Scholarship. Awarded to a deserving student participating in the college's Teacher Education Program. Student must be intensely pursuing the "academic and professional development" necessary to becoming a competent and effective teacher and must have passed Praxis One. Established by United States Representative James E. Clyburn, 6th Congressional District, to perpetuate the memory of his mother, an alumna of the college.

The Enos Lloyd Clyburn Endowed Scholarship. Awarded to a worthy and deserving student majoring in Pastoral Ministry or Christian Education. Student must be a junior or senior with a grade point average of 2.5 or above and must demonstrate a strong and continuing dedication to theological training and preparation. Established by United States Representative James E. Clyburn, 6th congressional District, to perpetuate the memory of his father, an alumnus of the college, and his life of service to God and man.

The Covell C. and Mary E. Moore Scholarship. Awarded to a full-time student with financial need.

The Otis Scott, Sr. Endowed Memorial Scholarship. Awarded to the most needy student majoring in Teacher Education. The student must participate in the college's Teacher Education Program and show evidence of outstanding performance, demonstrate leadership ability and good character, and maintain at least a 3.0 GPA. Established by Mrs. Wilhelmenia Dennis Scott and children in memory of Dr. Otis Scott, Sr., a skillful educator, dedicated pastor and dynamic preacher

The Lester T. Corley Memorial Scholarship. Presented in Memory of Lester T. Corley, former Advisor of Xi Epsilon Chapter of Alpha Phi Alpha Fraternity, Inc., to an upperclass student who exemplifies strong leadership skills, outstanding service to the college and community, and sound intellectual ability. The student must have a 2.5 grade point average or above. This scholarship is earmarked for books and supplies, Donated by Mrs. Myrna Juanita Corley and son Todd.

William B. James Memorial Endowed Scholarship. Awarded to an outstanding student majoring in Political Science with an interest in pursuing a law degree. The student must be a junior or rising senior and must have a GPA of 3.0 and be active in community service on behalf of disadvantaged groups. Established by the Sumter County Public Awareness Association, Incorporated.

The Paralee Garrick Dupree Memorial Scholarship. Awarded to a freshmen, sophomore, junior, or senior majoring in Pastoral Ministry or Christian Education with a 2.5 average who is active in the religious life of the campus. The student must be recommended by the Chairperson of the Division of Religion and Humanities. Established and endowed in 2004 by family and friends.

The Theo W. Moss, Sr., Scholarship. Awarded in memory of Theo W. Moss, Sr., to a deserving student of good moral character majoring in one of the sciences and maintaining a grade point average of 3.0 or above. Donated by the Moss Family.

The Louis Fleming Memorial Scholarship. (Criteria currently being established).

The Walker E. Solomon Endowed Scholarship Fund. This scholarship is limited to a sophomore, junior, or senior student majoring in Teacher Education, with a desire to teach in the public school system. Student must have passed Praxis I and maintain at least a 2.5 grade point average. Established by the Palmetto Education Association and the Walker W. Solomon Scholarship Fund, Incorporated.

POLICY ON SATISFACTORY ACADEMIC PROGRESS FOR ELIGIBILITY

TO RECEIVE FEDERAL FINANCIAL AID FUNDS

Morris College's Policy on Satisfactory Academic Progress

PURPOSE

Morris College's Policy on Satisfactory Academic Progress has been developed in accordance with the Federal Regulations that are defined in Public Law 94-482 (U.S. Department of Education) which require each student receiving federally funded student financial aid to make satisfactory academic progress as a condition for continuing to receive federally funded student financial aid. Accordingly, each student who receives federally funded student financial assistance at MORRIS COLLEGE must adhere to this policy in order to continue receiving any type of federal financial Assistance.

ELIGIBILITY

To be eligible for the federally funded financial aid at Morris College, a student must meet the following standards:

1. The student must be admitted and enrolled in an academic program.
2. The student must meet the College's academic standards that are specified in the Morris College C
3. A student who is required to take developmental courses will be eligible to receive financial aid to developmental courses for only the first academic year.

