

**2020-2021**

**HERITAGE BIBLE COLLEGE**



# **[FINANCIAL AID MANUAL]**

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**Heritage Bible College** is a member of the Transnational Association of Christian Colleges and Schools (TRACS), [15935 Forest Road, Forest, VA 24551; Telephone: (434).525-9539; [e-mail: info@tracs.org](mailto:info@tracs.org)] having been awarded Reaffirmation II of its Accredited Status as a Category II institution by the TRACS Accreditation Commission on April 9, 2013. This status is effective for a period of ten years. TRACS is recognized by the United States Department of Education (ED), the Council for Higher Education Accreditation (CHEA) and the International Network for Quality Assurance Agencies in Higher Education (INQAAHE) as a national accrediting agency for Christian postsecondary institutions that offer certificates, diplomas, associate, baccalaureate, and graduate degrees, including distance education.

Approved by Board of Trustees

April 16, 2020

Our Symbols and Mission



Our priceless heritage  
"Christ Centered"



Our endless effort  
"Character Building"



Our timeless mission  
"Committed to Ministry"

#### Our Mission

The mission of Heritage Bible College is to develop servant-leaders with a Christ-centered worldview and a distinct Christian character, equipping them for committed service by providing excellent biblical, academic, and practical training.

#### Our Symbols

Both the sundial and the hourglass are ancient instruments of timekeeping, dating back to the time of Christ and before. Used properly, both can as accurately tell time in the 21<sup>st</sup> century AD as in the fourth century BC. At Heritage Bible College, we cherish our heritage of faith and are mindful of the need to "walk in wisdom...redeeming the time" (Colossians 4:5, KJV).

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# STUDENT FINANCIAL AID PROCEDURES

## **Introduction**

Federal regulations and accreditation standards mandate that institutions have written policies and procedures, [487(a)(3)]. The purpose of this document is to record policies and procedures surrounding the delivery of Financial Aid at Heritage Bible College. If no policy, practice, or procedure addresses a given issue, the Financial Aid Director is expected to use judgment based upon the intent of the administration of all Financial Aid programs.

## **Purpose of Department**

The purpose of the Financial Aid Office is to assist prospective and enrolled students in identifying and securing Financial Aid. The Financial Aid Office is responsible for institutional compliance with all Federal, State, and College regulations for the distribution of funds.

## **Policy Development**

It is the responsibility of the Board of Trustees to develop and approve all policies. Policies must adhere to Federal laws and regulations as well as the mission of the College. The Financial Aid Director and/or Financial Aid Representative is responsible for implementing institutional policy surrounding the delivery of financial assistance.

## **Operational Policies**

- ALL funds available to the College for financial assistance shall be administered through the FAO.
- ALL undergraduate students applying for aid are required to apply annually for Federal assistance.
- The FAO shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not in excess of need or the Cost of Attendance (COA) and that aggregate awards do not exceed total expenditures of funds under each program. Records on Federal Work Study (FWS) students must be adequate to assure the student is earning up to, but not in excess of, the amount authorized in their student aid package.



# RECORDS MANAGEMENT

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## **Confidentiality**

All records and Financial Aid conversations between aid applicant, his/her family, and the Financial Aid Director are confidential. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of dependent students have the same right. For the cost of photocopying, a student may generally have copies of any documents in their file.

## **Active Records**

The FAO maintains records for each student receiving financial assistance. All active financial aid records are maintained within secure filing cabinets in the HBC facility.

## **Inactive Records**

Any inactive records are filed in the Archives.

## **Checks and Balances**

There is a clear and distinct separation of functions between the FAO and the Business Office. The FAO assures and maintains the accurate and appropriate awarding of aid funds. The Business Office receives the checks and disburses these funds to the student's account. The bookkeeper is responsible for disbursements by applying the aid to institutional charges and/or delivering aid to the student.

## **Preservation**

All double-entry bookkeeping records, financial statements, and student financial aid records are secure and backed-up off campus.

# PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS

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## **Institutional Eligibility for Financial Aid Programs**

As a public nonprofit institution, Heritage Bible College has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended.

The Financial Aid Office applies for funds annually through the Fiscal Operation Report and Application to Participate (FISAP).

The Program Participation Agreement and the Department of Education entitles the Financial Aid Office to participate in the following Federal programs:

1. Federal Pell Grant Program
2. Federal Supplemental Educational Opportunity Grant Program (FSEOG)
3. Federal Family Education Loan Program (FFELP) (including the Federal Stafford Loan Program, The Parent Loan for Undergraduate Students Program (PLUS))
4. Federal Work-Study Program (FWS)

*Source: Administrative Policies and Procedures Manual, 2003*

## **Federal Pell Grant Program**

- Largest direct-aid grant program administered by ED
- Intended to serve as “floor” or “beginning” of student’s Financial Aid package
- Demonstrated Financial need (based on Federal Methodology)
- Portability: eligible student can receive his/her Federal Pell Grant at any eligible institution

## **Student Eligibility**

A person must be enrolled as a regular student in an eligible program in order to receive FSA funds. A regular student is someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school.

## **Basic Student Eligibility Issues**

1. Must be enrolled as a regular student in an eligible program
2. Cannot also be enrolled in elementary or secondary school
3. Must have a high school diploma or equivalent or pass an approved ability-to-benefit test, or have been home schooled
4. Must make Satisfactory Academic Progress
5. Must meet enrollment status requirements
6. Must have resolved any drug conviction issue

### Amount of Pell Grant

- Annual maximum determined by the Department of Education and amounts are specified on the payment schedule released by ED prior to each award year
- Calculation of Federal Pell Grant Award is based on student's:
  - Expected Family Contribution (EFC)
  - Cost of Attendance (COA)
  - Enrollment Status
  - Period of Enrollment

### Federal Supplemental Educational Opportunity Grant (FSEOG)

The purpose of the FSEOG program is to encourage schools to provide grants to exceptionally needy undergraduate students to help pay for postsecondary education. This provision is in Section 413C(c)(2) of the Higher Education Act of 1965, as amended. Giving priority to applicants with exceptional financial needs, schools selecting FSEOG recipients must use the selection criteria.

### Selecting FSEOG Recipients

- Students with the lowest EFC who will also receive Pell Grants in award year. (This group is known as the *first selection* group)
- If school has remaining FSEOG funds after making awards to all Pell Grant recipients for that award year, you must select
  - Students with the lowest EFCs (This group is known as the *second selection* group)
  - Undergraduates without bachelor's degrees, including less-than-half time students

### Amount of FSEOG Grant

- Minimum: \$100; but may prorate this amount if the student is enrolled for less than an academic year
- Award amount to the school is contingent upon what the school is awarded from the Department of Education, per year.
- Funds may be reserved for use throughout the award year

### Institutional Matching Requirement

- Federal share may not exceed 75%; non-federal share must be at least 25%
- School's matching share must come from its own resources but may be met on an:

- Individual basis
- Aggregate basis, or a
- Fund specific basis

*Note: Waivers have been granted to Heritage Bible College which state that HBC does not have to match what is received from the Department of Education.*

### Use of Funds

- Grants to students
- Administrative expenses
- Funds may not be transferred to the Federal Work Study program
- Carry Forward and/or Carry Back
  - May carry forward up to 10% of total FSEOG allocation for a given award year for expenditure in the next fiscal year (Before new fiscal years funds are spent, it must spend any funds carried forward from previous year)
  - May carry back and spend up to 10% of upcoming year's FSEOG allocation during any part of the prior award year
  - May carry back and spend any portion of upcoming award year's FSEOG allocation to make awards for payment periods that begin after May 1 and end no later than June 30 of the prior year award

### Federal Work Study Program (FWS)

This program provides part-time jobs for undergraduate students who have financial need as established by their FAFSA.

### Student Eligibility

- No minimum enrollment
- Students who are enrolled or accepted for enrollment for the purpose of obtaining a degree
- Student is making satisfactory academic progress
- US Citizen or permanent resident
- Student has not defaulted on FSA loan

### Eligible Employment

The first step in the employment process is determining if a student qualifies for the Federal Work Study Program.

#### Qualified Students

- Will have completed the FAFSA listing Heritage's school code **030893**
- Will have completed the verification process if chosen for verification
- Will have not declined the Federal Work Study (FWS) program on the FAFSA

- Will receive a Federal Work Study Application from Financial Aid Office
- Will have enrolled in the new academic year

Note: If a student says no to Work Study on their FAFSA or leaves the Work Study question blank, they will not be considered for FWS. If the student later decides that they want to participate in FWS, they must go to the FAO and complete the application process.

### **Federal Work Study Students**

Financial Aid Office must receive a Federal Work Study/Student Employment Application from the student in order for them to be considered for any student position. Federal Work Study is not a scholarship, but a chance to earn money for college. Please note that Heritage does not guarantee that any student who qualifies for the Federal Work Study Program will be given a job. Federal Work Study cannot be applied directly to your student account; however, you may elect to use the income you earn to make payments on your account.

### **General Student Employment Information**

Student positions for the upcoming fall semester will be posted. The FAO suggests that students contact departments directly at the number or email provided on the student position listing which is available in the FAO. The departments can then give further information about the job and/or schedule an appointment to meet with the student about employment. The FAO will give copies of student applications to hiring departments or the students themselves upon request.

Student positions are generally 20 hours a week or less. The department will advise the student of the hour requirements of the job and discuss their schedule.

### **After Student Is Hired**

Once student has been informed that they have been chosen for a student position, they must fill out a Student Employment Packet. They may not work until the FAO has received the hiring paperwork and the Student Employment Packet. They are to bring two forms of ID (i.e.: driver's license, SS card) to successfully complete the Student Employment Packet.

If you have any questions, you may contact the FAO at (910) 892-3178, ext. 236, via email at [stharrington@heritagebiblecollege.edu](mailto:stharrington@heritagebiblecollege.edu), or by visiting the FAO.

FWS jobs may be on or off campus.

- State or local agencies
- Federal agencies, except US Dept. of Education
- Private non-profit organizations
- For-profit organizations
- Proprietary institution

## Off Campus

FWS jobs with federal, state, or local public agencies or private non-profit organizations must be in the public interest. FWS jobs with private, for-profit organizations must be academically relevant to the maximum extent possible.

## Special Restrictions

- If the school is not the employer, the school must enter into a written agreement with employing organization.
- Proprietary institution
  - In community service jobs (on-off campus)
  - On Campus – providing student services (but not involving the solicitation of potential services) and to maximum extent practical complement and reinforce FWS student's educational program or vocational goals

## Compensation

- Must pay at least once a month
- Must pay at least the minimum wage

## Institutional Matching Requirements

- Work for school itself: at least 25% institutional match
- Work for public agency or non-profit organization: at least 25% institutional or employer match
- Non-federal share is waived that is earned by students
- Work in for-profit organization

## Use of Funds

- Federal share of FWS wages
- Transfer to FSEOG (up to 25% of allocation)
- Up to 80% of costs of Job Location and Development Program
- Administrative expenses
- Costs of Work-College Program
- Carry forward and/or back (up to 10% of allocation for each); also, summer carry back (no limit)

## Community Service

- Services designed to improve the quality of life for community residents
- Must expend at least 7% of school's FWS allocation to compensate students employed in community service
- Must employ at least one FWS student as a reading tutor in a reading tutoring project for preschool age or elementary school children, or in a family literacy project

## **Federal Family Education Loan (FFEL) Program**

If you decide to make loans a part of this investment, managing the debt you incur is a major responsibility. FFEL is the largest source of long-term, low-interest loans for undergraduate and parents of dependent students.

### **Do I have to apply for a Stafford Loan every academic year?**

You have to apply every year because each year, the amount of aid you are eligible for is determined by your FAFSA. Federal student loans do not "renew" automatically.

### **Types of Loans**

- Federal Subsidized Stafford Loans
- Federal Unsubsidized Stafford Loans
- Federal PLUS Loans (for parents)
- Federal Consolidation Loans

### **Student Eligibility**

- Students enrolled at least half-time at an eligible school
- Those who are a U. S. Citizen, U.S. National, or permanent resident alien
- Those not currently in default on any Title IV loan or grant
- Males between the ages of 18 and 25 who have registered with the Selective Service

Those who have completed a Free Application for Federal Student Aid (FAFSA)

### **Additional Fees**

- Federal Stafford Loans: Origination fee of up to 3% of principal
- Fees are deducted proportionately from each loan disbursement

### **Subsidized Loans**

Stafford Subsidized Loans have annual and aggregate limits that are the same for all students at a given grade level and dependency status.

- Federal government pays the interest on loan while the student is enrolled at least half-time, during the grace period, and during deferment periods
- Student must demonstrate need in order to be eligible for loan
- Need is:
  - School's Cost Of Attendance (COA) exceeds the sum of the student's EFC and any other financial assistance that the school estimates will be available to the student for the period to be covered by the loan
- Annual loan limits vary by grade level and there are aggregated limits on the total amount that may be borrowed at one time.

### **Unsubsidized Loans**

Stafford Unsubsidized Loans have annual and aggregate limits that are the same for all students at a given grade level and dependency status.

