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1. Welcome Parents or Guardians of Students

Dear Parent/Guardian:

Northeastern Junior College would like to welcome you to our campus. NJC considers parents of students as the “next most important person” on campus after the student. NJC does take pride in the fact we are student – driven and our service to students makes us a very friendly campus. As parents you have a major role in the continued success of your son or daughter, a role of support and open communication that only you can provide. The Parent Handbook is intended to be a year-long reference book to keep you informed and supporting your college student. As the Dean of Students, I extend you an open invitation to call and visit the campus anytime. You are most welcome on the NJC campus now and in the future.

The Parent Handbook contains essential information of the college outside the classroom that sometimes is hard to find and hard to locate. It is intended to be a central reference for you in your role of support to your student. Students are required to take on the responsibility of college life and they need the space to accomplish this, even if they struggle for a while. We would like to consider the parent/guardian a partner in this process and a personal source of information and encouragement. This vital link cannot be delegated and we cannot become “in loco parents”; we cannot replace the parent and we will not act as parents for your son or daughter. Your role makes college life and college success that much easier for the student you are supporting.

Welcome to NJC and we hope that you consider this campus a safe, secure and exciting place educationally and socially. Use the handbook to keep informed regarding the services, the people and the processes your son or daughter will encounter while getting a college education.

Thanks for your on-going support and interest in NJC.

Sincerely,

Steve Smith
Dean of Student Success

2. PARENT INFORMATION DIRECTORY

#	Service for the Student	Phone	Location	Contact
1	Academic Advising	521-6657	HSC 132	Mr. Smith
2	Academic Advisor	521-6676	HSC 132	Ms. Carey
3	Adjustment to College Services	521-6657	HSC 132	Mr. Smith
4	Admission to College	521-7000	HSC 137	Ms. Schumacher
5	Art Galleries	521-6671	ESF 170	Ms. Lafferty
6	Associated Student Government	522-6655	HSC 132	Mr. McNabb
7	Athletic Information	521-6617	BCEC	Ms. Henry
8	Attendance Policy	521-6657	HSC 132	Mr. Smith
9	Bookstore	521-6623	Bookstore	Ms. Brungardt
10	Business Office	521-6615	Walker Hall	Mr. Kelsch
11	On Line Classes	521-6657	HSC 132	Mr. Smith
12	Change Class Schedule	521-6657	HSC 132	Mr. Smith or Advisor
13	Change of Major	521-6657	HSC 132	Mr. Smith
14	College Calendar	521-6652	HSC 137	Mr. Long
15	College Judicial Questions	521-6657	HSC 132	Mr. Smith
16	Computer Lab Services	521-6787	Walker	Ms. Brungardt
17	Counseling	521-6657	HSC 132	Mr. Smith
18	Disabilities	521-6619	KH 224	Ms. Lauer
19	Emergency Contact (Students)	521-6608	HSC 132	Ms. Zimmerman
20	Employment Off Campus	522-9340	Walker Hall	Sterling Workforce Center
21	Event Center Activities	521-6617	BCEC	Ms. Henry
22	Extended Absence Contact	521-6608	HSC 132	Ms. Zimmerman
23	FACTS Payment Plan	521-6702	HSC 132	Ms. Shalla
24	Faculty/Staff Phone Information	521-6600	Centralized Services	
25	Financial Aid	521-6751	HSC 120	Ms. Weingardt
26	Housing Reservations	521-6608	HSC 132	Ms. Zimmerman

27	ID Card Services	521-6608	HSC 132	Ms. Zimmerman
28	International Student Services	521- 6676	HSC 132	Ms. Carey
29	Library Services	521- 6612	Knowles	Front Desk
30	Meal Plan Cafeteria Services	521-6608	HSC 132	Ms. Zimmerman
31	Medical Services	521-3223	615 Fairhurst Sterling, CO	SRMC Family Care Clinic
32	Non-Traditional Students	521-6676	HSC 132	Ms. Carey
33	Orientation to College	521-6676	HSC 132	Ms. Carey
34	Parking on Campus	521-6643	Physical Plant	Mr. Knox
35	Payment of Bills	521-6728	HSC 132	Ms. Shalla
36	Phone System Services	521-6787	Walker Hall	Ms. Brungardt
37	Registration for Classes	521-6657	HSC 132	Mr. Smith
38	Room & Board	521-6608	HSC 132	Ms. Zimmerman
39	Security on Campus	521-6643	Physical Plant	Mr. Knox
40	Sterling Workforce Center	522-9340	Walker Hall	Mr. Otzenberger
41	Sterling Police Department	522-3512	City Hall	Dispatch
42	Student Clubs	522-6655	HSC 132	Mr. McNabb
43	Student Health Services	521-3223	615 Fairhurst Sterling, CO	SRMC Family Care Clinic
44	Student Loans Financial Aid	521-6751	HSC 120	Ms. Weingardt
45	Student Locator Service	521-6608	HSC 132	Ms. Zimmerman
46	Student Work Study	521-6800	HSC 120	Ms. Monheiser
47	Substance Abuse Services	521-6657	HSC 132	Mr. Smith
48	Transcripts	521-6658	HSC 137	Ms. Unrein
49	Tuition & Fees	521-6615	Walker Hall	Mr. Kelsch
50	Tutorial Services	521-6670	Comprehensive Learning Center	Ms. Bornhoft
51	Withdraw from College	521-6657	HSC 132	Mr. Smith
52	NJC Web Services – Grades, Order Transcripts, Billing, Payment Plans	www.njc.edu	Access NJC	

3. CODE OF STUDENT CONDUCT

Jurisdiction of the College
The Student Code of Conduct generally pertains to student conduct on the college premises and conduct off campus involving college sponsored and sanctioned activities. If a student commits a violation of the Student Code of Conduct off-campus that has a severe negative and detrimental impact on any student, staff or the college community, this violation can be grounds for immediate interim suspension. Violation of State and Federal Law is a violation of the Student Code of Conduct.

All student conduct on a college campus and at all college-sponsored activities that violates state or federal law is automatically considered a violation of the code of conduct.