A student who is seeking admission to the College to pursue another Bachelor's degree will not be eligible financial aid unless he/she has been accepted into the Teacher Education Program. These students will be classified as fifth-year undergraduates. For financial aid purposes, all courses taken must be for teacher certification.

The Higher Education Act requires that in order to receive any Title IV Aid (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS), Federal Perkins Loan, Federal Direct Loan, Federal Direct Parent Loan for Undergraduate Students (PLUS), a student must maintain satisfactory academic progress towards a degree. The same policy is used for State funds. The satisfactory academic progress applies to all terms regardless of whether financial aid was received.

UNDERGRADUATE ELIGIBILITY*

To be considered maintaining Satisfactory Academic Progress, a student must meet the following minimum requirements:

| Total Semester Hours Attempted | Cumulative GPA |
|---------------------------------------|-----------------------|
| Up to 24 | 1.50 |
| 25 to 55 | 1.70 |
| 56 to 89 | 1.90 |
| 90 and above | 2.00 |

*This standard is consistent with the College's academic standards required for graduation.

Time Frame

The student must earn a minimum of twenty-four (24) semester hours each academic year, or twelve hours for one semester of enrollment.

The average length of an undergraduate program at Morris College is 124 credit hours. An undergraduate student is eligible to receive financial aid for a maximum of 150% of the hours required for the degree. The Student Financial Aid Office will allow students 186 attempted hours including summer school for completion of a 126 semester hour degree. ***All attempted hours are counted in determining the 186 hours limit, including transfer hours, whether or not financial aid was received, or the course work was successfully completed.*** A student will be considered to have reached the maximum number of hours after the semester in which the 186 attempted hours is reached or exceeded.

Satisfactory progress will be evaluated for all students (full or part-time) at the end of each academic year (end of Spring semester). Students who enroll at the mid-point (January) of an academic year or attend one semester only will be evaluated at the end of the Spring semester.

Failure to earn the required grade point average and cumulative hours will place the student on financial aid suspension. Students who are suspended from financial aid must remove their academic deficiencies or have an appeal granted before reinstatement of aid. All students are encouraged to attend summer school to remove their deficiencies or to get ahead. A student who does not enroll for a semester and re-enrolls will be evaluated at the time of re-admission.

Determination of academic load is made at the end of the add/drop period each semester. Withdrawing from class(es) after the add/drop period may affect the student's ability to earn the required hours.

Less Than Full-Time

A part-time undergraduate student is enrolled in less than twelve (12) semester hours. Part-time students must meet the same grade point average requirement for eligibility as a full-time student and must earn 75% of the part-time hours enrolled. Students who attend with mix enrollment (e.g. full-time-first semester and part-time-second semester) must earn 12 hours for the full-time semester and 75% of the part-time hours.

Failure to meet the minimum standards outlined above will result in immediate financial aid suspension.

A student who has not received financial assistance in previous award years and subsequently applies for financial aid will be evaluated based on the policy listed above.

Transfer Students will be evaluated based on the above policy. Transfer credits include hours earned at institutions other than Morris College and will be used to determine the student's classification. Transfer hours will be included in "total hours attempted" in determining the 189 hours requirement and to determine the cumulative grade point average required. Transfer students are required to earn the required number of hours depending upon enrollment status (full or part-time). Hours transferred in anytime after the student enrollment (at least 1 semester) will be used to assist the student in regaining financial aid eligibility.

Withdrawals (W grades) which are recorded on the student's transcript will be included as credits attempted and will have an adverse effect on the student's ability to maintain satisfactory academic progress. Students who officially withdraw from the College are considered to not be maintaining satisfactory academic progress and must make up the deficit hours. These students are encouraged to attend summer school.

The successful completion of a course is defined as receiving one of the following grades: A, B, C or D. Courses with grades of F, I and W will not qualify in meeting the minimum standard.