- Student is responsible for payment of all interest that accrues on an unsubsidized loan throughout the life of the loan; (interest may be paid as it accrues or be capitalized)
- Unsubsidized loans are available to those students who do not demonstrate need or who demonstrate only limited need
- The amount of unsubsidized loan that a student may borrow is the difference between the school's COA and the student's other estimated financial assistance.
- Unsubsidized loans may replace all or part of the borrower's EFC

### **Annual Loan Limits**

#### **Base Amounts for Independent Students**

- \$3,500 subsidized for a student who has 0-30 credit hours plus \$6,000 unsubsidized
- \$4,500 subsidized for a student who has 31-64 credit hours plus \$6,000 unsubsidized
- \$5,500 subsidized for a student who has 65 and beyond credit hours plus \$7,000 unsubsidized

#### **Base Amounts for Dependent Students with any amount of credit hours.**

- \$3,500 subsidized plus \$2,000 unsubsidized

### **Summer Financial Aid**

Financial aid eligibility for the summer online session is determined on a case-by-case basis. Per the Department of Education, this is possible because Heritage Bible College's summer semester serves neither as a header or trailer for the Academic year.

Reviewing students need for FA on a case-by case-basis is to provide the best option and assistance for the student. If a student has remaining aid for the current year, then that aid will be applied and disbursed for the summer semester. If a student has no remaining aid available for the current year, then the student can opt to use the upcoming year's Financial Aid funds for summer. The student must be advised this will affect their remaining aid percentages for the Fall and Spring semester of that year. Once a student understands this will decrease their aid for upcoming semesters, a summer disbursement can be made. This is dependent upon a student's completion of the entire financial aid process. All verification documents must be complete and submitted.

As with other semesters, a student may choose to pay cash for their tuition if they have sufficient personal funds.

All drop/add and withdrawal policies for summer courses will apply.

### **Disbursement Policy**

Heritage Bible College's disbursement of financial aid, including but not limited to, Federal funded grant aid and Federal student loans, will be disbursed in installments.



Federal PELL/SEOG Grants

First: up to 14 days after drop/add

Disbursements of Federal Subsidized and Federal Unsubsidized loans will be decided upon by the business office and Financial Aid Office based on the academic calendar of each year.

All loans will be disbursed on **2** set dates each semester. Disbursement dates are set by the school according to when the student begins attendance in six (6) credit hours of coursework. The disbursement date **IS NOT** the day that the student will receive their refunds if applicable.

After the lender disburses the loan funds to the college, enrollment status will be checked and then the student loan funds will be credited to the student's account. Upon receipt of the Electronic Funds Transfer (EFT), the Business Office will notify students. The Business Office will mail refund checks to the student.

### **Credit Balances/Refunds**

If Federal Title IV financial aid exceeds a student's charges, the credit balance will be refunded to the student **NO LATER THAN** 14 days after the credit balance is reflected in their account.

### **Entrance Counseling**

- Mandatory – To ensure that borrowers understand this responsibility and the obligations they are assuming, the federal government requires the borrower to participate in loan counseling prior to receiving a Federal Loan.
- Must document compliance with entrance counseling requirement
- Master Promissory Note - Also known as an MPN, this document is signed by the borrower when taking out a federal student loan. Upon signature, it binds the borrower to the federal government that the borrower promises to repay the student loan they are taking out. The master promissory note also includes important language about rights and responsibilities as a borrower. Both subsidized and unsubsidized Stafford Loans are covered under the master promissory note. Once the borrower signs the master promissory note, the borrower will not need to sign a new one as long as they stay with the same lender. If, after taking out a loan, the borrower wishes to choose a different lender, the borrower will need to complete a new MPN. Keep in mind that the borrower may have to make payments to multiple lenders once they leave school and are in repayment.

### **Exit Counseling**

- Mandatory - The Federal Government requires that all Federal Stafford Loan borrowers who graduate or drop below half-time enrollment (6 credits per semester) complete an exit counseling session. This session is designed to provide borrowers with important information regarding rights and responsibilities as well as repayment information.

- Must document compliance with exit counseling requirement

## Repayment

- Begins 6 months after borrower graduates, withdraws, or terminates at least ½ time enrollment
- The standard repayment term for this loan is 10 years. You may be able to extend repayment by deferring or consolidating your federal loans.

Borrower can choose one of the following plans:

- The **Standard Repayment Plan** requires the student to pay a fixed amount each month based on the principle and interest but will be no less than \$50 or the interest that has accrued.
- The **Graduated Repayment Plan** allows the student to make lower payments at the beginning of repayment then, over time, the payments begin to increase. Each payment must equal the interest accrued on the loan between scheduled payments. Initial payments generally cover “interest-only” for the first few years.
- The **Income-Sensitive Repayment Plan** bases monthly payment on yearly income and loan amount. Payments may change as income rises or falls.
- The **Extended Repayment Plan** is for borrowers with FFELP loans totaling more than \$30,000. This plan offers a choice of fixed or graduated payments over a period of up to 25 years.

## Federal Student Loan Deferment

Loan deferment refers to a temporary period when a borrower is not required to make payments for an eligible reason. For Subsidized Stafford Loans, the interest that accrues on the loan during the deferment is paid by the federal government. For Unsubsidized Stafford Loans, the interest that accrues during a deferment must be paid by the borrower during or after the deferment period. As a borrower under the federal loan program, you are entitled to a certain number of deferments of your monthly payment provided you meet the criteria and complete the appropriate documentation. One such example is if you became unemployed. You are entitled to unemployment deferments for a specific period of time. Another would be if you entered repayment and then went back to school at least half time in an eligible program, you would be eligible for an "In school" deferment.

## Federal Student Loan Forbearance

Forbearance allows borrowers to temporarily postpone or reduce payments for a period of time. This typically takes place because the borrower is experiencing financial difficulty, but can also be because of reasons such as, partial disability. Forbearance is different from a deferment in that the lender must approve forbearance.

## Federal Student Loan Consolidation

A consolidation loan allows you to combine all of your previously borrowed federal student loans into one low monthly payment. This can reduce the payments you make by as much as 60%. A consolidation loan can save you money today and provide additional options for repayment while locking into a low interest rate.

## **Cancellation**

- Death
- Permanent and total disability
- Participation in National and Community Service Program

## **Federal Plus Loans**

### **Eligibility**

- Parent of eligible dependent (undergraduate) student
- State of Educational Purpose
- Provide social security numbers of borrower and student
- Not in default on a Title IV loan or owe repayment of Title IV funds
- Citizenship required
- No adverse credit history
- Student for whom parent borrows must meet all of the general student eligibility criteria and be enrolled at least ½ time.

### **Loan Limits**

- Annual: Cost of Attendance minus estimated financial aid
- No aggregate loan limit

### **Additional Fees**

- 3% loan fee
- Fee must be deducted proportionately from each loan disbursement

### **Repayment**

- Begins day loan is first disbursed; first payment due 60 days after loan is fully disbursed
- Periods of deferment or forbearance: interest must be repaid as it accrues or may be capitalized
- No federal interest subsidy
- Maximum repayment period excludes any periods of forbearance and authorized deferment
- Standard, graduated, or income-sensitive repayment loan

## **Overview of Student Eligibility Requirements**

The general elements of eligibility require a student to:

- Be a regular student enrolled or accepted for enrollment in an eligible program at an eligible institution
- Have a high school diploma or its recognized equivalent, or, pass an approved ability to benefit test, or, complete his or her state's requirements applicable to home schooling
- Not be simultaneously enrolled in elementary or secondary school

- Be a U.S. citizen or national, or an eligible non-citizen
- Have a correct Social Security Number (SSN)
- Be registered with the Selective Service, if required
- Not be in default on any Title IV funding or owe an overpayment on a Title IV grant or loan
- Not have borrowed in excess of the annual or aggregate loan limits
- Not have property subject to lien for a debt owed to the U.S.
- Be maintaining Satisfactory Academic Progress (SAP)
- Have financial need if requesting need-based aid

## Overview of Cost of Attendance

The Higher Education Act of 1965, as amended, specifies acceptable cost of attendance components. The Department of Education (DOE) is prohibited from regulating cost of attendance.

For most students, the statutory cost of attendance includes three basic components:

- Tuition and fees
- Books, supplies, transportation, and miscellaneous personal expenses
- Room and board

Certain additional allowances are available to qualifying students for:

- Dependent care
- Disability related expenses
- Cooperative education programs
- Study abroad
- Loan fees
- Cost of the rental or purchase of equipment for students enrolled in telecommunications study

In addition, the law specifies certain categories of students for whom the cost of attendance parameters are more restrictive than for other students, including students who are:

- Attending class less than ½ time
- Studying by correspondence
- Incarcerated

Aid administrators have flexibility within the allowable cost components when determining the cost of attendance for the Title IV programs. Once institutional policy is established, it must be consistently applied in determining eligibility. All exceptions to the policy must be clearly documented.

## SCHEDULE OF TUITION AND FEES 2018-2019

*The Board of Trustees reserves the right to change the schedule of tuition and fees*

*at any time. Changes between catalog updates are posted on the college website.*

**Tuition and Fees**

Audit fee, per three-hour course .....	\$ 75.00
Certificate fee per three-hour course.....	\$125.00
College Application Fee .....	\$ 35.00
Drop/Add Fee (per course) .....	\$ 10.00
Late Registration Fee .....	\$ 35.00
Matriculation Fee -- \$32 per credit hour to maximum of .....	\$384.00 <sup>1</sup>
Tuition, per credit hour. ....	\$315.00

**Other Fees:**

Transcript, per request .....	\$5.00
(\$2 per additional copy requested at same time)	

**FINANCIAL SUMMARY 2018-2019**

The costs for the 2018-2019 academic year, exclusive of books, are as follows:

***Application Fee (non-refundable) .....*** \$35.00

***Conditional Fees (as applicable)***

Matriculation Fee (maximum)	\$384.00	\$768.00
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<b><i>Online Students</i></b>	<b><i>Per Semester</i></b>	<b><i>Yearly</i></b>
Tuition (12 credit hours)	\$3780.00	\$7560.00
Matriculation Fee (maximum)	\$384.00	\$768.00
<b>Total</b>	<b>\$4,164.00</b>	<b>\$8,328.00</b>

**Payment Plan.** Payment of no less than one-fourth of all charges minus anticipated financial aid is payable no later than one week prior to the beginning of classes. Students shall make arrangements with the Business Office for payment of the balance, which must be paid in full prior to the end of the semester.

The totals above do not include the cost of textbooks, which are purchased by the student directly from the source. These totals also do not include any conditional fees that may apply.

*For more information, contact:*

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<sup>1</sup>The matriculation fee covers these services: class dues, access to online library resources, and technology through Populi web-based software.

Business Office  
910.892.3178, ext. 241

## **Purchasing textbooks with Federal Student Aid**

*New April 2017*

As an institution which accepts Title IV funding, Heritage Bible College is required to provide a way for Title IV recipient students to purchase textbooks using their financial aid funds, if the total disbursement of those funds would create a credit to the students account (refund). It is up to the student to inform the FAD (Financial Aid Director) that they need the assistance of Federal Aid to pay for textbooks. The student must have completed the application for FSA 'process' prior to ensure that funds can be disbursed at a minimum of ten days prior to the start of the payment period.

## **Satisfactory Academic Progress**

Recipients of federal financial aid and veterans' benefits must demonstrate satisfactory academic progress as defined in the Satisfactory Academic Progress Policy in order to continue to receive benefits. Loss of financial aid or veterans' benefits can severely impact or terminate the student's ability to complete his or her education. It is important that students comply with these requirements.

*Revised April 2017*

The Higher Education Act mandates institutions of higher education to establish minimum standards of "Satisfactory Academic Progress" (SAP). The SAP regulations, at Sec. 668.34(a)(3)(ii), require that, for programs that are longer than one academic year, the student's SAP must be evaluated "at the end of each payment period or at least annually to correspond with the end of a payment period;" Annually means a 12-month period. An institution is expected to review a student's SAP at least once every 12 months. Heritage Bible College evaluates a student's SAP after each payment period and makes these standards applicable to **all** financial aid offered at Heritage Bible College. Heritage Bible College reserves the right to evaluate a student's SAP more frequently. This includes Federal (Title IV), State (North Carolina), and Institutional (Heritage Bible College) funding. Federal regulations require the college to establish SAP standards in the following areas: (1) Cumulative GPA; (2) Minimum Semester Hours Earned/Completion Rate; and (3) Maximum Time Frame. In addition the school's SAP policy must include the student's total academic history. Programs administered by agencies other than Heritage Bible College, such as private scholarships, or grants given by states other than North Carolina, may have their own academic standards for students. Students will need to contact such agencies to determine what those requirements are.