Conduct Rules and Regulations
Any student found to have committed one or more of the following violations of the Student Code of Conduct would be subject to appropriate sanctions assigned a college official or college hearing board. The following student misconduct is subject to judicial action:

1. Intentionally or recklessly causing physical harm to any person on College premises or at College sponsored activities, or intentionally or recklessly causing reasonable apprehension of such harm, to include all forms of intimidation and harassment.
2. Physical abuse, verbal abuse, threats, intimidation, harassment, coercion and/or other conduct which threatens or endangers the health and safety of any person.
3. Illegal or unauthorized use, possession or storage of firearms, explosives, or other weapons, or dangerous chemicals on College premises or at College sponsored activities.
4. Intentionally initiating or causing any false report, warning or threat of fire, explosion or other emergency on College premises or College sponsored activities.
5. Any act or omission committed on or off campus that constitutes a serious criminal offense. A serious criminal offense is hereby defined as being an action which is a felony under Colorado law and which indicates that the student constitutes a substantial danger to the safety or property of the College or members of the community.
6. Any act of sexual harassment in verbal, physical or written form to include but not limited to; unwelcome sexual advances, requests for sexual favors, unwelcome verbal or physical conduct of a sexual nature.
7. Knowingly violate the terms of any judicial sanction imposed accordance with this Code.
8. Intentionally or recklessly misusing or damaging fire safety equipment. Intentionally setting off a fire alarm (false alarm) that endangers students, college staff and emergency personnel.
9. Possession and or distribution of any controlled substance or illegal/mind-altering drugs on College premises or at College sponsored activities.
10. The possession, use, distribution of alcoholic beverages except as expressly permitted by the law and college rules on College premises, or at College sponsored activities.
11. Intentionally and substantially interfering with the freedom of expression of others on College premises or at College sponsored activities.
12. Vandalizing or damaging property of a student or a member of the college community or other personal or public property. Use of water guns and the throwing or shooting of water within; towards; in the vicinity of campus buildings is considered vandalism and a dangerous act. The act of using a roller blade, skateboard or roller skates in a campus building and on special

outdoor surfaces such as tennis courts, basketball courts and shuffleboard courts is considered vandalism.

13. Hazing, defined as an act which endangers the mental or physical health or safety of a student, or which destroys or removes public or private property, for the purpose of initiation, admission into, affiliation with, or as a condition for continued membership in a group or organization.

14. Theft or attempted theft of property or of services on College premises or at College sponsored activities; knowing possession of stolen property on College premises or at College sponsored activities.

15. Participating in a campus demonstration or engaging in disorderly or disruptive conduct on College premises or at College sponsored activities which interferes with the activities of others, including studying, attending classes, teaching, and College professional services, College support services, and College Administration.

16. Conduct which is disorderly, lewd, or indecent; breach of peace; or aiding, abetting, or procuring another person to breach the peace on college premises or at college sponsored activities. Conduct that is physical, verbal, written, drawn, recorded, or displayed or shown or intended to be shown or displayed or made known to more persons than self is subject to this code.

17. Obstruction of the free flow of pedestrian or vehicular traffic on college premises or at college sponsored or supervised functions.

18. Failure to comply with the directions of College officials, acting in performance of their duties; failure to identify oneself to those persons when requested to do so.

19. Unauthorized possession, duplication or use of keys or access cards to any College premises or unauthorized entry to or use of College premises. Failure to return keys or access cards when authorized use is terminated.

20. The use or possession of fireworks on College premises or College sponsored activities.

21. Unauthorized use of College property, College buildings, College materials, equipment, computers, phones, vehicles or supplies. The use of the campus phone system/computer system/e-mail to harass, intimidate, discriminate, threaten, or to sell. Solicit, attempt to control or persuade will be considered harassment.

22. Unauthorized Use, Theft or abuse of computer equipment, computer facilities, computer hardware or software including but not limited to:

    a. Unauthorized entry into a file, to use, to read, or change or delete the contents or for any other purpose.
    b. Unauthorized transfer of a file or copying or duplicating of files/software.
    c. Unauthorized use of another individual's identification and password.
    d. Use of computing facilities to interfere with the work of another student, faculty member or college official.
    e. Use of computing facilities to send obscene or abusive messages.
    f. Use of computing facilities to interfere with normal operation of the college computing system.
    g. Unauthorized use of college computer equipment, hardware, software, files for commercial or private gain.

23. Unauthorized entering and exiting a campus building or being present on campus property when college buildings and property are not open for visitation nor access; unauthorized access and presence will be considered trespass. Acts of entering or exiting a building through a window or any access other than a designated entrance is a violation.

24. Acts of dishonesty, including but not limited to the following:

    a. Cheating, plagiarism, or other forms of academic dishonesty.
    b. Furnishing false information to any college official, faculty member or office.
    d. Forgery, alteration, or misuse of any college document, record, or instrument of identification.
    e. Tampering with the election of any college recognized student organization.
    f. Falsely accusing a student of harassment or any other violation of the Student Code of Conduct.

25. Disruption or obstruction of teaching, research, administration, disciplinary proceedings, other college activities; including its public service functions on or off campus, or other authorized non-college activities when the act occurs on college premises.

26. Violation of College regulations and policies as published in the Student Handbook, College Catalog and/or the Resident Life Handbook. Such regulations or policies include but are not limited to the following:

    a. General Student Policies: dangerous acts, student health/safety, social conduct, sexual assault, off campus conduct, mental health, student records, sales/solicitations, pets, vehicle on campus, security and search of premises, student discrimination/harassment, student grievance.

    b. Resident Hall Policies: resident hall policy for freshman, resident hall policy for sophomores, meal plans, room deposits, contract breakage fee, reservations, bill of rights, room assignments, check in/ checkout procedures, keys, responsibility for room, guest policy, visitations, general property, vandalism and damages, damage assessments and costs, liability for personal property, quiet hours, eviction, group gatherings, vacation periods, welfare of students, fire safety.

27. Abuse of the Judicial System: including but not limited to:

    a. Failure to obey the summons of a judicial body or college official.
    b. Falsification, distortion or misrepresentation of information before a judicial body.
    c. Disruption or interference with the orderly conduct of a judicial proceeding.
    d. Institution of a judicial proceeding knowingly without cause.
    e. Attempting to discourage an individual's proper participation in, or use of, the judicial system.
    f. Attempting to influence the impartiality of a member of a judicial body prior to, during and/or after a judicial proceeding.
    g. Harassment (in any form) and /or intimidation of a member of a judicial body prior to, during and /or after a judicial proceeding.
    h. Failure to comply with the sanction(s) imposed under the Student Code.
    i. Influencing or attempting to influence another person to commit an abuse of the judicial system.

28. Any other conduct that is deemed detrimental to the mission of the College and jeopardizes the safety of students and employees of the College as determined by the chief judicial officer of the college or the president and/or designee.

4. ACADEMIC INFORMATION

Students Rights and Responsibilities
In accordance with the regulations and procedures assuring due process, the College Hearing Board may dismiss any student whose conduct does not meet the standards of the college as set forth in the Student Code of Conduct.