An ***Incomplete (I) grade*** indicates that a student has not finished all course-work required for a grade and is included in the cumulative credits attempted. An incomplete will not count as hours passed until a final grade is posted in the Office of Admissions and Records.

Repeated courses will be counted as determined by the Registrar's Office. A repeat of a course with a passing grade (A – D) may adversely affect your academic standing. A student on financial aid may repeat a course once without penalty under the rules for Satisfactory Academic Progress. If a student repeats the same course more than once. The repeated course will not be counted in determining the number of hours of enrollment.

Change of major - A student may change from one degree to another during attendance at the College. Students who change from one major to another are still expected to maintain satisfactory academic progress and complete the course work within the time frame or hours limitation.

Audited courses do not count as either attempted or earned hours.

Financial Aid students whose cumulative grade point average falls below a 2.0 after the Fall semester will receive a warning letter from the Office Of Admissions and Records.

The number of credit hours in which the student is enrolled on the day following the published last day to add/drop a class will be used as official enrollment for financial assistance purposes; full-time status is 12 or more hours. If a student withdraws from classes after the date cited above and reduces his/her enrollment below the awarded status, (the number of hours recorded as of the add/drop date) the student will not meet the minimum number of hours to be earned in one academic year.

- **NOTE:** Hours earned by Advanced Placement, International Baccalaureate and College Level Examination Program (CLEP) are considered towards meeting the semester hours requirement only for a student's first academic year.

Re-admitted Students will be reviewed on their previous academic records in order to determine eligibility for assistance, whether or not financial aid was received.

Suspended Students who are allowed to return to the College must attend one semester and earn a minimum of 12 credit hours and a 2.0 semester grade point average. After that semester, the student may appeal for financial aid reinstatement. If the appeal is granted, the student must meet the specified eligibility requirements for continued receipt of financial aid. Financial aid will be canceled for any student who is suspended or dismissed from the College.

Removal from financial aid does not prevent students from attending the College, if they are otherwise eligible to continue their enrollment. Students who enroll at the College without benefit of financial aid may request a review of their academic record after any term in which they are enrolled without the receipt of financial aid to determine whether satisfactory academic progress has been met. If the standards are met, eligibility is regained for subsequent terms of enrollment in the academic year.

It is the student's responsibility to be aware of his or her academic standing each semester. Although the Student Financial Aid Office will make every effort to promptly notify students of the cancellation of their awards, students are responsible for obtaining their grades and determining if they meet the criteria for continuation of their award.

RE-ESTABLISHING SATISFACTORY ACADEMIC PROGRESS

Any student whose financial aid has been terminated may reestablish satisfactory progress by any of the following methods:

- **taking courses during the Summer Session(s)**
- **repeating failed courses**
- **removing incomplete grades**
-

Cumulative grade point average can only be increased by attendance at Morris College. Deficient hours may be made up by successfully completing course work at Morris College or at another institution. Before enrolling at another institution, the student must gain the appropriate approval from the Academic Dean.

Summer School

Satisfactory Academic Progress for Summer School will be based on the student's current eligibility status. Students who are suspended from financial aid are encouraged to attend summer school to remove their academic deficiencies. Federal or state financial assistance is not available to students not maintaining satisfactory academic progress for summer school.

At the completion of summer school, student's academic standing is reviewed. If the deficiencies are removed after summer school attendance, the student is awarded and will not be reviewed again until at the end of the Spring semester. A student who fails to meet or maintain satisfactory academic progress is placed on financial aid suspension.

APPEAL PROCESS

Students denied federal and/or state financial aid for failure to meet the satisfactory academic progress standards are advised of their right to appeal the decision. A student may request reinstatement of their financial aid based on extenuating circumstances by submitting a completed Financial Aid Probation Request Form and accompanied by a supporting documentation to the Office of Financial Aid, 100 W. College Street, Sumter, SC 29150. The student MUST indicate in writing (a) reasons why he/she did not achieve minimum academic requirements, and (b) reasons why his/her aid should not be terminated. Waivers for satisfactory academic progress will be considered if the student has suffered undue hardship such as death of an immediate family member, injury or illness of the student, change of major, or other special circumstances that may have prevented the student from performing his/her academic best. Students should submit documentation to support the request for a waiver.