## GENERAL SATISFACTORY ACADEMIC PROGRESS PRINCIPLES

1. Federal Regulations require the college to establish SAP standards in the following areas: (1) Cumulative GPA; (2) Minimum Semester Hours Earned/Completion Rate; and (3) Maximum Time Frame. In addition, a school's SAP policy must include the student's total academic history.
2. These general principles apply to all of Heritage Bible College's degree programs. In addition to the general principles, students must meet specific guidelines (if any) for their individual academic program(s). Program specific requirements are listed in the academic catalogue.
3. SAP will be determined after each payment period for all students..
4. A student, who fails SAP, **MUST** successfully appeal to continue at Heritage Bible College, to receive financial aid and will be placed on financial aid probation (PROB). PROB cannot be given automatically. More details are provided under Financial Aid Probation (PROB).
5. A student, who fails to make SAP at the end of the probation payment period, is placed on Financial Aid Suspension (FAS) and is ineligible for financial aid.
6. To earn hours at Heritage Bible College, a student must receive a grade of A, B, C, or D. Any other grade does not earn hours.
7. Classes, from which a student has withdrawn (W), will be counted as hours attempted but not hours earned, therefore, **will negatively impact** a student's ability to satisfy SAP.
8. Classes in which a student receives a grade of Incomplete (I) count as hours attempted but not as hours earned; therefore, **will negatively impact** a student's ability to satisfy SAP.
9. When a student repeats a course, the total *attempted* hours will increase with each repeat, but the student will only *earn* hours for a completed course once. Therefore, repeating classes **will negatively impact** a student's ability to satisfy the 67% passage rate, but may significantly increase a student's cumulative GPA.
10. Included in attempted hours are all coursework attempted, including transfer credits, passed, repeated, incomplete, failed and withdrawn courses. Attempted hours do not include credits earned through Advanced Placement (AP), College Level Examination Program (CLEP), or other similar testing programs.

### Cumulative GPA

The cumulative number of credits attempted includes those credits attempted at the end of the schedule adjustment (drop/add). Multiple attempts of the same course will be counted for each attempt for financial aid purposes. Students must meet the minimum

cumulative GPA per credits attempted according to the following schedule to maintain SAP:

### **Bachelor of Religious Education**

<b>Credits Attempted</b>	<b>Minimum Cumulative GPA</b>
1- 30	1.4
31-60	1.6
61-90	1.8
91 and above	2.0

### **Associate in Christian Studies**

<b>Credits Attempted</b>	<b>Minimum Cumulative GPA</b>
1- 30	1.5
31-60	2.0

#### Minimum Semester Hours Earned/Completion Rate

An undergraduate student must earn a minimum of 67% of the cumulative hours attempted to maintain SAP. To calculate, take the cumulative number of credit hours at the end of schedule adjustment (drop/add) and multiply it by 0.67. For example: if a student had 12 hours at the end of schedule adjustment then the student would have to earn at least 8 hours to remain eligible for further financial aid ( $12 \times 0.67 = 8.04$ ). The credit hours will always be rounded down.

**Any student with a quality point deficit of 40 or more as calculated by the Registrar, will be deemed academically ineligible, and therefore, will be placed directly on Financial Aid Cancellation without a probation period. The calculation in determining the quality point deficit is the total credit hours attempted, as established by the Registrar, times 2 minus the total quality points.**

#### Maximum Time Frame

Students must complete their degree requirements within 150% of the published length of their academic program to remain eligible for financial aid. At Heritage Bible College, students must complete the requirements for a bachelor's degree within a maximum number of credits attempted (including transfer credits) of 193. The maximum for the associate's degree is 103. This is the maximum allowable time for receipt of federal and state financial aid regardless of whether the student did or did not receive financial aid



during any period of his/her enrollment. A student cannot have more than 150 % of the published length of the education program to graduate. For HBC students, 13 semesters is the maximum time frame allowable for bachelor degree completion (193 divided by the normal class load of 15 hours = 12.87 or 13 semesters). For the associate's degree, 7 semesters is the maximum (103 divided by the normal class load of 15 hours = 6.75 or 7 semesters). Institutional scholarships may have their own particular restrictions. The Financial Aid Office has a listing of these particular scholarships. A student can appeal the 150% maximum time frame (see Appeals).

### **Failure to Meet SAP**

#### **Financial Aid Probation (PROB)**

A student who fails SAP must successfully appeal (see Appeals) to be placed on PROB. PROB CANNOT be given automatically. Heritage Bible College must review the student's progress at the end of that one payment period, as probation status is for one payment period only. At the end of one payment period on PROB, the student must make SAP or must be meeting the requirements of the academic plan. A student may be placed on PROB for one payment period per appeal. It is possible that a student could be placed on probation more than once in his or her academic career.

- If Heritage Bible College determines, based on the appeal, that the student should be able to meet the SAP standards by the end of the subsequent payment period, the student is placed on PROB without an academic plan. HBC must review the student's progress at the end of that one payment period, as PROB status is for one payment period only. At the end of one payment period on PROB, the student must make SAP or will be ineligible to receive financial aid.
- If Heritage Bible College determines, based on the appeal, that the student will require more than one payment period to meet SAP, the student will be placed on PROB and an academic plan must be developed for the student. The student's academic advisor and the student should develop a plan that ensures that the student is able to meet Heritage Bible College's SAP standards by a specific point in time. The plan could specify that the student is reviewed more frequently than the rest of the institution's population; however, a student on an academic plan would not be reviewed less frequently than the rest of the institution's population.
  - **If the academic plan shows that the student can make SAP**, the student will be placed on PROB and Heritage Bible College **MUST** review the student's progress at the end of one payment period as is required of a student on PROB status, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive

financial aid as long as the student continues to meet those requirements and is reviewed according to the requirements specified in the plan.

- **If the academic plan does NOT show that the student can make SAP,** then the student will NOT be eligible for financial aid and will be immediately placed on Financial Aid Suspension (FAS). Students who are placed on FAS will be ineligible for all federal, state, and institutional financial aid. This includes any alternative loans that require certification by Heritage Bible College.

At the end of the PROB period, the student's SAP is evaluated. If the student is making SAP, then the student is no longer on PROB. **Students on PROB who still do not meet the SAP standards will be placed on Financial Aid Suspension (FAS). Students who are placed on FAS will be ineligible for all federal, state, and institutional financial aid. This includes any alternative loans that have an SAP requirement.**

Students who are under suspension may, with the permission of the Academic Dean, take a limited number of classes, paid for out of pocket, and attempt to regain SAP. However, a student will be excluded if, in the judgment of the Academic Dean, continuing would result in no advantage to the student or in harm to others. Transfer students will be evaluated at the time of enrollment using the same SAP standards.

Students returning to Heritage Bible College while they are on PROB or FAS must meet Heritage's SAP policy in order to regain eligibility for financial aid.

Financial aid may be reinstated by the Director of Financial Aid upon demonstration of mitigating circumstances which must be documented to the satisfaction of the director along with a written letter of appeal from the student.

### **Appeals** (PROB, FAS, 150% Time Frame)

- The appeal for a student to be put on PROB must include a written letter of appeal from the student and appropriate documentation as to why the student failed to make SAP and what has changed that will allow the student to make SAP at the next payment period. If the Director determines, based upon the appeal that the student will require more than one payment period to meet SAP, the appeal must also include an academic plan from the student's academic advisor designed to ensure the student will be able to meet SAP by a specific point in time (usually two payment periods). **If the plan does NOT show that the student can make SAP, then the student will NOT be eligible for an appeal.**

- The appeal for a student who is on Financial Aid Suspension (FAS), for failure to make SAP at the end of the probation payment period, must include a written letter of appeal from the student and appropriate documentation as to what had changed that caused the student to not make SAP during the probationary payment period and why the student should be able to meet SAP on the terms of the academic plan, if applicable.
- The appeal for the 150% Time Frame must include a written letter of appeal from the student and appropriate documentation as to why the student has exceeded the 150% Time Frame and the time frame in which the student will complete the requirements for a bachelor's degree.

Examples of mitigating circumstances and appropriate documentation for Appeals, include, but are not necessarily limited to:

1. Serious illness or injury of student- notarized statement from physician that illness interfered with student's ability to meet SAP along with written letter of appeal from student.
2. Serious illness or injury of immediate family member-notarized statement from a physician along with written letter of appeal from student.
3. Death of an immediate/close family member-notarized statement from a minister, nearest relative, or an unbiased concerned adult along with written letter of appeal from student.
4. Disruptive internal family problems-legal/court documentation from lawyer, statement from parents, minister, or an unbiased concerned adult along with written letter of appeal from student.

However, the Financial Aid Director or Financial Aid Representative may choose to request additional documentation when a particular student circumstance warrants it and may decide to require more extensive documentation on an initial appeal and an updated statement on a subsequent appeal. The Director or Representative also has the discretion to deny the appeal if the documentation received is not sufficient.

## INSTITUTIONAL SCHOLARSHIPS

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### Applications

Applications for scholarships are available on the school's website, under the Financial Aid Info and FORMS tabs. Applications must be submitted each semester to be considered for a scholarship within individual semesters. The Fall and Spring deadlines

are determined each year by the FAO. Failure to return the application by the deadline is forfeiture in ability to receive any HBC scholarships.

Once a scholarship application has been received, it will be reviewed by the Financial Aid Office, aligned with HBC scholarship availability and requirements, recommendations made by the Financial Aid Director and then voted on by the Financial Aid Scholarship Committee.

### **Scholarship Committee**

The Scholarship Committee is appointed by the Financial Aid Director and includes, but is not limited to, the Financial Aid Director, one faculty member, and one support staff member. The Heritage Bible College President is ex-officio at all committee meetings and has final approval of all scholarship recommendations. This committee will:

- Implement College policy on matters relating to scholarships, grants, loans, and work study
- Facilitate the distribution of Financial Aid information
- Monitor the effectiveness of Financial Aid activities
- Serve for one year

### **Recipients**

Recipients are required to sign a Scholarship Agreement and must maintain the requirements on the agreement in order to keep the award.

### **Scholarship Criteria**

Scholarship donors may establish criteria and conditions for awarding of designated scholarship funds to students. Recommendations are made by the Scholarship Committee and the donor may make a selection among qualified recipients or may defer to the judgment of the Committee.

### **Scholarship Criteria - Alumni Association**

A scholarship fund has been established by the Alumni Association of Heritage Bible College to assist worthy students. The following is the criteria for this scholarship.

- Students must demonstrate need (perhaps not eligible for Financial Aid).
- Students must have a G.P.A. of 3.0 or better.
- Recipients will be chosen by the Heritage Bible College Scholarship Committee following criteria established by the Alumni Board. Name(s) of the scholarship recipient(s) will be communicated to the Alumni Board by the Scholarship Committee.

### **Requirements for Scholarship Recipients**

- Must comply with college rules and regulations
- Must maintain a GPA of no less than 2.0

- Must sign a scholarship agreement that he/she is aware of responsibility and commitment regarding the scholarship
- Must submit a thank you letter to the donor, through the financial aid office. The Financial Aid Director will then mail all thank you letters along with a letter from the FAO.

Scholarships are coordinated with all other financial aid and are typically part of the Award Package.

# VOCATIONAL REHABILITATION & VETERANS BENEFITS

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## **Vocational Rehabilitation Funds**

All eligibility requirements for Vocational Rehabilitation funds are the responsibility of the NC division of Vocational Rehabilitation agency. Heritage Bible College works in direct conjunction with each county office. Files are maintained for each Voc Rehab student on campus.

## **Veterans Administration Funds**

Heritage Bible College programs are approved by the North Carolina State Approving Agency to enroll veterans, military personnel and their dependents. Individuals who qualify under these requirements should contact their local VA Office for more information.

## **Academic Requirements**

Students receiving Veterans Benefits must maintain a GPA of 2.0 at the end of each academic semester. If a student fails to reach a 2.0, the student will be placed on Academic Probation and the VA Certifying Official will be notified. After two consecutive terms, if the student fails to bring the GPA to a 2.0 or better, all Veterans benefits will be suspended.

## **Applicant Requirements**

Applicants must complete the application process required of all potential students. The Registrar will certify enrollment for those who are eligible for Department of Veterans Administration benefits.

### **Termination of VA Benefits**

If VA students are terminated from the College for any reason, notification is made to the Department of Veterans Administration and the student's VA benefits are subsequently terminated.

# PROCEDURE FOR FEDERAL AND INSTITUTIONAL STUDENT AID

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## Free Application for Federal Student Aid (FAFSA)

- FAFSA is the **central** element in the federal student aid application process

## Completing the FAFSA

- Student can complete the FAFSA online by logging onto [www.fafsa.ed.gov](http://www.fafsa.ed.gov) beginning as early as January 1 of each year.
- Students will need to create a FSA (Federal Student Aid) ID, consisting of username and password in order to complete the FAFSA. This ID will be used each following year to complete, submit, and save the students FAFSA information.

## What Student Will Need To Complete the FAFSA

- Previous year's income tax information, which includes W2's and tax documents along with your parent's tax information if they are a dependent student.
- If you are an independent student, you will only need your tax documents (and spouse's if married)
- Student will need to include Heritage Bible College's school code, **030893**, in order for their information to be sent to the school.

## When the DE Receives Your FAFSA

The DE performs database matches of applicant information with the following organizations:

- Department of Homeland Security (DHS), to verify eligible non-citizenship status when applicable
- Selective Service, to verify a male applicant's registration with the Selective Service
- The Social Security Administration, to verify the applicant's and parent's Social Security Number, name, date of birth, and U.S. Citizenship status, if applicable
- The Department of Veterans Affairs, to confirm that the applicant will be a qualifying veteran for the purposes of receiving federal student aid
- The National Student Loan Data System (NSLDS), to determine if the applicant has exceeded Title IV loan limits, is in default on a Title IV loan, or owes an overpayment on a Title IV loan or grant

## Receiving Your Student Aid Report (SAR)

Student will receive the results of the FAFSA in the form of a Student Aid Report and Heritage Bible College will receive an electronic copy of the FAFSA results as well. The SAR gives a summary of the information the student submitted on the FAFSA along

with the ED database match results and calculations. The student is required by the DE to resolve any issues that resulted from these matches before financial aid can be processed.