Academic Advisor
Academic advising at Northeastern Junior College is an integral part of the larger mission of educating students. The primary purpose of the advising program is to assist students in the development of meaningful educational plans that are compatible with their goals. The ultimate and final responsibility for making decisions about goals and educational plans rests with the individual student. The academic advisor assists by helping to identify and assess alternatives and consequences of decisions. Each full time student at NJC is assigned an academic advisor and is expected to personally meet with that person for academic planning prior to each semester pre-registration or registration for courses. The Student Advisor Checklist is as follows:

-Know and meet graduation requirements
-Meet with their advisor during registration/pre-registration periods
-Meet with advisor for discussion/ approval of course schedule changes
-Make frequent advisor contact to help ensure adequate progress toward education goals.
-Have the right to request changes in faculty advisor by contacting the
-Associate Director in their department
-Identify and communicate career goals/plan to advisor.

Academic Placement & Assessment
All degree seeking students enrolling are required to take an ACT or ACCUPLACER test prior to registration for classes. All potential transfer students are requested to take the ACT test. If they are below the following: English 18, Reading 17, Math 19, or if the student has not taken the ACT, then the ACCUPLACER will be required prior to registration advising. Students are required to follow the placement guidelines. Specific programs may require further assessments before entry.

Course Registration
When students have completed the admission requirements, they are eligible to enroll at Northeastern Junior College. Admitted students are encouraged and invited to plan their academic schedule with and an academic advisor in advance of the actual starting date for classes. Registration via Access NJC is available for each term for continuing students who met with an advisor and have received an access “PIN” number from the Records Office. Students also must access their final grades by using their PIN Number.

Course Load - The most common full-time course load is 15 credits per semester in addition to the graduation requirement of one physical education activity credit per semester for two semesters. Students who carry fewer than 12 credits are part-time students. A student who desires to carry more than 18 credits in a given semester must have demonstrated his/her ability to do so by having maintained a "B" average for the preceding semester, and the student must obtain the approval of his/her faculty advisor. Students working part or full-time should make allowances in their college program for outside work.

For many students an 18-semester hour course load will be an extremely heavy schedule. New students should consider taking a lighter load for the first semester. In unusual circumstances it may also appear necessary for a student to carry more than the normal course load. Permission to carry such a course load may be granted to individual students, depending on the excellence of the previous course work and attendance.

Full-time vocational students will normally register for the number of credits indicated for that semester in the curriculum outline. Students may not register for a course for more or less credit than assigned in the college catalog or the schedule of classes.

Class Attendance

Student learning is best served through regular and consistent class attendance. Students are expected to attend all scheduled meetings of each course and the encouragement of regular class attendance remains with the instructor and the actual responsibility must remain with the student. The development of class attendance guidelines for each class is encouraged. Students may be dropped from a class for excessive absences. The following general attendance guidelines are for all students and all classes.

Attendance Guidelines

1. Each class will have attendance procedures set forth by that instructor. Self-contained vocational programs may develop uniform program attendance procedures.

2. Specific procedures for class attendance and the effect that absences may have on daily assignments, make-up work, examinations and /or course grades should be made available in written form and given to enrolled students during the first or second class meeting.

3. Class attendance procedures must be uniformly applied to all students enrolled in a course. Individual students should confer with instructors on personal and specific attendance concerns and conflicts. The determination and application of attendance guidelines is the responsibility of the faculty member.

4. Class attendance is the responsibility of the student. The student is responsible for communicating to each of his/her instructors regarding any attendance situation that may affect course assignments, exams or grades.

5. Students serving on athletic or livestock judging teams or members of an approved college club or extra-curricular activity, or students enrolled in a class that is missed for a field trip or college sponsored performance will be considered " excused" by all instructors for the duration of the travel. The college sponsor – advisor - coach should communicate the students who will be participating. The students are representatives of the college in these approved instances.

    a. It is the responsibility of the student to make faculty aware of upcoming "excused absences" for approved college activities and to assume responsibility for completion if all assignments during the excused absences.

    b. It is the responsibility of faculty sponsors; coaches or instructors involved in other student travel to inform Department Chairs and other faculty members of students who miss classes because of approved student travel. The notification of students to be excused from classes should be distributed at least five (5) class days before departure from class.

Administrative Withdrawal from a Class

An approved representative of the college reserves the right to withdraw a student from a class, without a student's approval or signature, based upon documented and reasonable information indicating, but not limited to, to the following:

1. Persistent and continued non-attendance for personal, health, legal or other reasons, to such an extent that passing the course(s) is not possible.

2. Disruptive and/or discourteous behavior in the classroom that continues to prevent other students from an obtaining an education.

3. Course assessment indicates the student's current level of skill performance does not meet the course entrance requirements.

Note: The approved college representative must complete the required withdrawal forms within the college withdrawal deadlines for class or classes and for that enrolled term. The college will make every effort to communicate the Administrative Withdrawal to the student. This act does not remove/ defer or reduce any incurred financial obligation due to the college.

Dropping Classes
Students may drop a class or classes before 15 percent of the class meetings have met, without academic/financial penalty. Appropriate forms must be signed by the student, advisor, faculty member, and submitted to the Records Office. The student may also use Access NJC to drop classes.

Withdrawal from Classes
Any student may withdraw from any course(s) or the college without academic penalty anytime up to and including eighty percent of total class days. All courses withdrawn during this period will receive the grade "W." Courses designated "W" will be recorded on the student's permanent record, but will not be used in the calculation of the student's semester or cumulative grade point average. After the dates for withdrawal without penalty specified above, the students may not withdraw from a course and "W" is no longer a grade option for the instructor. ***NOTE: The student will be responsible for the full cost of the withdrawn course(s)***.

A student initiates requests for withdrawal from a course by obtaining the appropriate withdrawal form from either the Records Office or an academic advisor. The student will then obtain the signatures of the instructor(s) and the advisor as a matter of information, indicating communication of the student's intent. Course withdrawals will not become valid until the student has returned the completed forms to the Records Office and paid the appropriate fee(s). Failure to complete the prescribed withdrawal procedure will result in receiving a grade of "F" (failure) in each course affected by withdrawal. It is the student's responsibility to initiate the drop/withdrawal from courses process.

Withdrawal from College/All Courses
A student that decides to withdraw from all courses enrolled must obtain the "Withdrawal from College All Courses" form from the Student Service Office. This form must be completed and returned with the current ID before withdrawal from college is official. Withdrawal from college can be completed up to and including the day prior the start of final exam week. The withdrawal code to be used by an instructor will be a "W" to show a termination of enrollment or an "I" for an incomplete which allows the student to complete specific course requirements by the end of following semester (excluding summer). The last date of attendance for the business office, records and financial aid purposes will be the date of request to withdraw.