The initial appeal should be addressed to the Director of Financial Aid and on file in the Financial Aid Office no later than (3) days before the census date for the semester. All appeals will be reviewed on a case-by-case basis. A probationary period may be granted at the discretion of the Financial Aid Director. Condition under which a student may receive a probationary period may include but not limited to sickness, death in the student's family, and unusual circumstances. If the appeal is approved the student will be placed on financial aid probation and their Satisfactory Academic Progress will be reviewed again at the end of the spring semester.

Students who disagree with the Financial Aid Director's decision may request an appeal before the Committee on Admissions and Financial Aid, Morris College, 100 West College Street, Sumter, SC 29150. The appeal request should be submitted within five (5) days after the Director's decision.

If an appeal is approved, the student must:

Sign a Satisfactory Academic Progress Action Plan with the Student Financial Aid Office, which indicates the stipulation of the appeal. Students must schedule an appointment with their Academic Advisor or Division Chair to develop an academic plan of action.

Students will be notified, in writing, of the Financial Aid Administrator's decision within three weeks of the request. Normally, only one appeal is granted to a student; however, in extreme cases, a second appeal may be granted. Two appeals will be the maximum granted.

Unsatisfactory Progress Notification

Students who do not meet the requirements of the satisfactory academic progress policy will be notified by mail of their suspension from financial aid at the end of the academic year. The letter will be mailed to the student's permanent home address.

Students who are granted an appeal and do not meet the requirements of the action plan, will be notified at the end of the semester in which the appeal was approved that their financial aid probation is suspended the following semester.

COST OF ATTENDANCE

**ESTIMATED COST OF ATTENDANCE
at
MORRIS COLLEGE**

**FULL-TIME UNDERGRADUATES
APPLICABLE TO THE 2008-09 ACADEMIC YEAR ONLY
(AND NOT INCLUDING SUMMER SESSIONS)**

NOTE: The following typical yearly expenses - other than fixed College charges - are determined by periodic surveys. Totals, therefore should be regarded as average budgets for the academic year. Please note that credit card bills, prior debts, automobile payments, maintenance and other personal discretionary expenses will not be considered as a portion of educational budget

| | DEPENDENT/ INDEPENDENT BOARDING | DEPENDENT COMMUTING | INDEPENDENT COMMUTING | INDEPENDENT PARENTS |
|--------------------|---------------------------------------|------------------------|--------------------------|------------------------|
| TUITION | 9350 | 9350 | 9350 | 9350 |
| FEES | 271 | 271 | 271 | 271 |
| BOOKS AND SUPPLIES | 1700 | 1700 | 1700 | 1700 |
| ROOM | 1790 | 1900 | 2300 | 2100 |
| BOARD | 2468 | 1900 | 2400 | 2400 |
| PERSONAL | 1200 | 1200 | 2400 | 1400 |
| TRANSPORTATION | 1300 | 1300 | 2650 | 1800 |
| Loan Fees | 250 | 250 | 250 | 250 |
| TOTAL | \$18329 | \$17871 | \$21321 | \$19271 |

REFUND POLICY

The Higher Education Amendments of 1998 (Public Law 105-244) changed substantially the way funds paid toward a student's education are to be handled when a recipient of Student Financial Aid (SFA) funds withdraws from school. Morris College, therefore, has changed its refund policy to coincide with the New Higher Education Return to Title IV Funds Policy.

A student who withdraws from the College after registration but before he/she completed 60 percent of the period of enrollment is entitled to a credit of tuition, fees, room and board based on the following formula:

The percentage of the period of enrollment completed =

The number of calendar days completed in the period as of the day the student withdrew
The number of calendar days in the period of enrollment

Percentage of the period of enrollment completed X Institutional Charges= Adjusted Charges after withdrawal

NOTE: The preceding formula is used to determine how much SFA Program funds the student has earned at the time of withdrawal. After the 60 percent point in the period of enrollment, a student has earned 100 percent of the SFA Program funds.