- **Expected Family Contribution (EFC)** – the EFC is the amount determined to be the student’s family’s financial strength and is expected to be used toward the students college education
- **Cost of Attendance (COA)** – The cost of attendance along with student’s EFC is used to determine the student’s financial need. Financial need is based on the following equation:

$$\begin{array}{r} \text{Equation} \\ \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline = \text{Financial Need} \end{array}$$

The cost of attendance includes tuition and fees. Also included in cost of attendance are estimated expense amounts for additional costs that the student may incur, such as travel, books and supplies, miscellaneous costs, and loan fees. After the student’s EFC and COA have been determined, the FAO can **estimate** the student’s financial aid awards.

The student can receive financial aid **up to** the cost of attendance in the form of grants, scholarships, and loans. However, **the student’s total financial aid cannot exceed the cost of attendance**. The cost of attendance may be determined from the academic catalog or the college website ([www.heritagebiblecollege.edu](http://www.heritagebiblecollege.edu)).

## Verification

Students may be selected for verification for a variety of reasons. Verification is the process of verifying the accuracy of information reported on the FAFSA. The ED randomly selects 30% of students for verification. Typically, the Student Aid Report (SAR) will indicate that a student has been selected by the federal processor. Per federal regulations, Heritage Bible College also has the right to select students for verification. If a student is selected for verification, the Financial Aid Office will send a letter to the student stating that they must submit the following documents for verification before any financial aid can be processed.

## Documents Required for Students Selected for Verification

Initial information requests will occur via mail and will request the following documentation be submitted to the Financial Aid Office to begin the process:

- **Dependent Students**
  - Dependent Federal Verification Worksheet for the appropriate year
  - Student’s W-2 wage statement(s) and Federal Tax Return Transcript for the appropriate year



- Parents' W-2 wage statement(s) and Federal Tax Return Transcript for the appropriate year
- Child support (if applicable)
- Housing allowance for military and clergy (if applicable)

➤ **Independent Students**

- If the student is an INDEPENDENT student:
- Independent Verification Worksheet for the appropriate year
- Student's W-2 wage statement(s) and Federal Tax Return Transcript for the appropriate year
- Spouse's W-2 wage statement(s) and Federal Tax Return Transcript for the appropriate year (if applicable)
- Child support (if applicable)
- Housing allowance for military and clergy (if applicable)

The required federal documents can be viewed and obtained by clicking on "Important Links" under Financial Aid on our website.

### **Document Review**

If there is missing or conflicting information with what appears on the FAFSA and the documentation submitted or within the documentation submitted, the Financial Aid Office will contact the student explaining any additional information that is needed.

### **Review Timeframe**

Review of documentation will occur within approximately 2-3 weeks (4 weeks during peak times of the year) of the submission.

If the initial documentation or additional information is not submitted within the timeframe specified in the letter, the student will receive a maximum of 2 additional requests. The final request will state a deadline to submit the information.

If the requested information is not received by the Financial Aid Office by the deadline stated, the student may no longer be considered for federal aid.

Once all of the information is received, the Verification Process can be completed. There may be corrections that the Financial Aid Office must make to the student's FAFSA. Corrections may cause a change to the Expected Family Contribution (EFC) and, in turn, change the student's federal aid eligibility. An updated Award Letter will be mailed to the student outlining the updated financial aid package.

- **Completing Your Virtual Financial Aid Office (VFAO) Interview**

All information pertaining to Financial Aid will be processed through the VFAO. Students must create a VFAO Account and complete the VFAO Interview in order to receive Financial Aid. Returning students should retain their login information for account use in subsequent years. **No money can be disbursed until the user**

## **account and student interview are complete.**

In order to complete the VFAO Interview:

- Go to <https://heritagebiblecollege.vfao.com>
- Create a user account
- Complete student interview
- Follow up with all correspondence from VFAO site. –Check your email!

## **Award Letter Notification**

Student will receive an Award Letter Notification after verification is complete. Once the student receives their award letter, they must review the following rules and regulations concerning their award letter.

- Student understands that the combination of federal and state grants when combined with Heritage Bible College institutional scholarships may not exceed the actual cost for tuition plus room and board if living on campus, or tuition if living off campus.
- Student understands that any financial aid (grants, scholarships, or loans) not on this award notification must be reported immediately to the Financial Aid Office and may change their financial aid awards.
- Student understands that the estimated awards are calculated based on their enrollment status. In addition, if enrolled less than 6 hours, they **will not** be eligible for loans.
- Student understands they must maintain Satisfactory Academic Progress according to the policy published in the catalog and available online.
- Student understands that if they are a first time borrower they must complete the entrance counseling and MPN for the Stafford Loan and wait a minimum of 30 days before loan check disbursement.
- Student understands that Stafford loans must be disbursed in two equal payments even if loans are for one semester.
- Student understands that these awards are **estimates** and **are not** guaranteed. Actual awards are determined by enrollment status, other financial aid, expected family contribution (EFC), cost of attendance (COA), and previous amounts borrowed from Stafford student loans.
- Student understands this notice replaces any previous notification letters they may have received. Student is to review estimated awards carefully.

## **Steps in Responding to Award Letter**

- Student **is required** to **sign** and **date** award notification and give back to the Financial Aid Office before any awards are disbursed to their account.
- Notify the Financial Aid Office of any outside scholarships or additional aid they may receive.
- Notify the Financial Aid Office if they wish to reduce or decline any award offered in their award letter. This needs to be completed **within 10 days of receipt** of award notification.

- If student would like Heritage Bible College to hold any credit account for any semester, student must notify the Business Office to set up the arrangements.

### **Professional Judgment**

A Professional Judgment (PJ) is a discretionary action on the part of the Financial Aid Director to address unusual circumstances that affect a student's and/or parent's ability to pay educational expenses. PJ allows for the adjustment of federal aid awards, due to a change in the EFC.

Below are situations that could constitute special or unusual circumstances:

- Recent unemployment of a family member/change in household income
- Unusual medical or dental expenses not covered by insurance
- Abuse or abandonment situations

**NOTE:** The above circumstances must be considered on a case-by-case basis, and the financial aid director always has the ultimate authority to approve or deny a family's request to have these special circumstances considered.

## **PAYMENTS AND DISBURSEMENTS**

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## **Payments to Heritage Bible College for Education**

- Requests for funding of awards is the responsibility of the Financial Aid Office. The Financial Aid Office notifies the Business Office of the students' eligibility to receive Federal funds by posting students' eligible aid in the database.
- The Business Office has the primary responsibility to disburse financial aid awards to student accounts as directed by the Financial Aid Office and is also responsible for issuing refunds of excess financial aid and remitting a request to drawdown federal funds to the Accounting Office. The Business and Accounting Office use a centralized financial management system for acCampcounting procedures and for disbursing federal funds.
- The Accounting Office has the primary responsibility to drawdown federal funds from the G5 system and transfer federal funds from the control bank account to university operating accounts in accordance with federal regulations. The Accounting Office is also responsible for ensuring availability of funds for refunds of excess financial aid.

## **Requesting Federal Family Education Loan Funds (FFEL)**

- The Financial Aid Director sets up best date and time with Business Office to receive money
- The Financial Aid Director requests lender to disburse loan funds by individual check requiring the borrower's endorsement to the school no earlier than 30 days after the first day of classes of any payment period.

## **Definition of Payment Period**

- All Title IV funds, except for wages paid under Federal Work-Study, must be disbursed to students on a payment period basis.
- A payment period is determined based on the structure of a school's academic program.
- Heritage Bible College uses a semester as a standard academic term, the payment period is the semester

## **Disbursement of Financial Aid**

Disbursement of financial aid includes, but is not limited to, federally-funded grant aid and student loans. Disbursements are delivered in installments with students receiving any eligible refunds on set dates each semester. Financial aid funds are disbursed to the college on a set date and the business office has 14 days to process and disburse any refunds to the students.

Dates are set by the college when the student begins attendance in at least six (6) credit hours of course work. Loans require enrollment of half-time or more; grants do not.

After the lender disburses loan funds to the college, enrollment status is checked and funds are credited to accounts for qualified students. The actual refund check is either picked up in the business office or mailed to the student.

### **Checks and Balances**

There is a clear and distinct separation of functions between the FAO and the Business Office. The FAO assures and maintains the accurate and appropriate awarding of aid funds. The Business Office receives the checks and disburses these funds to the student's account. The bookkeeper is responsible for disbursements by applying the aid to institutional charges and/or delivering aid to the student.

### **Disbursing by Crediting Funds to the Student's Account**

Title IV funds may be automatically applied only toward allowable institutional charges. Allowable charges are tuition and fees.

Credit Balances/Refunds - If Federal Title IV financial aid exceeds a student's charges, the credit balance will be refunded to the student No Later Than 14 days after the credit balance is reflected in their account.

# POLICIES RELATING TO FINANCIAL AID

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## **Alumni Scholarship Policy**

A scholarship fund has been established by the Alumni Association of Heritage Bible College to assist worthy students. The following is the criteria for this scholarship.

- Students must demonstrate need (perhaps not eligible for Financial Aid).
- Students must have a G.P.A. of 3.0 or better.
- Recipients will be chosen by the Heritage Bible College Scholarship Committee following criteria established by the Alumni Board. Name(s) of the scholarship recipient(s) will be communicated to the Alumni Board by the Scholarship Committee.

### Alumni Scholarship

Alumni

Financial Aid

REVISED

Alumni Approved

8/25/11

### Policies Replaced

NA

### Related Policies

Scholarship Policy

### Required Forms

Scholarship Application

### Publications

Administrative Policy & Procedure Manual

Financial Aid Manual

*Source: Alumni Constitution and Alumni Criteria for Scholarships and Church Training Program.*

*Source: Administrative Policies and Procedures Manual, 2003.*

## **Attendance Policy**

1. Instructors are required to maintain up-to-date attendance records for all classes. Accurate attendance reporting is essential to comply with Federal Financial Aid regulations.

2. Students are required to be in class each week. If a student is absent, he/she is responsible for any missed work and is expected to take the initiative in catching up with the class.
3. Students must attend class a minimum of 75% of scheduled time to be eligible for academic credit.
  - For online classes, the maximum number of absences is 2.
4. Students enrolling in a class during the drop-add period will be considered absent for the classes missed from the beginning of the semester or session.
5. Students in **online classes** must demonstrably participate *during* the week in order to be considered present. A student participates when an assignment is turned in, and a discussion comment is posted, and an interaction with the instructor takes place. Late work is considered participation for the week of its submission – not for the week it was due.
6. If a student is absent more than the maximum allowable, he/she will receive a grade of F for the course. However, if there are extraordinary and documented circumstances which caused a student to be absent more than the allowable times, he/she may appeal in writing to the Academic Dean. The Academic Dean, in consultation with the course instructor, will decide within 10 business days if the grade of F for absences can be waived and what make-up work will be required to justify the waiver.
7. Federal Financial Aid recipients must be attending classes through the 60% plus one day point of each semester or session to receive their full amount of financial aid. Failure to meet this requirement will result in return of Title IV funds as calculated using federal guidelines, with the student being billed for the amount due Heritage Bible College as a result.

#### Attendance

Academics

Registrar

Financial Aid

REVISED 2015

BOT Approval

#### Policies Replaced

Prior policy of same name

#### Related Policies - NA

#### Required Forms

Attendance Records

Appeals must be in writing

Withdrawal Form (if required)

#### Publications

Academic Catalog

Administrative Policy & Procedure Manual

## **Default Policy**

Timely collection of student tuition and fees is a crucial element of financial stewardship and college solvency. To prevent or reduce student default on payments owed to the college, the following requirements are established to manage and monitor student debt and repayment:

1. Tuition and fees must be paid in full prior to the end of the semester according to the payment plan established for the student.
2. Students whose accounts have an unpaid balance do not receive semester grades, may not register for subsequent semester, and may not receive an official transcript until accounts are cleared.
3. Student accounts in arrears for 60 days are referred to a collection agency to secure payment.

Since student defaults on college loans impact accreditation status, the following requirements are established to help students avoid defaulting on college loans:

Students who have federal student loans must complete an online Exit Counseling Session ([www.nsids.ed.gov](http://www.nsids.ed.gov)). A formal letter is forwarded to each exited student stating the mandatory action.

1. Periodic surveys of graduates are conducted to determine, among other things, the status of their student loan repayment.
2. Default rate is closely monitored.
3. Persistence and graduation rates are monitored.

Default Policy  
**Financial Aid**  
**Business Office**  
**Administration**  
BOT Approval  
10/21/10

Policies Replaced - NA

Related Policies - NA

Required Forms -NA

Publications  
Administrative Policy & Procedure Manual  
Financial Aid Manual



## Student Handbook

### **Disbursement of Financial Aid Policy**

Disbursement of financial aid includes, but is not limited to, federally-funded grant aid and student loans. Disbursements are delivered in installments with students receiving any eligible refunds on set dates each semester. Financial aid funds are disbursed to the college on a set date and the business office has 14 days to process and disburse any refunds to the students.

Dates are set by the college when the student begins attendance in at least six (6) credit hours of course work. Loans require enrollment of half-time or more; grants do not.

After the lender disburses loan funds to the college, enrollment status is checked and funds are credited to accounts for qualified students. The actual refund check is either picked up in the business office or mailed to the student.