Note: In known unusual circumstances (death, disability, and excessive absences) the Dean of Student Success, the instructors of the course enrolled, or the academic advisor may initiate the withdrawal from college all courses for a student. Procedures for withdrawing from the institution may be initiated only in the Student Service Office. Upon withdrawal from all classes, the student automatically severs the relationship with the college and is required to surrender his/her college identification card. **Withdrawal does not remove any outstanding financial balances or financial aid obligations due to the college or financial aid**.

Confidentiality of Student Records Family Educational Rights and Privacy Act
The college maintains an educational record and student service record for each student who is or has been enrolled at the college. In accordance with the **Family Educational Rights and Privacy Act** of 1974, as amended (hereafter "Act"), the following student rights are covered by the Act and afforded to all eligible students at the college.

1. The right to inspect and review information contained in the student's records.

2. The right to request amendment of the contents of the student's records believed to be inaccurate, misleading, or otherwise in violation of the student's privacy or rights.
3. The right to prevent disclosure without consent, with certain exceptions, of personally identifiable information from the student's records.
4. The right to secure a copy of the college's policy.
5. The right to file complaints with the U.S. Department of Education concerning alleged failures by the college to comply with the provisions of the Act.

Each of these rights, with any limitations or exceptions, is explained in the college's policy statement, a copy may be obtained in the Records Office.

Educational agencies – colleges – may not disclose educational records to the parents of a student without the student's consent. The student may sign a release to disclose educational record information to the parent(s). However, post-secondary institutions may disclose to parents and legal guardians of students under the age of 21 any information regarding the student's violation of any Federal, State or local law, or any rule or policy of the institution governing the use or possession of alcohol or a controlled substance (amended 6/99). The college is obligated to keep within the student educational records, a "record of access" all people and organizations that have been granted access to the student's records. This record of access is available to only approved and limited people within and outside the institution.
The institution shall disclose to an alleged victim of a crime of violence or a non-forcible sex offense, the final results of disciplinary proceedings conducted by the institution. The institution may disclose the results of a disciplinary hearing for such violations of the college's rules; disclosure is limited to the name of the violator, violation committed, sanctions imposed. Names of other students and/or witnesses can only be released by written permission.

Disciplinary records may be released to other schools and school officials when those records contain information regarding conduct that posed significant risk to the safety of any student or members of the school community.

Northeastern Junior College may provide directory information in accordance with the provisions of the Act without consent of an eligible student unless there is a written request to prevent disclosure of such information. The following information is designated as directory information and may be released concerning any student for any purpose at the discretion of the college unless a written request for nondisclosure is on file.

- student name
- major field of study
- participation in officially recognized activities and sports
- dates of attendance
- degrees and awards received
- most recent educational institution attended

Currently enrolled students may prohibit general disclosure of this directory information by notifying the Records Office in writing, specifying the categories to be withheld, within ten (10) calendar days after the first scheduled class day of each term.

The college will honor the request until the student notifies the Records Office in writing of intent to allow release of directory information. The student should carefully consider the consequences of any decision to withhold any category of directory information. Regardless of the effect upon the student, Northeastern Junior College assumes no liability that may arise out of its compliance with a request that such information be withheld. It will be assumed that the failure on the part of the student to request the withholding of directory information indicates the students consent to disclose.

Any questions concerning the student's rights and responsibilities under the Family Educational Rights and Privacy Act should be referred to the Registrar.

5. ACADEMIC EVALUATION

Academic Standards of the College
All policies pertaining to academic standards apply to students, who enroll in credit courses at Northeastern Junior College, full time, part-time, regular degree/ certificate seeking or special status. All students must maintain a cumulative grade point average of 2.0 (C), fulfill all course requirements in order to graduate and receive a degree or certificate. Students not maintaining the required grade point average may be warned or suspended based upon their academic status. Academic progress to maintain financial aid requires a minimum in both numbers of credits and grade point average.

Final Grades - Final grades are issued by the primary instructor for each course approximately three days after the course ends. Final grades for any term will be available either on an official college transcript or an unofficial academic record. The official and unofficial academic record can be ordered or printed by the student through Access NJC using the student's PIN number.

Grading System (Pass-Fail Option) - Student achievement is evaluated in relation to the attainment of specific objectives of the course. At the beginning of the course the instructor will explain the basis upon which students earn grades. For the purpose of the grade descriptions, "achievement" means successfully reaching an identified level of knowledge or understanding, and "mastery" means successfully reaching an objective level of competency in a skill.

INVENTORY OF COMMON GRADING SYMBOLS

(Implementation of the Common Grade Symbols to be effective Fall 2006)

A - Excellent or Superior
B - Good
C - Average
D - Deficient
F - Failure
I Incomplete
S - Satisfactory
U - Unsatisfactory
S/A - Satisfactory (A-level) work in a developmental course
S/B - Satisfactory (B-level) work in a developmental course
S/C - Satisfactory (C-level) work in a developmental course
U/D - Unsatisfactory (D-level) work in a developmental course
U/F - Unsatisfactory (F-level) work in a developmental course
W - Withdrawal
AW - Administrative Withdrawal (available as an individual college option)
AU - Audit

Place Holders

SP - Satisfactory Progress
Z - Grade not yet reported
R - Repeat Field
CPL - Prior Learning Credit
CNG - Conversion – No Grade

AU- Audit
By auditing a course, a student may participate in course activities, but does not receive a formal transcript grade. Students must indicate intent to audit a course at registration or by the deadline listed in

the course schedule. Audited courses are not eligible for the College Opportunity Fund stipend. Students will be responsible for the full in-state or out-of-state tuition. Audited courses do not meet the credit hour requirements for financial aid or veteran benefits and may not be applied to certificates or degrees.

I- Incomplete

The "Incomplete" grade is a temporary grade and is designed for students who because of documented illness or circumstances beyond their control are unable to complete their course work within the semester, but have completed a majority of the course work (defined as at least 75% of all course assignments and tests) in a satisfactory manner (grade C or better).

If circumstances beyond the student's control prevent the student from completing a test or assignments at the end of the term, then it is the student's responsibility to initiate the request for an "Incomplete" grade from the instructor. The instructor will determine whether the student has a reasonable chance of satisfactorily completing the remaining course activities in a timely manner.

In requesting an "Incomplete" grade the student must present to the instructor the documentation of circumstances justifying an "Incomplete" grade.

The instructor will complete and sign an "Incomplete Grade Contract" and will submit it to Student Services with final grades for the semester. Student Services will send a copy of the "Incomplete Grade Contract" to the student. Instructor must assign an Incomplete Grade on the regular grade roster in a timely fashion.