Students who move off campus during the semester for any reason other than withdrawal will not receive any refund of their room and board charges. The insurance fee also is non-refundable.

Students who are absent from all classes for four (4) consecutive class periods will be administratively withdrawn by the College. The last date of attendance will be used to determine the official withdrawal date. This policy is subject to consideration of mitigating circumstances.

The institution will make refund distributions prescribed by law and regulation for the Title IV Programs in the following order of priority:

- 1. Federal Direct Student (Unsubsidized) Loan**
- 2. Federal Direct Student (subsidized) Loan**
- 3. Federal Perkins Loan**
- 4. Federal Direct Plus (Parent)**
- 5. Federal Pell Grant**
- 6. Academic Competitiveness Grant**
- 7. National SMART Grant**
- 8. Federal Supplemental Educational Opportunity Grant**
- 9. TEACH Grant**

FACILITIES

The major buildings on the Morris College campus, their dates of construction, and their principal functions are as follows:

Academic Hall (1924, renovated 1990) is used for classes of the Division of Business Administration, Division of Religion and Humanities, and for several administrative offices including the Offices of the Academic Dean and Student Affairs and Morris College Advance Program.

Brawley-Starks Academic Success Center (1932, renovated 1998) contains the Division of General Studies, Student Support Services, the Upward Bound Program, the Career Services Center, and a large learning laboratory.

Pinson Administration Building (1946) houses the Offices of the President, Financial Services, and Admissions and Records on the first floor, and offices of additional staff members on the second floor.

Buildings and Grounds Office (1950), houses some staff and equipment used in physical plant maintenance.

H. H. Butler Building (1952, renovated 2000) houses offices and some classes of the Division of Education and Division of Social Sciences.

Mabel K. Howard Building (1954) houses the Office of Counseling and Testing, the Health Center, the Financial Aid Office, the Baptist Women's Records, and Army ROTC offices.

G. Goings Daniels Hall (1964, dining facility renovated 2003) is a residence hall and the dining facility.

Dobbins-Keith-Whitener Hall (1969) is a residence hall for men.

Wilson-Booker Science Hall (1967) houses chiefly programs of the Division of Natural Sciences and Mathematics.

L. C. Richardson-W. A. Johnson Learning Resources Center (1980) contains the College's library and media facilities.

W. H. Neal-Iola Jones Fine Arts Center (1980) contains an auditorium and instructional facilities for programs in art, music and theater.

Anna D. Reuben-Mamie N. Coker-Magnolia Lewis-Albertha Simon Residence Hall (1984) is a residence hall for women.

Security and Information Booth (1984) expanded 2003) is located at the entrance to the campus and houses the Security Office, which also provides information to campus visitors.

The President's Home (1986) is the official residence of the President of the College.

Garrick-Boykin Human Development Center (1991) provides facilities for physical education classes, social and cultural activities, special events, recreation administration classes, and athletic events.

J. O. Rich, S. C. Cureton, ED F. Johnson Hall (1993) is a residence hall for men.

Jasper L. Brooks-Frank H. Ham Graphics Center (1994) houses the College printing press and copying facility.

O. R. Reuben Chapel and Religious Center (1996) contains a sanctuary for special religious worship services. The Religious Center contains the office of the College Minister and offices and classrooms for faculty in the area of Religion.

Charles Gilchrist Adams, C. Mackey Daniels, Marion Woodard Wright McLester, Beatrice Gregg Sanders Hall (1998) is a residence hall for women.

Alphonso R. Blake, Willie Edwin Givens, Jr., Arabella H. Rich, Pauline Winston Thompson Student Center (1998) contains food service facilities, the bookstore, post office, game room, meeting room, lounge, student government offices, and student lockers.