#### *Checks and Balances*

There is a clear and distinct separation of functions between the FAO and the Business Office. The FAO assures and maintains the accurate and appropriate awarding of aid funds. The Business Office receives the checks and disburses these funds to the student's account. The bookkeeper is responsible for disbursements by applying the aid to institutional charges and/or delivering aid to the student.

#### Disbursement of Financial Aid

##### **Financial Aid**

REVISED

BOT Approval

April 15, 2010

Policies Replaced

Prior policy of same name

#### Related Policies

Financial Aid Operations Policy

#### Required Forms - NA

#### Publications

Administrative Policy and Procedure Manual

Financial Aid Handbook

Student Handbook

### **Dual Enrollment Policy**

Heritage Bible College allows for the acceptance of public, private or home high school students to take courses at the college level, with the following provisions:

1. Applicant must be at least 16 years old and be in his or her junior or senior year of high school.
2. Applicant must complete a Heritage Bible College Dual Enrollment Application Form and secure the appropriate parental consent and approval by the Principal of the high school or home school in which the applicant is enrolled.
3. Students accepted for dual enrollment must complete the Dual Enrollment Application Form with appropriate approvals and designated courses each semester they are in attendance at Heritage Bible College.
4. In the case of a home-schooled student, a copy of official recognition of the home school by the state of residence must be included with the application materials.
5. Applicant must meet all other requirements for admission including a current, official high school transcript from a public, private, or home school.
6. Dual-enrolled students may not register for more than nine (9) credit hours per semester while simultaneously enrolled in a public, private, or home school.
7. No official transcript will be issued and no course credits transferred to another college until the dual-enrolled student presents an official high school transcript verifying graduation or a GED certificate.
8. High school students who enroll under the Dual Enrollment Policy are not regular students and are not eligible for federal financial aid.

Heritage Bible College will grant college credit for courses taken and will transfer course credits to the high school where the student is enrolled provided the final grade is C or above and provided such credits are acceptable by the high school and used to satisfy graduation requirements. A transcript will be provided to the high school upon written request to the registrar by the dual-enrolled student.

Dual-enrolled students who wish to enroll at Heritage Bible College as a regular full-time or part-time student after graduation from high school and who have earned college credits for courses taken at another institution as a dual-enrolled high school and college student may request transfer credits for college credit courses earned at another institution. The standard transfer credit policy applies with the following additional requirements:

1. An official transcript from the college or university attended (not just the high school transcript)
2. An official high school transcript
3. College course credits used to satisfy high school graduation requirements as shown on the high school transcript will not transfer
4. It is the applicant's responsibility to have the above documents sent to the Heritage Bible College Admissions Office when making application

for admission. The high school transcript alone is not adequate. It is the decision of the registrar and academic dean whether to accept such transfer credits based on the transfer credit policy and relevance to Heritage Bible College curriculum requirements.

Dual Enrollment  
Admissions  
REVISED  
BOT Approval  
4/19/12

Policies Replaced  
Prior policy of same name

Related Policies  
Admissions Requirements  
Application Process  
Transfer Students and Credits

Required Forms  
Dual Enrollment Application  
Student Application Packet forms

Publications  
Academic Catalog  
Administrative Policy & Procedure Manual  
Student Handbook

## **Financial Aid Application Policy**

The Financial Aid Office provides assistance to prospective and current students in the application and authorization process for federal financial aid. Guidance is provided through communication by telephone, email, or in person to aid the student in completing the FAFSA online and explanation of each step in the process from application to notification of approval or denial of aid.

Students are provided with detailed written instructions and the assistance of the financial aid director. Deadline reminders are issued each semester by the Financial Aid Office.

### Financial Aid Application Policy

**Financial Aid**  
NEW  
BOT Approval

4/19/12

Policies Replaced – NA

Related Policies

Financial Aid Operations Policy

Required Forms

FAFSA (online)

Publications

Academic Catalog

Administrative Policy and Procedure Manual

Financial Aid Manual

Student Handbook

## **Financial Aid Operations Policy**

The Financial Aid Office operates under the following requirements for administering the receipt and disbursement of Federal financial aid funds.

- **ALL** funds available to the College for financial assistance shall be administered through the FAO.
- **ALL** undergraduate students applying for aid are required to apply annually for Federal assistance.
- The FAO shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not in excess of need or the Cost of Attendance (COA) and that aggregate awards do not exceed total expenditures of funds under each program. Records on Federal Work Study (FWS) students must be adequate to assure the student is earning up to, but not in excess of, the amount authorized in their student aid package.

The Financial Aid Director, Admissions Director, Business Manager, Recruitment Director, and Registrar work together during the application, enrollment, and registration process to ensure that students understand and complete the required steps to secure financial aid to fund their education.

- Recruitment Director and Admissions Director refer prospective students to the Financial Aid Director for assistance in applying for financial aid
- Financial Aid Director handles the application and approval process for financial aid
- Business Manager credits student accounts and disburses any funds due to the student
- Registrar verifies student's financial status with the college prior to registration for classes

Source: *Administrative Policies & Procedures Manual, 2003.*

Financial Aid Operations

**Financial Aid**

REVISED

BOT Approval

4/19/12

Policies Replaced

Prior policy of same name

Related Policies

Financial Aid Application Policy

Required Forms

FAFSA (online)

Publications

Administrative Policy & Procedure Manual

Financial Aid Manual

## **Financial Aid Records Management Policy**

*Confidentiality.* All records and Financial Aid conversations between aid applicant, his/her family, and the Financial Aid Director are confidential. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of dependent students have the same right. For the cost of photocopying, a student may generally have copies of any documents in their file.

*Active Records.* The FAO maintains records for each student receiving financial assistance. All active financial aid records are maintained within secure filing cabinets in the FAO.

*Inactive Records.* Any inactive records are filed in the Archives.

*Preservation.* All double-entry bookkeeping records, financial statements, and student financial aid records are secure and backed up off campus.

*Revised location of inactive records from "Library Work Room" to "Archives" to "backed up off campus." (Source: Financial Aid Director)*

Financial Aid Records Management

**Financial Aid**

REVISED

Approved

Board of Trustees

April 15, 2010

REVISED

Approved  
Board of Trustees  
October 18, 2018

Policies Replaced  
Prior policy of same name

Related Policies  
Records Retention and Disposition

Required Forms - NA

Publications  
Administrative Policy & Procedure Manual  
Financial Aid Manual

## **Policy Development Policy**

Federal regulations mandate that institutions have written policies and procedures. It is the responsibility of the Board of Trustees to develop and approve all policies. Policies must adhere to federal laws and regulations as well as the mission of the College. The Financial Aid Director is responsible for implementing institutional policy surrounding the delivery of financial assistance. If no policy, practice or procedure addresses a given issue, the Financial Aid Director is expected to use judgment based upon the intent of the administration of all financial aid programs.

*Source: Administrative Policies & Procedures Manual, 2003*

Policy Development  
**Board of Trustees**  
**Administration**  
BOT Approval  
2003

Policies Replaced - NA

Related Policies  
Board Approvals  
Policy Development and Approval

Required Forms - NA

Publications  
Administrative Policy and Procedure Manual  
Financial Aid Manual

## **Privacy of Educational Records Policy**

Heritage Bible College policy regarding access to student educational records is governed by the Family Federal Rights and Privacy Educational Act (FERPA) of 1974.

According to this law, certain “directory” information can be released upon request. Directory information includes:

- Student’s full name
- Address
- College-assigned email address
- Telephone listings
- Date and place of birth
- Major field of study
- Degrees and awards received
- Dates of attendance
- Most recent previous school attended
- Classification (grade level)
- Participation in officially recognized activities and sports
- Weight and height of members of athletic teams
- Photograph
- Enrollment status (undergraduate or graduate; full-time or part-time)

Directory information can never include:

- Social security number
- Student identification number
- Race
- Ethnicity
- Nationality
- Gender

Students have the option to request that directory information be withheld; if the student exercises this option, no information can be released to anyone outside the college except as provided by law *or* to anyone within the college who does not have a need to know. Students who wish to request that directory information not be released must complete a form that is kept in their student file with copies to financial aid and registrar offices so that directory information is not released. Forms for this purpose may be obtained from the Student Services, Registrar, or Financial Aid offices. A sample of the form is included in the Forms section. Students are reminded annually of their right to withhold or release directory information by the Student Services Office.

Parents may have access to a student’s educational record if the student is claimed as a dependent for Federal income tax purposes. If the student is not claimed as a dependent on either parent’s Federal income tax return, parents can have access to information only with the student’s written consent. In either case, the student must provide written consent on a form available from the Registrar or the Admissions Office.

Students have the right to inspect and review information contained in their educational records. A student wishing to review his or her records must make a written request to the Student Services office listing the items of interest. These records will be made available within five working days of the request. Certain items in the student’s file are

restricted, such as reference forms or other confidential materials. Students may view the file in the presence of a staff person and may make notes from the files but may not make photocopies of any documents.

### Privacy of Educational Records

Academics  
Registrar  
Student Services  
Admissions  
Financial Aid  
REVISED  
BOT Approval  
4/21/11

### Policies Replaced

Prior policy of same name

### Related Policies

Release of Transcripts & Other Student Records

### Required Forms

Request to View Student File  
Student Authorization to Release Personal Information  
FERPA Withhold or Release Information

### Publications

Academic Catalog  
Administrative Policy & Procedure Manual  
Faculty Handbook  
Financial Aid Manual  
Student Handbook

## **Repeating a Course Policy**

Students who fail courses required for graduation must repeat the course to earn a passing grade in order to receive a degree. Students may elect to repeat courses to attain a higher grade and improve their overall grade point average (GPA). Only the highest grade earned for the course will be recorded in the student's records and included on the official transcript.

Tuition costs for repeated courses are the same as for non-repeated courses. Recipients of federal financial aid or veteran or vocational rehabilitation benefits are responsible for determining whether payment for repeated courses is authorized by these agencies prior to registration for the repeated course.

### Repeating a Course



Academics  
Registrar  
Financial Aid  
REVISED  
BOT Approval  
4/21/2011

Policies Replaced  
Prior policy of same name

Related Policies - NA

Required Forms - NA

Publications  
Academic Catalog  
Administrative Policy & Procedure Manual  
Financial Aid Handbook  
Student Handbook

## **Satisfactory Academic Progress**

Revised April 2017

The Higher Education Act mandates institutions of higher education to establish minimum standards of "Satisfactory Academic Progress" (SAP). The SAP regulations, at Sec. 668.34(a)(3)(ii), require that, for programs that are longer than one academic year, the student's SAP must be evaluated "at the end of each payment period or at least annually to correspond with the end of a payment period;" Annually means a 12-month period. An institution is expected to review a student's SAP at least once every 12 months. Heritage Bible College evaluates a student's SAP after each payment period and makes these standards applicable to **all** financial aid offered at Heritage Bible College. Heritage Bible College reserves the right to evaluate a student's SAP more frequently. This includes Federal (Title IV), State (North Carolina), and Institutional (Heritage Bible College) funding. Federal regulations require the college to establish SAP standards in the following areas: (1) Cumulative GPA; (2) Minimum Semester Hours Earned/Completion Rate; and (3) Maximum Time Frame. In addition the school's SAP policy must include the student's total academic history. Programs administered by agencies other than Heritage Bible College, such as private scholarships, or grants given by states other than North Carolina, may have their own academic standards for students. Students will need to contact such agencies to determine what those requirements are.

### **GENERAL SATISFACTORY ACADEMIC PROGRESS PRINCIPLES**

1. Federal Regulations require the college to establish SAP standards in the following areas: (1) Cumulative GPA; (2) Minimum Semester Hours Earned/Completion Rate; and (3) Maximum Time Frame. In addition, a school's SAP policy must include the student's total academic history.
2. These general principles apply to all of Heritage Bible College's degree programs. In addition to the general principles, students must meet specific guidelines (if any) for their individual academic program(s). Program specific requirements are listed in the academic catalogue.
3. SAP will be determined after each payment period for all students..

4. A student, who fails SAP, **MUST** successfully appeal to continue at Heritage Bible College, to receive financial aid and will be placed on financial aid probation (PROB). PROB cannot be given automatically. More details are provided under Financial Aid Probation (PROB).
5. A student, who fails to make SAP at the end of the probation payment period, is placed on Financial Aid Suspension (FAS) and is ineligible for financial aid.
6. To earn hours at Heritage Bible College, a student must receive a grade of A, B, C, or D. Any other grade does not earn hours.
7. Classes, from which a student has withdrawn (W), will be counted as hours attempted but not hours earned, therefore, **will negatively impact** a student's ability to satisfy SAP.
8. Classes in which a student receives a grade of Incomplete (I) count as hours attempted but not as hours earned; therefore, **will negatively impact** a student's ability to satisfy SAP.
9. When a student repeats a course, the total *attempted* hours will increase with each repeat, but the student will only *earn* hours for a completed course once. Therefore, repeating classes **will negatively impact** a student's ability to satisfy the 67% passage rate, but may significantly increase a student's cumulative GPA.
10. Included in attempted hours are all coursework attempted, including transfer credits, passed, repeated, incomplete, failed and withdrawn courses. Attempted hours do not include credits earned through Advanced Placement (AP), College Level Examination Program (CLEP), or other similar testing programs.