Incomplete Grade Contract must include the following information:

1. Student Name (F, MI, L):
2. Student ID #:
3. Course Number and Section:
4. Reason for assigning a grade of incomplete (statement of extenuating circumstances):
5. Work to be completed for removal of incomplete grade (instructor should be very specific including the work to be done and how the final grade is to be calculated):
6. Evidence of completion of 75% of the semester course work:
7. Completion of a work plan that includes the following:
   - What, when and how assignments and tests will be submitted to complete the course,
   - The time period in which the work must be completed.
8. Instructor Signature and Date:
9. Student Signature and Date

Students are encouraged to let instructors know, as soon as possible, if they are having difficulties with any part of the course. In the event that a student and instructor cannot reach resolution concerning an Incomplete, then the student should contact the Instructional Officer of the college.

Military personnel and emergency management officials who are required to go TDY in the middle of a term should contact their instructor for special consideration. Documentation of official TDY assignment is required and must be approved by the Chief Instructional Officer.

Incomplete grades which are not converted to a letter grade by the instructor after one subsequent semester (not including summer semester) will revert to an F grade. If the student would have earned a letter grade higher than an F without completing the work, faculty may submit that higher grade before the automatic conversion to F.

S- Satisfactory

The satisfactory grade is equivalent to a grade of “C or better”. The course will count in attempted and earned credits, but will not carry quality points.

U- Unsatisfactory
The unsatisfactory grade is equivalent to a “D” or “F” grade. The course will count in attempted credits, but will not carry earned credits or quality points.

S/A, S/B, S/C
These are satisfactory grades awarded only for developmental courses. The A, B, and C indicate the level of satisfactory performance. These grades are not included in the GPA calculation. The course will count for attempted and earned credits.

U/D, U/F
These are unsatisfactory grades awarded only for developmental courses. The D and F indicate the level of unsatisfactory performance. These grades are not included in the GPA calculation. The course will count in attempted credits, but will not carry earned credits.

W- Withdrawal
The “Withdrawal” grade is assigned when a student officially withdraws from a course. A withdrawal can only be processed during the first 80 percent of the course. No academic credit is awarded. The course will count in attempted hours.

AW- Administrative Withdrawal
This “withdrawal” grade is assigned by the college when a student has been withdrawn administratively for administrative reasons. No academic credit is awarded. The course will count in attempted hours.

Place Holders
SP- Satisfactory Progress
This symbol is limited to certain approved courses that extend beyond the end of a normal semester. No academic credit is awarded until the course is completed.

Z- No Grade Submitted
The symbol of “Z” is a temporary grade entered by the Registrar when a grade is not received from the course instructor. This “Z” grade is replaced and credit is awarded upon the Registrar’s receipt of the grade.

CPL-Prior Learning Credit
Within Banner there must be a symbol in the Grade column. A symbol of “CPL” indicates that the course and credits to which it is attached were awarded according to BP 9-42, Credit for Prior Learning.

CNG – Conversion No Grade
In the Legacy System, courses could exist on a transcript with no grade posted. These courses have been migrated to Banner with a symbol of “CNG”, defined as Converted No Grade.

Repeat Field
The Repeat Field on the transcript will be marked I – Include in hours and GPA calculation, A – Exclude from earned hours and GPA calculation, or A Exclude from earned hours but count in GPA calculation.

Grade Point Average Calculations - The College employs a system of grade points for rating the student's scholastic achievement. The following point scale is used: A - four points for each credit; B - three points for each credit; C - two points for each credit; D - one point for each credit; F - 0 points for each credit; I - not computed in the grade point average. The following example illustrates how grade points are calculated:

SUBJECT	GRADE	CREDIT	X	GRADE POINT		QUALITY POINTS
English	B	3	x	3	=	9
PE	F	(1)	x	0	=	0
Biology	D	4	x	1	=	4
Spanish	C	5	x	2	=	10
History	A	3	x	4	=	12
Total		16				35

Total Credits Attempted 16
Total Credits Earned 15
Grade Point Average.....(35 divided by 16) = 2.1875

The cumulative average is obtained by dividing the total number of quality points accumulated at a given time by the total number of quality hours.

Physical education activity classes, although required and figured into the enrolled credits, do not calculate quality credits and are not computed in the academic grade point average.

Grades awarded for developmental courses (as defined by CCHE as Basic Skills courses) will not be included in a student's grade point average (GPA). Grading for developmental courses will utilize the Developmental grade mode (S/A, S/B, S/C, U/D, U/F). The credits will count toward earned and attempted credits. GPA's for term recognition such as President's List, VP List and Dean's List will not include developmental courses in the calculation.

Individual students will not be able to select the S/U grading option for a course that has been identified as a traditionally graded course when using the self service features of Banner. A request for the S/U option may be submitted to the Records Office.
NOTE: If individual students are permitted by college procedure to choose an S/U option for a course, the college will build two sections of the course – one for the graded section and one for the S/U option.

An "S" grade will indicate that the quality of student work in the course is equivalent to "C or better". "S" and "U" will count in attempted and earned credits, but will not carry any quality points. Therefore, S/U grades will not be included in GPA calculations.

Satisfactory Progress/Financial Aid
Because of increased demands from the public federal and state, regulators are placing increased accountability standards on colleges and universities. One of these standards is its **satisfactory academic progress policy** for financial aid recipients. The policy monitors 3 different aspects of a student's academics: 1) Course Completion Standards, 2) Qualitative Standards and 3) Quantitative Standards. Summaries of NJC's standards are listed below.

Course Completion Standards
Students are required to successfully complete a minimum of 75% of attempted credit hours for the term and maintain a minimum term grade point average of 2.0 or above for all attempted credits. There is also a maximum timeframe allowed in which a student is expected to complete his or her certificate and/or degree program. Review of the academic progress for students receiving financial aid will be done with the initial awarding and at the end of each term enrolled. Failure to comply with the set standards may result in probation or suspension of financial aid eligibility. The complete Satisfactory Academic Progress Policy and Procedures for Financial Aid can be found at http://www.njc.edu/financialaid/documents.html or upon request in the Financial Aid Office.

6. ACADEMIC SUPPORT SERVICES

SERVICES FOR STUDENTS WITH DISABILITIES
Academic support services for students with disabilities are available on a case-by-case basis through the Disabled Student Services office, which is a part of the Comprehensive Learning Center. At the college level, it is the student's responsibility to provide documentation of his/her disability and request services needed. To qualify for services, the student must submit documentation of the disability with his/her specific needs for accommodation. After submitting the proper documentation, the student must meet with the Director of the CLC to initiate services. To ensure continuing accommodation, the student must meet with the Director of the CLC during regular intervals throughout the academic year. For further information, contact Director of the Comprehensive Learning Center (970) 521-6619.

Comprehensive Learning Center
The Comprehensive Learning Center, located on the main floor of the Monahan Library, offers a variety of services to NJC students.

Student Support Services A federal program for first generation, low income and students with disabilities. Services include tutoring, counseling, financial aid information, and assistance to 4-year schools.

Supplemental Services for Occupational Students Services for vocational disadvantaged and/or disabled students include assessment, tutoring, study skills, financial aid information, and help with job seeking skills and resume writing.

Learning Disability Testing and Support A confidential service for students who have a learning disability or suspect they may have a learning problem. Following assessment, a strengths and weaknesses profile and appropriate compensation strategies are developed.

Study Skills Assistance – The Comprehensive Learning Center houses professional and student tutors together with a variety of computers and software (learning lab) and materials to assist students in the successful completion of their academic endeavors.

Assistance is available in basic skills, such as reading, writing, vocabulary, and mathematics. Emphasis is placed on gaining effective study techniques in reading textbooks, note taking, concentration, memory and test taking.

Individual and small group tutoring/ study groups are available to complement classroom instruction. A student may come to the Center to reinforce learning, to get immediate help on a classroom assignment, or to set up a long-range comprehensive improvement program.

Preparatory classes – The Comprehensive Learning Center offers classes as needed in the basic skills area of English, reading, and mathematics. Based on Pre-Assessment scores, numerous students are required to successfully complete this level before entering college level coursework.

7. RESIDENCE LIFE

On behalf of Residence Life, we would like to welcome you to Northeastern Junior College. Through the combined efforts of Residence Life and all the other departments on campus, we hope to make your student's experience here a productive and enjoyable one.

Information is posted for the students' benefit on how to access the NJC Student Handbook on our website at http://www.njc.edu/~/~/media/Publications/StudentHandbookpdf.ashx. The handbook will assist them in their transition process. We strongly urge you to encourage them to read this material. It is very important for them to understand what services and opportunities are available as well as what is expected of them.

Contained on the following pages is important information we feel parents/guardians should have as their students begin their stay at Northeastern Junior College. Of course, if you should ever have any questions please feel free to contact the Residence Life office at (970) 521-6608. Welcome to campus!!

When do the residence halls open and close?

- **Fall Opening for FRESHMEN ONLY** – Saturday, August 17, 2013 @ 9:00 am
- **Fall Opening for SOPHOMORES –** Sunday, August 18, 2013 @ 2:00 pm
- **Thanksgiving break** closing - Friday, November 22, 2013 at 5:00 pm
  (Re-opens Sunday, Dec. 1, 2013 @ 12:00 pm)
- **Fall Closing** - Friday, December 13, 2013 at 5:00 pm
- **Spring Opening** - Tuesday, January 21, 2014 at 9:00 am
- **Spring Break -** Friday, March 14, 2014 at 5:00 pm
  (Re-opens on Sunday, March 23, 2014 @ 12:00 pm)
- **Spring Closing -** Friday, May 16, 2014 at 7:00 pm

When do the dining facilities open and close?

Fall Opening - Sunday, August 18, 2013 at 5:00 pm
Fall Closing - Friday, December 13, 2013 at 1:30 pm
Spring Opening - Tuesday, January 21, 2014 at 5:00 pm
Spring Closing - Friday, May 16, 2014 at 12:00 pm

How can family and friends contact students?

It is the student's responsibility to inform family and friends of their address and phone number. However, NJC is able to release directory information on to parents. Students are assigned phone numbers when they check into the residence halls.

Mail

Students receive mail Monday through Friday sorted and delivered to individual mailboxes located in their respective residence hall. If they receive a package or special delivery, a notice will be sent to their NJC student email. They need to take their ID to the campus mailroom located in Walker Hall to get their package.

What Can Students Bring to Campus?

Students should consider bringing the following items or share with their roommate: touch tone phone or cell phone, television, stereo, small refrigerator (4 cu. ft.), microwave, fan, power strip with surge protection.

Other items student might want to bring:

- Bedding for your own bed, this includes bedspread, sheets, blankets, pillow and pillow cases.
  Mattress sizes: Blue Spruce, Williams & Poole Halls: 39"x80"; GRB, Herbie and Dowis: 39" x 76"
- A fan to cool your room
- An alarm clock

- Full length mirror
- Towels, robe, flip flops or other footwear for the bathroom
- Bathroom caddy to carry soap, shampoo, brushes, combs, and other necessary items for the communal bathroom
- Throw rugs or area rugs (room sizes: Dowis 13'7" x 14'9"; Herbie and Poole 8'7" x 15' ; Williams 9'3" x 15'
- Television (1 cable hookup per room)
- Small refrigerator/room (4 cu. ft.)
- Microwave/room (700 watts or less)
- Your own telephone (line hookups provided) or a cell phone
- Power Strip with surge protection
- Computer – Desktop or laptop (security cable for laptop). Bring Ethernet cable. There is internet access for each student
- Rubbermaid containers for under the bed storage, if you wish.
- Bicycles are allowed in the halls and can be stored in the student's room.

Wall outlets are designed for small non-heating appliances.

Not allowed in the residence halls are illegal/mind-altering drugs, alcohol, tobacco, gambling, pets, incense, fireworks, open flames (including candles for decorative purposes), weapons, explosives or paint, water or air guns.

Bicycles are allowed in the halls and can be stored in the student's room; however, riding bicycles in the residence halls are not allowed.

Safety and Security
If a student should be injured or become ill and they feel their situation needs immediate assistance, they should contact their Resident Assistant (RA) or Residence Hall Director (RHD). If there is not an emergency, the student should call the Family Care Clinic at 970-521-3223 to make appointment to see a health care professional. The student should keep the RA and RHD informed of their situation.

Building Security
For security purposes, all residence hall entrance doors are locked twenty-four hours a day. There are security phones located outside each residence hall if access is needed into other halls other than the student's hall. Report lost or stolen keys to the RA or RHD immediately. However, students must be aware that they will be charged for lost keys in accordance with the Housing Contract Terms and Conditions.

Personal Security Tips
The student's personal security is one of Residence Life's primary focuses. To help protect them, students should stay in well-lighted areas when walking alone, keep their roommates informed of their whereabouts, and report any unusual activity on campus to their RHD.

Students should keep their room door locked whenever the room is unoccupied; don't keep excess amounts of cash in the room; record all numbers of all credit cards and bank accounts, and insure all valuables through parents' homeowners' insurance policy.