## Cumulative GPA

The cumulative number of credits attempted includes those credits attempted at the end of the schedule adjustment (drop/add). Multiple attempts of the same course will be counted for each attempt for financial aid purposes. Students must meet the minimum cumulative GPA per credits attempted according to the following schedule to maintain SAP:

### Bachelor of Religious Education

Credits Attempted	Minimum Cumulative GPA
1- 30	1.4
31-60	1.6
61-90	1.8
90 and above	2.0

## Associate in Christian Studies

Credits Attempted	Minimum Cumulative GPA
1- 30	1.5
31-60	2.0

### Minimum Semester Hours Earned/Completion Rate

An undergraduate student must earn a minimum of 67% of the cumulative hours attempted to maintain SAP. To calculate, take the cumulative number of credit hours at the end of schedule adjustment (drop/add) and multiply it by 0.67. For example: if a student had 12 hours at the end of schedule adjustment then the student would have to earn at least 8 hours to remain eligible for further financial aid ( $12 \times 0.67 = 8.04$ ). The credit hours will always be rounded down.

**Any student with a quality point deficit of 40 or more as calculated by the Registrar, will be deemed academically ineligible, and therefore, will be placed directly on Financial Aid Cancellation without a probation period. The calculation in determining the quality point deficit is the total credit hours attempted, as established by the Registrar, times 2 minus the total quality points.**

### Maximum Time Frame

Students must complete their degree requirements within 150% of the published length of their academic program to remain eligible for financial aid. At Heritage Bible College, students must complete the requirements for a bachelor's degree within a maximum number of credits attempted (including transfer credits) of 180. The maximum for the associate's degree is 90. This is the maximum allowable time for receipt of federal and state financial aid regardless of whether the student did or did not receive financial aid during any period of his/her enrollment. A student cannot have more than 150 % of the published length of the education program to graduate. For HBC students, 12 semesters is the maximum time frame allowable for bachelor degree completion (180 divided by the normal class load of 15 hours = 12 semesters). For the associate's degree, 7 semesters is the maximum (90 divided by the normal class load of 15 hours = 6 semesters). Institutional scholarships may have their own particular restrictions. The Financial Aid Office has a listing of these particular scholarships. A student can appeal the 150% maximum time frame (see Appeals).

### Failure to Meet SAP

#### Financial Aid Probation (PROB)

A student who fails SAP must successfully appeal (see Appeals) to be placed on PROB. PROB CANNOT be given automatically. Heritage Bible College must review the student's progress at the end of that one payment period, as probation status is for one payment period only. At the end of one payment period on PROB, the student must make SAP or must be meeting the requirements of the academic plan. A student may be placed on PROB for one payment period per appeal. It is possible that a student could be placed on probation more than once in his or her academic career.

- If Heritage Bible College determines, based on the appeal, that the student should be able to meet the SAP standards by the end of the subsequent payment period, the student is placed on PROB without an academic plan. HBC must review the student's progress at the end of that one payment period, as PROB status is for one payment period only. At the end of one payment period on PROB, the student must make SAP or will be ineligible to receive financial aid.
- If Heritage Bible College determines, based on the appeal, that the student will require more than one payment period to meet SAP, the student will be placed on PROB and an academic plan must be developed for the student. The student's academic advisor and the student should develop a plan that ensures that the student is able to meet Heritage Bible College's SAP standards by a specific point in time. The plan could specify that the student is reviewed more frequently than the rest of the institution's population; however, a student on an academic plan would not be reviewed less frequently than the rest of the institution's population.
  - **If the academic plan shows that the student can make SAP**, the student will be placed on PROB and Heritage Bible College **MUST** review the student's progress at the end of one payment period as is required of a student on PROB status, to determine if the student is meeting the requirements of the academic plan. If the student is meeting the requirements of the academic plan, the student is eligible to receive financial aid as long as the student continues to meet those requirements and is reviewed according to the requirements specified in the plan.
  - **If the academic plan does NOT show that the student can make SAP**, then the student will NOT be eligible for financial aid and will be immediately placed on Financial Aid Suspension (FAS). Students who are placed on FAS will be ineligible for all federal, state, and institutional financial aid. This includes any alternative loans that require certification by Heritage Bible College.

At the end of the PROB period, the student's SAP is evaluated. If the student is making SAP, then the student is no longer on PROB. **Students on PROB who still do not meet the SAP standards will be placed on Financial Aid Suspension (FAS). Students who are placed on FAS will be ineligible for all federal, state, and institutional financial aid. This includes any alternative loans that have an SAP requirement.**

Students who are under suspension may, with the permission of the Academic Dean, take a limited number of classes, paid for out of pocket, and attempt to regain SAP. However, a student will be excluded if, in the judgment of the Academic Dean, continuing would result in no advantage to the student or in harm to others.

Transfer students will be evaluated at the time of enrollment using the same SAP standards.

Students returning to Heritage Bible College while they are on PROB or FAS must meet Heritage's SAP policy in order to regain eligibility for financial aid.

Financial aid may be reinstated by the Director of Financial Aid upon demonstration of mitigating circumstances which must be documented to the satisfaction of the director along with a written letter of appeal from the student.

#### **Appeals (PROB, FAS, 150% Time Frame)**

- The appeal for a student to be put on PROB must include a written letter of appeal from the student and appropriate documentation as to why the student failed to make SAP and what has changed that will allow the student to make SAP at the next payment period. If the Director determines, based upon the appeal that the student will require more than one payment period to meet SAP, the appeal must also include an academic plan from the student's academic advisor designed to ensure the student will be able to meet SAP

by a specific point in time (usually two payment periods). **If the plan does NOT show that the student can make SAP, then the student will NOT be eligible for an appeal.**

- The appeal for a student who is on Financial Aid Suspension (FAS), for failure to make SAP at the end of the probation payment period, must include a written letter of appeal from the student and appropriate documentation as to what had changed that caused the student to not make SAP during the probationary payment period and why the student should be able to meet SAP on the terms of the academic plan, if applicable.
- The appeal for the 150% Time Frame must include a written letter of appeal from the student and appropriate documentation as to why the student has exceeded the 150% Time Frame and the time frame in which the student will complete the requirements for a bachelor's degree.

Examples of mitigating circumstances and appropriate documentation for Appeals, include, but are not necessarily limited to:

1. Serious illness or injury of student- notarized statement from physician that illness interfered with student's ability to meet SAP along with written letter of appeal from student.
2. Serious illness or injury of immediate family member-notarized statement from a physician along with written letter of appeal from student.
3. Death of an immediate/close family member-notarized statement from a minister, nearest relative, or an unbiased concerned adult along with written letter of appeal from student.
4. Disruptive internal family problems-legal/court documentation from lawyer, statement from parents, minister, or an unbiased concerned adult along with written letter of appeal from student.

However, the Financial Aid Director may choose to request additional documentation when a particular student circumstance warrants it and may decide to require more extensive documentation on an initial appeal and an updated statement on a subsequent appeal. The Director also has the discretion to deny the appeal if the documentation received is not sufficient.

### Satisfactory Academic Progress

Financial Aid

Academics

Revised July 2014

BOT Approval

Revised

BOT Approval 4/20/17

### Policies Replaced

Prior policy of same name

### Related Policies

Academic Probation

Academic Standing & Continuance

### Required Forms

Petition for Reinstatement Form

## Publications

Academic Catalog  
Administrative Policy & Procedure Manual  
Faculty Handbook  
Financial Aid Manual  
Student Handbook

## **Scholarship Committee Policy**

The Scholarship Committee is appointed by the Financial Aid Director and includes, but is not limited to, the Financial Aid Director, one faculty member, and one support staff member. The Heritage Bible College President has final approval of all scholarship recommendations. This committee will:

- Implement College policy on matters relating to scholarships, grants, loans, and work study
- Facilitate the distribution of Financial Aid information
- Monitor the effectiveness of Financial Aid activities

*Sources: Administrative Policies and Procedures Manual, 2003  
Financial Aid Manual, 2009*

## Scholarship Committee

Finance  
Financial Aid  
REVISED  
BOT Approval  
April 15, 2010

## Policies Replaced

Prior policy of same name

## Related Policies

Alumni Scholarships  
Scholarships

## Required Forms - NA

## Publications

Administrative Policies & Procedures Manual  
Financial Aid Manual

## **Scholarships Policy**

*Applications.* Applications for scholarships are available in the financial aid office and on the financial aid section link on the college website. Applications must be submitted by

the September 15<sup>th</sup> Fall deadline and the February 15<sup>th</sup> Spring deadline. Failure to return the application by the deadline is forfeiture of ability to receive any HBC scholarships.

Once a scholarship application has been received, it will be reviewed by the Financial Aid Office, aligned with HBC scholarship availability and requirements, recommendations made by the Financial Aid Director and then voted on by the Financial Aid Scholarship Committee.

*Scholarship Criteria.* Scholarship donors may establish criteria and conditions for awarding of designated scholarship funds to students. Recommendations are made by the Scholarship Committee and the donor may make a selection among qualified recipients or may defer to the judgment of the Committee.

*Priorities.* In awarding scholarship funds, preference is given to:

- a. Students who meet scholarship criteria
- b. Students who are citizens of the United States and have a financial need
- c. International students who have an affiliation with the Pentecostal Free Will Baptist Church and who have a financial need

*Recipients.* Recipients are required to sign a Scholarship Agreement and must maintain the requirements on the agreement in order to keep the award.

#### Scholarships Policy

Financial Aid

REVISED

BOT Approval

4/21/11

#### Policies Replaced

Prior policy of same name

#### Related Policies

Scholarship Committee

#### Required Forms

Scholarship Application

Scholarship Agreement

#### Publications

Academic Catalog

Administrative Policy & Procedure Manual

Financial Aid Handbook

Student Handbook

## **Summer Financial Aid Policy**

Financial aid eligibility for the summer online session is determined on a case-by-case basis. Per the Department of Education, this is possible because Heritage Bible College's summer semester serves neither as a header or trailer for the Academic year.

Reviewing students need for FA on a case-by case-basis is to provide the best option and assistance for the student. If a student has remaining aid for the current year, then that aid will be applied and disbursed for the summer semester. If a student has no remaining aid available for the current year, then the student can opt to use the upcoming year's Financial Aid funds for summer. The student must be advised this will affect their remaining aid percentages for the Fall and Spring semester of that year. Once a student understands this will decrease their aid for upcoming semesters, a summer disbursement can be made. This is dependent upon a student's completion of the entire financial aid process. All verification documents must be complete and submitted.

As with other semesters, a student may choose to pay cash for their tuition if they have sufficient personal funds.

All drop/add and withdrawal policies for summer courses will apply.

### Summer Financial Aid

#### **Financial Aid**

BOT Approval-4/15/10

REVISED/BOT Approval-4/20/17

Policies Replaced - NA

### Related Policies

Satisfactory Academic Progress

Withdrawal and Refund

### Required Forms

FAFSA (online)

### Publications

Academic Catalog

Administrative Policy & Procedure Manual

Financial Aid Manual

Student Handbook

## **Withdrawal and Refund Policy**



1. **Withdrawals.** There are two types of student withdrawals: official and unofficial. It is to the student's advantage to complete the official withdrawal process should he or she not be able to continue in school.

*Withdrawal from a Course.* Withdrawal from a course after the drop/add period must be made in consultation with the advisor after completing the form in the Registrar's office. A campus course may be withdrawn from the 3<sup>rd</sup> week through the 12<sup>th</sup> week (2<sup>nd</sup> through 6<sup>th</sup> week for online) with a "W" designation on the transcript, which does not affect the student's GPA. No campus course can be withdrawn after 12 weeks of classes (6 weeks for online) without receiving a grade of "F," which will appear on the student's transcript and adversely affect the GPA.

*Withdrawal from the College.* Students should follow the proper procedures to officially withdraw from the College in order to qualify for any refunds that are due and to avoid receiving grades of F for all courses, which adversely affects the student's grade point average.

2. **Official Withdrawal.** To officially withdraw from the college, a student must provide official notification to the Registrar's office in writing and complete all necessary forms and interviews. The official withdrawal date is determined by the registrar and recorded. As a part of the withdrawal process, the student must meet with the Dean of Students, the Financial Aid Office, and the Business Office to settle any pending matters.

When withdrawing, the student must:

- a. contact advisor to notify of intent to withdraw
- b. complete the necessary withdrawal form and submit to the Registrar's office
- c. return all borrowed books to the Library and pay any fines due
- d. if financial aid recipient, contact Financial Aid Officer for information on refunds or payments due
- e. contact Business Manager to settle student account
- f. contact Dean of Students for exit interview

3. **Unofficial Withdrawal.** If a student does not officially withdraw but simply stops attending classes, the college must process an unofficial withdrawal. In such cases, a grade of F is assigned for all courses in which the student was enrolled. This grade will affect the student's overall grade point average.

4. **Refunds after Withdrawal from the College.** Students who withdraw from classes or the college may be entitled to a pro-rated refund of tuition and fees as follows:

*Process.* Student must follow the established process to withdraw from the college by securing and completing official paperwork available from the Registrar's Office.

*Refund Calculation.* Any applicable refund will be processed by the Business Office using the following computation:

Online Classes (8 weeks)

- Week 1 90%
- Week 2 50%
- Week 3 or later No Refund

A student is entitled to a refund only when he or she officially withdraws through the Office of the Registrar. Students who cease attending are withdrawn unofficially by the Registrar's Office and are not eligible for a refund from the College.