Residence Hall Staff
The residence halls are staffed with highly qualified, well-trained personnel whose primary responsibility is to assist the residents in receiving the maximum benefit from their college experience. This means helping the residents to achieve academic excellence and individual growth and development as a member of the residence hall community. The staff's function is not to serve as police officers or substitute parents, but rather to ensure the rights of all residents as they strive to create the best possible NJC experience.

Residence Hall Directors
A live-in degreed professional, who has been selected on the basis of their Student Affairs experience, and desire to help students, supervises each hall. The RHD is directly responsible for the day-to-day operations within their building. These duties include training and supervision of staff, administration of the hall, primary judicial officer, liaison with Physical Plant staff, and welfare of the entire community. The RHD is available to help residents with personal and group situations, and because they reside in the hall, the RHD is available to handle all emergency situations.

Resident Assistants
These individuals are undergraduate students that live on the floor and assume positions of great responsibility. They are selected from the best and brightest student leaders on campus, and receive special training to assist their residents in a variety of ways. The RA facilitates floor meetings, helps organize programs and activities, acts as a campus resource, and deals with college and Residence Life policy violations. In other words, the RA helps residents maintain an atmosphere conducive to academic achievement and to develop a community that is based on individual responsibility and respect for others. The Residence Life staff is scheduled on a regular basis to be in their hall and available to students. However, they do have academic responsibilities and social interests just like any other student and will not be available all the time.

Support Staff
NJC's Residence Life staff includes many other people including the Dean of Student Success, the Director of Residence Life & Student Activities, an Administrative Assistant, custodians, maintenance crew, and desk assistants. These people make equally important contributions to the living on campus experience. The entire staff works together to create an environment conducive to academic achievement and personal growth.

Food Services
All residence hall students are required to select a meal plan. Meal plans are based on the number of meals available during a 7 day period and include the following options:

- 19 meals + $ 50 Flex Points
- 14 meals + $100 Flex Points
- 10 meals + $150 Flex Points
- 75 Block + $150 Flex Points (SOPHOMORES ONLY)
- 100 Block + $100 Flex Points (SOPHOMORES ONLY)

Students are encouraged to participate in the Food Service Committee. The committee provides the food service staff with suggestions and constructive criticism on menus, service, and other areas.

Contractual Agreements
All freshmen students are required to live on campus for two semesters. Students are classified as freshmen until they accumulate 30 hours of acceptable college credit. Freshmen students that may be granted exemption from the live-on policy are those who are over 21 years of age, are married, have dependent children, or live with parents/grandparents within 60 miles. Freshmen meeting any of the exemption criteria must submit a written appeal to the Residence Life office offering explanation and proof. A student will be required to submit proof of a request for release from the First-Year Student Housing Policy. If a student does not meet one of the criteria stated above, and does not fulfill the first year student housing requirement, he/she will be charged a fee of one-half of a semester's standard room rate. Any request for exemptions to the Residence Life office should be addressed to the Director of Residence Life & Student Activities.

8. FINANCIAL INFORMATION

General
Completed payment of financial obligations to the college is required at the time of registration. Registration, thus enrollment, is not complete unless the financial obligation is satisfied. Students with any outstanding financial debt to the college will not receive official transcripts of credits earned or be able to add classes or register for subsequent semesters, and any student officially withdrawing from college must resolve outstanding financial obligations to the college.

TUITION/FEES STATUS
Tuition
The State Board for Community Colleges and Occupational Education approves tuition annually and students are billed according to their resident status. The number of college credits a student is currently registered for and the residential classification of the student determine tuition. A student who carries twelve credits or more qualifies as a full-time student. A student who carries fewer than twelve credit hours is considered a part-time student. Students attending NJC from states participating in the WUE program will be charged a reduced tuition level of 150% of in-state tuition. Students must write the letters WUE across the top of their application for admission to receive this benefit. Only students from the following states may qualify: Alaska, Arizona, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah and Wyoming. For more information please contact the NJC Office of Admissions. Residential status may be in state and out-of-state.

Fees
The State Board for Community Colleges and Occupational Education approves fees for full-time and part-time students. A registration fee is charged for all students each semester of enrollment. A technology fee is charged based on the number of credits in which a student is enrolled. In addition, all full-time students are charged fees to support the health services plan; the ASG operations and activities (2 credits and above), the Event Center and a fee to cover bond indebtedness (charged per credit). Various courses have fees related to the course as indicated in the term schedules. Selected career and technical programs require special equipment or materials, such as cosmetology, Ag diesel, automotive technology and the licensed practical nursing program. The State Board has approved a Student Fee Plan detailing the student participation in the annual fee revision.

Refunds and Returns
A refund of one hundred percent (100%) of tuition and fees will be made if a student officially drops a class or withdraws from College before the census date (the last day to drop a class for a term). There will be no refund of tuition and fees after that date.

If the student had a Title IV federal financial aid, a portion of these grants or loans must be returned to the programs based on the date the student withdrew from college. If the withdrawal occurs after sixty percent (60%) of the term is completed, no return of these federal funds will be required.

In order to calculate the amount to be returned the withdrawal date will need to be determined. This will be the date the student began the withdrawal process as prescribed by NJC, or otherwise provided NJC with official notification of intent to withdraw. If the student drops without any of the above notification, the midpoint of the term will be used as the withdrawal date. If the withdrawal process was not begun because of illness, accident, grievous personal loss, or similar circumstances beyond the student's control NJC can determine the appropriate withdrawal date.

The amount of the unearned institutional charges and unearned Title IV funds based on the number of days in attendance to the withdrawal date will be calculated. NJC will then return to the Title IV programs the lesser of the unearned institutional charges or the unearned Title IV assistance. The student will return any remaining unearned Title IV funds. (If the student needs to return funds to Pell or SEOG programs based on the return priority, they need to return no more than fifty percent (50%) of the calculated amount). The loan amounts the student needs to return will be repaid according to the regular

payment schedule for the loan. The school refund to the loan will be credited to the original loan amount. The amount a student needs to return to grants will be collected from the student by the college and then repaid to the grant program.

The order of return of Title IV finds will be as follows:

Unsubsidized Stafford Loans
Subsidized Stafford Loans
Plus Loans
Federal Pell Grants
Federal SEOG
Federal LEAP

Indebtedness Policy
No student who has a prior unsettled indebtedness to the college will be allowed to register for any new semester. During the period in which the indebtedness remains, requests to verify attendance or other requests for official college records will not be honored. Indebtedness shall include tuition and fees, room and board charges; and any other financial holds placed on the student's record showing a balance owed to the college. Degrees and certificates will not be granted nor will transcripts of credits be transferred to other colleges or employers until all accounts are paid.

9. FINANCIAL AID INFORMATION

The Office of Financial Aid administers funds that are designed to assist students in meeting their college costs. The college participates in grant, scholarship, employment and loan programs. These programs are funded by the federal and state governments as well as the college and private sources. Information with regard to financial aid programs may be obtained from the Office of Financial Aid, Northeastern Junior College or on the website at www.njc.edu/financialaid/home.html. The Office of Financial Aid will make every effort to help the student plan a financial program for financing a college education. This may involve drawing on a number of aid sources so that the student does not face an insurmountable debt when he/she completes his/her educational program.

Financial Aid Application Procedure
Priority for determining financial aid eligibility is given to those students whose complete applications are on file in the Financial Aid Office by March 1.

(1) Submit Application for Admission to Northeastern Junior College Office of Admissions. Awards of financial aid will be made only to students who have been accepted for admission to Northeastern in an eligible degree or certificate program. Not all degree or certificate programs offered by NJC are eligible for financial aid.
(2) Submit the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. A new application for financial aid must be submitted for each succeeding year.
(3) Applications for financial aid will be accepted at any time during the year. However, new admissions should make application considerably in advance of the first enrollment date. Applications are grouped and processed shortly after March 1 for the following fall semester. Applications received after that date are grouped at a later time, and assistance extended only upon available funding.

It may take up to 4 to 8 weeks from the time the student submits the free application for federal student aid until the application (with supporting documentation) becomes complete.

Eligible Criteria
To qualify for need-determined assistance the student must meet at least the following criteria:

1) Be accepted in an eligible degree or certificate program,
2) Be a citizen or permanent resident of the United States,

3) Be registered with Selective Service (if required),
4) Have earned a high school diploma, passed the General Education Development (GED) test or demonstrated the federal Ability to Benefit,
5) Not owe a refund on a Federal grant or be in default on a Federal educational loan,
6) Be making satisfactory academic progress,
7) Apply in a timely manner and supply the Financial Aid Office with any additional documentation/information needed to make a determination of eligibility.

GRANTS

Federal Pell Grant
The Federal Pell Grant is a federal aid program designed to provide financial assistance to those who need it to attend post-high school educational institutions. The award received will be an arbitrary amount announced by the federal government. Student must complete the Free Application for Federal Student Aid to apply.

Colorado Student Grants
The Colorado Student Grant program represents a commitment by the state of Colorado to provide assistance to qualified undergraduate students with documented financial need at state institutions of higher education. The program is intended to assist Colorado resident students enrolled at least halftime. Financial aid packages, which include Colorado Student Grant funds, shall not exceed the documented financial need of the student. To provide consistency among the various institutions in the determination of student financial need, the Free Application for Federal Student Aid (FAFSA) shall be the primary method used in awarding Colorado Student Grant funds.

Federal Supplemental Educational Opportunity Grants
Grants up to $1800 are designed to aid the student with very serious financial need. The federal government provides Grant funds. Grants are determined by financial need from year to year according to the availability of federal funds and the student's eligibility. The student must make at least normal progress toward the completion of his educational program to continue as recipient of a Supplemental Educational Opportunity Grant.

Colorado Leveraging Educational Assistance Partnership
This fund is available to Colorado residents with equal amounts of federal and state funds available to students with high documented need.

Academic Competitiveness Grant (ACG):
Available to undergraduates with documented exceptional financial need. Students who meet the ACG eligibility requirements will be awarded.

Athletic Grants
A specific number of Grants-in-aid are available for men and women. Tuition assistance is also available. These are usually allocated on a basis of individual performance. Students interested in information about one of the grants should contact the Athletic Department, c/o the coach of the sport in which the student is interested. Some awards require sophomores to live on campus.

Employment
Work-Study Program
Through both federally and state funded programs, students who need financial assistance may apply to work for the work-study program by completing the Free Application for Federal Student Aid (FAFSA). A wide variety of positions are available on/off campus. The basic condition of student eligibility established by federal law is that the student demonstrates documented financial need.

Colorado No-Need and Institutional Student Employment
A very limited number of students are employed on the basis of their talents and needs, other than demonstrated financial need. Students must complete the Free Application for Federal Student Aid (FAFSA) to apply.

Loans
Student and/or parent loans must be repaid and follow specified requirements.

Federal Direct Subsidized Stafford Loan:
This loan is available to students who have demonstrated financial need. The loan is secured through the William D. Ford Federal Direct Loan Program. A student may obtain a loan up to $3,500 for freshman status and $4,500 for sophomore status (students who have completed 30 credit hours or more), based on documented need. Cumulative loan limits for a four-year degree program are $23,000. There is not loan payment or interest charged while the student remains in school at least half-time. Students must begin repaying the loan at a fixed rate, capped at 8.25%, six months after they graduate, leave school, or are enrolled less than half-time. These loans are guaranteed by various agencies and reinsured by the federal government.

Federal Direct Unsubsidized Stafford Loan:
This loan is ***not*** based on financial need. The borrower is responsible for the interest payments. Students may receive both a subsidized and unsubsidized Direct Stafford loan, but the total may not exceed Stafford loan limits. Repayment may be made monthly or quarterly; or interest may be capitalized no more frequently than quarterly.

Student Loan Application:
Students must go on-line at https://www.dl.ed.gov/borrower/BorrowerWelcomePage.jsp to complete your master promissory note and https://dlenote.ed.gov/emph/index.jsp to sign your Master Promissory Note. To make sure your loan is processed in time for the beginning of school, the application should be completed by July 15. Freshman may apply for up to $3500 per year and sophomores up to $4500 per year. Entrance Loan Counseling is mandatory prior to disbursement of proceeds for first-time borrowers. **In addition, freshman/first-time borrowers must attend classes for 30 days before loan proceeds are disbursed.**

Federal Direct Parent Loan for Undergraduate Students (PLUS):
This loan is for the parents of dependent students. Parents may borrow up to the cost of attendance per child (minus other aid). Repayment typically begins sixty days after the final disbursement for the period of enrollment for which you borrowed. Fixed rates are based on when the loan starts repayment.

Notice To All Financial Aid Applicants -- No part of the funds awarded by agencies of the Department of Education shall be used to provide payments, assistance, or services in any form, with respect to any individual convicted in any federal, state, or local court of competent jurisdiction of the following offenses:

(1) Inciting, promoting, or carrying on a riot.

(2) Any group activity resulting in material damage to property or persons. All financial aid awards are subject to approval by the Dean of Enrollment Management. Any aid award may be terminated by action of the Dean of Enrollment Management upon violation of the above, Section 907 of the Appropriation Act of 1968.