5. **Requirements for Recipients of Federal Aid.** Students who receive federal financial aid must meet certain requirements during enrollment and withdrawal to avoid loss of federal funding.

- **Class Attendance.** Class attendance and Satisfactory Academic Progress (SAP) **is required** to receive Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Family Education Loans (FFEL) and HBC Scholarships. Students may be billed up to 100% of any of these funds received if enrollment status changes due to non-attendance or academic dismissal.

Students **MUST** attend class through the 60% plus one day of each semester to receive full Student Financial Aid (SFA). Failure to meet this requirement will result in a return of Title IV funds as calculated using federal guidelines. The student will be billed for the amount due Heritage Bible College as a result. Attendance is monitored on a regular basis.

- **Calculating Earned Aid.** The law requires that when a recipient of federal aid withdraws from college, the amount of federal financial aid assistance 'earned' up to that point is determined by a specific calculation developed by the United States Department of Education. If more assistance was received than earned, the excess funds **must be** returned.

6. **Refunds and/or Repayments of Federal Aid.** Students with Federal grants and/or Federal loans will be subject to the Title IV withdrawal calculation. The Title IV withdrawal calculation will result in the reduction and/or cancellation of all financial aid. Consideration will be given to students withdrawing due to circumstances beyond their control. In some cases, a student may have a credit to his or her account, which will be refunded to the student. If the college cannot locate and communicate within 60 days with a student to whom a Title IV credit balance is due, the said amount will be returned to the U.S. Department of Education after determining which Title IV program created the credit balance.

- If a refund is due to the Department of Education, Heritage Bible College will submit the refund within 30 days of the student's last date of attendance or notification by the Registrar's Office in the case of unofficial withdrawal. Any refund made to the Department of Education will be charged to the former student's account and a written bill will be mailed within 30 days.

7. **Return of Title IV Funds.** Up through the 60% point in each payment period or period of enrollment, a prorata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% plus one day

point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. If a student withdraws after the 60% point in time, there are no unearned funds; however, the College will determine whether the student is eligible for a post-withdrawal disbursement.

8. **Official Withdrawal Date.** The Registrar's Office will determine the official withdrawal date based upon the circumstances. The official withdrawal date is generally based upon either the last date of attendance or the date of notification of intent to withdraw. The official notification date is considered to be the official withdrawal date for calculating the amount of financial aid assistance earned.

9. **Administrative Withdrawal or Academic Exclusion.** A student may be required to withdraw from a course at any time if, in the judgment of the Academic Dean, continuation in the subject is resulting in no advantage to the student or in harm to others. A student who fails to maintain satisfactory attendance can be excluded from the course with a grade of F at the discretion of the instructor. The matter may then be appealed to the President whose decision is final.

10. **Disciplinary Withdrawal.** An expulsion resulting from violation of the disciplinary system will result in an administrative withdrawal. Grades of F will be recorded in all courses for which the individual is officially or unofficially withdrawn.

11. **Fee.** A processing fee is charged for withdrawals, whether official, unofficial, academic exclusion, or disciplinary expulsion. This fee will be deducted from refunds due the student, if any, or charged to the student's account as his or her personal obligation.

12. **Settlement of Account.** The student is responsible for any balance owed on his or her account at the time of withdrawal. The student must meet with the Business Office to make arrangements for payment. Withdrawing either officially or unofficially does not relieve the student of the legal and ethical obligation to pay any remaining balance on his or her account, including any unearned federal financial aid that was returned to the Department of Education.

#### Withdrawal & Refund

Academics

Registrar

Financial Aid

REVISED

BOT Approval

4/19/12

#### Policies Replaced

Prior policy of same name

Related Policies

Satisfactory Academic Progress  
Academic Probation, Suspension or Exclusion

Required Forms

Withdrawal Form

Publications

Academic Catalog  
Administrative Policy & Procedure  
Faculty Handbook  
Financial Aid Manual  
Student Handbook

# VETERANS BENEFITS POLICIES

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## **Academic Requirements for Veterans Policy**

Students receiving Veterans Benefits must maintain a GPA of 2.0 at the end of each academic semester. If a student fails to reach a 2.0, the student will be placed on Academic Probation and the VA Certifying Official will be notified. After two consecutive terms, if the student fails to bring the GPA to a 2.0 or better, all Veterans benefits will be suspended.

*Source: FA Manual*

## **Admission Requirements for Veterans Policy**

Heritage Bible College programs are approved by the North Carolina State Approving Agency to enroll veterans, military personnel, and their dependents. Individuals who qualify under these requirements should contact their local VA Office for more information.

Students entitled to VA benefits for education must complete the application process required of all potential students as well as go to [www.gibill.va.gov](http://www.gibill.va.gov) to apply for their VA Benefits. The Financial Aid Director will certify enrollment for those who are eligible for Department of Veterans Administration benefits after their admission files to Heritage are complete.

A completed admissions file must include the high school and previous college transcripts in addition to other required documents before the College can certify the applicant to receive benefits.

*Approved by Board of Trustees  
January 2009*

## **Termination of VA Benefits Policy**

If VA students are terminated from the College for any reason, notification is made to the Department of Veterans Administration and the student's VA benefits are subsequently terminated.

*Source: FA Manual, 2009*

# VETERANS BENEFITS AND TRANSITION ACT of 2018 POLICY

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## **Veterans Benefits and Transition Act of 2018 Policy**

In accordance with the Veterans Benefits and Transition Act of 2018, Heritage Bible College permits any covered individual to attend or participate in the course of education during the period beginning on the date the individual provides the college a VA certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 and ending on the earlier of the following dates:

- The date on which payment from VA is made to the institution
- 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

As defined by the VA, a covered individual is any individual who is entitled to educational assistance under chapter 31, Vocational Rehabilitation and Employment, or chapter 33, Post-9/11 GI Bill benefits.

This policy ensures that Heritage Bible College will not impose any penalty on a covered individual, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that additional funds must be borrowed by the covered individual because of the individual's inability to meet his or her financial obligations to the college due to the delayed disbursement funding from the VA under chapter 31 or 33.

Although Heritage Bible College will not impose such penalties on the covered individual, he or she must acknowledge his or her liability for a fee for the amount that is the difference between the amount of the student's financial obligation and the amount of the VA education benefit disbursement should there be a remaining difference after the disbursement has been received by the institution.

***A motion was made by the five committee members affirming the policy per Committee Chair Terry Gainer.***

***Motion Passed***

Date: July 22, 2019

# FOUNDATIONAL STANDARDS OF THE COLLEGE

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## **Accreditation**

Heritage Bible College is a member of the Transnational Association of Christian Colleges and Schools (TRACS), [15935 Forest Road, Forest, VA 24551; Telephone: (434).525-9539; e-mail: info@tracs.org] having been awarded Reaffirmation II of its Accredited Status as a Category II institution by the TRACS Accreditation Commission on April 9, 2013. This status is effective for a period of ten years. TRACS is recognized by the United States Department of Education (USDE), the Council for Higher Education Accreditation (CHEA), and the International Network for Quality Assurance Agencies in Higher Education (INQAAHE) as a national accrediting agency for Christian postsecondary institutions that offer certificates, diplomas, associate, baccalaureate, and graduate degrees, including distance learning.

## **Mission**

The Mission of Heritage Bible College is to develop servant-leaders with a Christ-centered worldview and a distinct Christian character, equipping them for committed service by providing excellent biblical, academic, and practical training.

## **Philosophy of Education**

Heritage Bible College was established to provide systematic and comprehensive training in the Word of God from a Pentecostal perspective. The philosophy of Heritage Bible College is Christ centered and is rooted in the truths of the Word of God. All truth is regarded as originating and coming from God and is therefore to be fully pursued and internalized.

The College believes in the education of the whole person. The educational process is Christ centered and is aimed at the entire being: Body, Mind, and Spirit.

The Scriptures are the basis for the learning experience and are recognized as the source and the integrating force for all Biblical Christian Education. Personal Christian development is an aim of Heritage Bible College. The college stresses the enhancement of spiritual growth and promotes a wholesome Christian attitude in the life of the student.

Heritage Bible College integrates the Bible with all other areas of study. This process becomes a vehicle that leads the student into the knowledge of natural as well as revealed truth. In this process, the student must recognize the Holy Spirit as the ultimate teacher and the Bible as the supreme authority. It also provides the rubric for a right interaction with society and a right relationship with God.

## Purposes

The establishing of Heritage Bible College is for the purpose of providing a systematic and comprehensive training in the Word of God from a Pentecostal perspective. With this understanding, the student can become effective in his or her Christian service.

In order to accomplish this purpose, the College seeks to teach and exemplify the following goals:

- A. To enable students to come to an understanding of God's Word and be wise in applying these axioms to daily living. The College seeks to guide students in biblical analysis and synthesis; research into biblical, systematic, and historical theology.
- B. To direct students to commit themselves to the Lord and to be willing to minister in the area that God would choose. The College wants to help the students to see the vision of evangelizing the world for the Lord.
- C. To enhance and enrich the student's spiritual growth and maturity. The College desires to encourage advancement in the life of each student and to promote a wholesome Christian attitude within the framework of the student's personality.
- D. To direct students to high standards of Christian education and scholarship. The College wants to guide students in the practice of lifelong habits of serious study, including clarity of thought, impartial judgment, and the logical expression of ideas.
- E. To give the student the training that is necessary to effectively communicate the Gospel to the world. The College wants to help each student to become successful in presenting the message of the Bible in a variety of methods.

## Institutional Objectives

Heritage Bible College seeks to train individuals at the college level with skills for ministry; therefore, we approach education from a basis of core values that form the foundation of a student's character combined with mastery of core competencies that enable him or her to be effective in ministry as an occupation or as a spiritual imperative. When a student graduates from Heritage Bible College, he or she should:

1. Exhibit evidence of being Christ centered through knowledge of the Bible, active and faithful involvement in church, personal testimony and lifestyle.
2. Exhibit evidence of Christian character by a discernible and demonstrated Christian walk.
3. Demonstrate commitment to ministry by faithful participation in ministry opportunities, active lay or professional ministry, service to Christian, secular, civic or community organizations seeking to meet the natural and spiritual needs of individuals and families and thorough college-level preparation for a particular ministry.
4. Demonstrate mastery of the *core competencies* and acquire knowledge common to college-educated people as measured by academic standards established by the College.

## Policy of Nondiscrimination

Heritage Bible College does not discriminate on the basis of age, sex, national or ethnic origin, or physical handicap in the administration of its personnel and education policies. Applicants



meeting admission requirements are accepted and accorded all rights, privileges, and services available to students. International students must possess the necessary student visa and meet all other requirements specified for non-citizens.

The College is dedicated to ensuring that hiring, promotion and transfer decisions are in accord with the principles of equal employment opportunity by imposing only valid position requirements. The College strives to ensure that all personnel actions such as hiring, promotions, training, and benefits are administered based on professional and personal qualifications not influenced by age, sex, national or ethnic origin, or physical handicap not affecting the job to be performed.

Veterans or individuals with physical limitations are afforded considerations required by law and/or reasonable accommodations in the pursuit of their employment or education.

It is recognized that, as a Bible college committed to training men and women for ministry, it is expected that trustees, students, faculty, and staff adhere to the college statement of faith and standards of conduct.

## **Recognitions**

The United States Department of Education (USDE), the Council for Higher Education (CHEA), and the International Network for Quality Assurance Agencies in Higher Education (INQAAHE) recognize TRACS.

Heritage Bible College is approved for the training of veterans by the North Carolina State Approving Agency for Veterans.

The State of North Carolina, Department of Education, Division of Vocational Rehabilitation approves Heritage Bible College for the training of students with disabilities/handicaps.

Heritage Bible College is approved by the United States Office of Education for participation in the Federal Stafford Loan Program, Federal PELL Grants, Federal Supplemental Educational Opportunity Grants (FSEOG) and the Federal Work Study Program (FWS). Heritage Bible College is listed in the Directory of Post-Secondary Institutions published by the U.S. Department of Education.

Heritage Bible College is chartered as a degree-granting institution by the State of North Carolina under the supervision of the University of North Carolina.

Heritage Bible College is a non-profit college recognized by the Internal Revenue Service (IRS) as a 501(c)3 organization.

## **Statement of Faith**

### **I. The Scriptures Inspired**

We believe in the verbal and plenary (full) inspiration of the Bible. The Bible is the inerrant

Word of God, free from any error in its original form, and is the final authority in matters of faith and life (II Timothy 3:16-17).

## **II. The One True God**

We believe that there is one God, eternally existing in three persons: Father, Son, and Holy Spirit (Jeremiah 10:10; 1 John 5:20; Matthew 3:16-17).

## **III. The Deity of Christ**

We believe in the deity and the humanity of Jesus Christ. He is very man and perfect God, hence fully God and fully man; that Christ is the only begotten Son of God, and born of the virgin Mary; that Christ died for our sins, was buried, and raised from the dead and that He ascended to heaven and is today at the right hand of the Father as our intercessor (Luke 1:35a; John 1:31-34; Matthew 11:19; Luke 9:22).

## **IV. The Fall of Man**

We believe that “all have sinned and come short of the glory of God”, and that repentance is necessary for the forgiveness of sins (Romans 3:23; Romans 5:12-19).

## **V. The Salvation of Man**

We believe that justification is by faith alone, and that regeneration or the new birth through faith in the blood of Christ is absolutely essential (Psalms 51:3, 4, 17; Romans 4:25; 5:1-2; 10:9, 10; Ephesians 2:13; John 3:3).

## **VI. Sanctification**

We believe that sanctification is subsequent to regeneration and is a second definite instantaneous work of grace, obtained by faith on the part of the fully justified believer. Sanctification in a word is the love of God made perfect in the heart of the believer. This is perfection in quality (initially and definitely), but not quantity. The latter comes by progressive growth (Romans 6:6; Hebrews 10:20; Ephesians 4:20-24; Titus 3:5-7).

## **VII. The Baptism of the Holy Spirit**

We believe that the Pentecostal Baptism of the Holy Spirit is an enduement of power for those who have clean hearts, and the initial evidence of the reception of this experience is speaking with other tongues as the Spirit gives the utterance (Acts 2:1-8).

## **VIII. The Ordinances of the Church**

### **Baptism in Water**

We believe that the saved should receive water baptism, in the name of the Father, the Son, and the Holy Spirit as a testimony to the world that he has accepted Christ as Savior and Lord (Matthew 28:19; Colossians 2:12).

### **Holy Communion**

We believe in the sacrament of the Lord’s Supper as commemorating Christ’s death and anticipating His second coming (Matthew 26:26-28).

### **Feet Washing**

We believe feet washing is a sacred ordinance of humility, instituted by our Lord Jesus Christ and enjoined upon His Disciples as a duty to be observed by them. In this He set

the example (Matthew 28:19, 20; John 13:1-17).

### **IX. Divine Healing**

We believe that healing provided in the atonement is both spiritual and physical (Isaiah 53:4, 5; Matthew 8:16, 17). Sin is directly or indirectly responsible for sickness. The same Christ who can deliver from sin can, if it pleases Him, deliver from sickness. We do not believe that there is anything morally wrong with taking medicine or receiving human aid. Healing is God's promise to receive, rather than a command that must be obeyed (James 5:14, 15).

### **X. The Creation**

We believe in the literal Genesis account of creation. We believe that the first eleven chapters of Genesis are the literal and historical accounts of God's creation of all things and that man was created by God in His image and not the product of some process of evolution (Genesis 1-11).

### **XI. The Second Coming of Christ**

We believe in the personal premillennial, second coming of Jesus; first, to resurrect the righteous dead and to carry away the living saints to meet Him in the air; second, to reign with His saints on earth a thousand years followed by the eternal state of the righteous (Acts 1:11; I Thessalonians 4:16; Revelation 20:4-6).

### **XII. Satan**

We believe in the existence of a personal devil who at one time was holy and honored in heaven, but through pride fell from his lofty estate and is now completely evil, unholy, anti-God and is now the power and the prince of the air (Isaiah 14:11-15). The devil, the fallen angels, and the unbelievers of all ages shall be banished to an eternity in hell (2 Peter 2:4).

### **XIII. Resurrection, Final Judgment, and Reward**

We believe in the bodily resurrection of both the saved and the lost; the saved to life eternal and the lost to everlasting punishment (Acts 24:15, 17:31; II Corinthians 5:10; Luke 22:36).

# FINANCIAL AID STANDARDS

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**From the TRACS Policies & Procedures Manual  
April 2018**

**17.12 Title IV Participation: The institution maintains and demonstrates compliance with its program responsibilities under Title IV of the most recent Higher Education Act as amended.**

**In evaluating the institution's compliance with Title IV program responsibilities, the TRACS Accreditation Commission will rely on documentation forwarded to TRACS by the U.S. Secretary of Education supported by letters of authorization on file from relevant agencies indicating certification of eligibility and Federal Aid audits**



# REQUIREMENTS FOR TITLE IV FUNDS RECEIPT

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## 2010 USDE Program Participation Agreement

### Introduction

The 2010 USDE Program Participation Agreement has the following requirements that must be met. These are summarized below and followed by more detailed information on each.

### Responsibility

Responsibility for developing and implementing any necessary programs, policies, or actions required by the Program Participation Agreement rests with the office or individual responsible for some or all of the particular area affected by the requirements. Briefly, these are:

- Academics
  - Information sheet for ability-to-benefit students (in cooperation with Admissions)
  - Develop a way to demonstrate a reasonable relationship between the length of the program and entry level requirements for the occupation; provide written documentation
- Administration
  - Quality control system
- Admissions
  - Information sheet for ability-to-benefit students (in cooperation with Academics)
  - Compliance with Disclosure Requirements (in cooperation with Registrar)
- Financial Aid
  - Default management plan (in cooperation with Financial Aid/Accounts Receivable)
  - Default policy approved by BOT at their October 21, 2010 meeting
  - Refund policy development and implementation
    - Return of Title IV Funds Policy approved by BOT at their October 21, 2010 meeting
    - Refund Policy approved by BOT at their April 15, 2010 meeting
    - Both of above policies were incorporated into the Withdrawal and Refund Policy approved by the BOT at their April 21, 2011 meeting

- Facilities Management
  - Campus Security Policy – develop and implement
- Registrar
  - Compliance with Disclosure Requirements (in cooperation with Admissions)
- Student Services
  - Drug Prevention Program – develop & implement

## Summary of New Disclosure Provisions in Section 485(a)(1):

- **Plans for Academic Improvement (Section 485(a)(1)(G))** Current disclosure requirements regarding academic programs are expanded to include a description of any plans by the institution for improving its academic programs.
- **Terms and Conditions of Loans (Section 485(a)(1)(M))** Each institution must disclose to students the terms and conditions of guaranteed, direct, and Perkins loans. Previously, the disclosures required by this subparagraph related to deferrals and partial cancellations.
- **Peer-to-Peer File Sharing (Section 485(a)(1)(P))** Each institution must disclose to students its institutional policies and sanctions related to copyright infringement.
- **Student Characteristics (Section 485(a)(1)(Q))** Each institution must disclose information about the diversity of its student body, including information about the percentage of full-time students broken down by gender, race/ethnicity, and whether or not they are Pell Grant recipients. (Institutions currently collect all this information, but the disclosure requirement is new.)
- **Post-Graduate Information (Section 485(a)(1)(R) & (S))** Each institution must disclose information about the employment of and participation in graduate and professional education by its graduates. The information is to be gathered from sources such as alumni surveys, student satisfaction surveys, the National Survey of Student Engagement, the Community College Survey of Student Engagement, State data systems, or other relevant sources.
- **Fire Safety Report (Section 485(a)(1)(T))** The disclosure to students and prospective students must include the new fire safety report required under new Section 485(i).
- **Retention Rates (Section 485(a)(1)(U))** Each institution must disclose its retention rates. (Institutions currently collect this information, but the disclosure requirement is new.)

- **Vaccine policies (Section 485(a)(1)(V))** Each institution must disclose its vaccination policies.
- **Disaggregation of Graduation Data (Section 485(a)(7))** Graduation data under the “Student Right to Know” provisions of the law would have to be disaggregated by gender, by major racial and ethnic subgroup, by recipients of Pell Grants, by recipients of a subsidized federal loan who did not receive a Pell Grant, and by recipients of neither a Pell Grant nor a subsidized loan.



# DROP/ADD FORM

## HERITAGE BIBLE COLLEGE

Office of the Registrar  
P.O. Box 1628, Dunn, North Carolina 28335 (910) 491-9790 (Fax)  
[rzonca@heritagebiblecollege.edu](mailto:rzonca@heritagebiblecollege.edu)

- This is not a withdrawal form. If attempting to withdraw from all courses for a particular term, you will need to use the *Total Withdrawal Form* which is available at the Registrar's Office or online at [www.heritagebiblecollege.edu/forms](http://www.heritagebiblecollege.edu/forms)
- Use this form to add or drop individual courses after the first day of instruction but before the last day of drop/add.
- NOTE: These changes are not official until all steps are completed, including payment of any charges that are due.

Academic Period: \_\_\_\_\_ Activity \_\_\_\_\_  
 \_\_\_\_ Fall \_\_\_\_ Spring \_\_\_\_ Summer \_\_\_\_ Year \_\_\_\_ **\$10 Fee** Per Drop/Add Form \_\_\_\_ Waive Fee

**PLEASE PRINT CAREFULLY- Complete all information requested below**

Name:	Social Security #:
Street:	Home Phone:
City	Cell Phone:
State, Zip	Email:

**DROP FROM A COURSE:** To drop from a course, submit this form to the Registrar's Office prior to the last day of drop/add.

Course #	Course Name	Credits	Instructor's Signature	Date

Credit hours before drop: \_\_\_\_ Adjusted credit hours: \_\_\_\_

**ADD A COURSE:** To add a course, submit this form to the Registrar's Office prior to the last day of drop/add.

Course #	Course Name	Credits	Instructor's Signature	Date

Credit hours before add: \_\_\_\_ Adjusted credit hours: \_\_\_\_

**Check all of the following benefits that apply and obtain appropriate signature(s). All students MUST obtain signature from the Business Office.**

\_\_\_\_ Advisor                                      Advising Official \_\_\_\_\_                                      Date \_\_\_\_\_  
 \_\_\_\_ Financial Aid                                      Financial Aid Director \_\_\_\_\_                                      Date \_\_\_\_\_  
 \_\_\_\_ VA Educational Benefits VA Certifying Official \_\_\_\_\_                                      Date \_\_\_\_\_  
 \_\_\_\_ Business Office                                      Business Office \_\_\_\_\_                                      Date \_\_\_\_\_

**Signature of Student** \_\_\_\_\_ **Date:** \_\_\_\_\_

**REGISTRAR USE ONLY**

Withdrew Week #: \_\_\_\_ Tuition refund, if applicable: \_\_\_\_%      Date received: \_\_\_\_/\_\_\_\_/\_\_\_\_ By: \_\_\_\_\_

Remarks: \_\_\_\_\_  
 \_\_\_\_\_

**1 copy each: Registrar, Financial Aid, Business Office, Student**

REG-100  
Revised 5/31/11

REG-100 - Revised 5/31/2011    Revised 4/21/2016 Revised 4/19

## Petition for Reinstatement Form

Federal and state regulations require that all students receiving financial aid while attending Heritage Bible College meet established standards of Satisfactory Academic Progress (SAP). Students who have been terminated from receiving financial aid due to low GPA and/or credit deficiency may appeal by completing this "Financial Aid Reinstatement Petition" form.

The Financial Aid Advisory Committee (FAAC) will review your appeal and will take extenuating circumstances into consideration. Examples of these situations include, but are not limited to: illness, illness of a family member who relies on you for care, missed classes for some other unusual reason, etc.

Name: \_\_\_\_\_ SSN: \_\_\_\_\_

Educational goal \_\_\_\_\_  
(ARE, BRE, Certificate, Personal Growth)

Major/Minor Program of Study \_\_\_\_\_/\_\_\_\_\_

Total Credits remaining at HBC \_\_\_\_\_

Anticipated completion date \_\_\_\_\_

Attach all required documents indicated below. Complete your statements on a separate page and attach them to this form.

- Your statement indicating your reasons why you have not been able to complete all your credits and/or maintain a cumulative GPA of 2.0 or higher. Include explanation for every semester you failed to meet the requirements.
- Your statement indicating how the situation that prevented you from meeting the minimum SAP requirements has been resolved.
- Your statement indicating what you are doing to prevent this situation from occurring in the future.
- If you or your family has an illness, submit documentation from a doctor confirming your illness and your ability to return to school.

***Failure to provide required information will cause your request to be denied.***

Student Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# HERITAGE BIBLE COLLEGE

Financial Aid Office • 494 Antioch Church Road • Dunn NC 28334 • (910) 892-3178

## ON-CAMPUS FEDERAL WORK STUDY CONTRACT

Name: \_\_\_\_\_ SS#: \_\_\_\_\_

**CONGRATULATIONS!** You have been awarded a Federal Work Study (FWS) job in the \_\_\_\_\_ . The FWS hourly pay rate is \$\_\_\_\_\_. This equates to \$\_\_\_\_\_ per semester or \$\_\_\_\_\_ for the year and \_\_\_\_\_ hours per semester.

**The FWS amounts listed above, reflects potential and estimated earnings. If you do not work the total hours allotted for you, you will not earn your entire FWS award.**

\_\_\_\_\_  
Financial Aid Director

-----  
Please complete and return this entire contract to the Financial Aid Office by the end of the first week of classes.

DEPARTMENT: \_\_\_\_\_

Starting Date: \_\_\_\_\_

\*Students to get starting date from Supervisor

APPROVED SUPERVISOR'S NAME: \_\_\_\_\_

Please Print

SUPERVISOR'S SIGNATURE: \_\_\_\_\_

I agree to the FWS Supervisor Amendment that I signed and agreed to in this FWS Contract.

I understand that I must monitor my student(s) hours so he/she does not work over the above award. I have made a copy of this page so I will know how much my student was awarded. **I understand that if my student(s) work over their award, they will have to stop working immediately.**

SUPERVISOR'S PHONE EXT.: \_\_\_\_\_

**\*\*NOTE:** Students cannot begin work until completed & signed FWS contract and employment forms (may be picked up at the Business Office in the Alphin Ellis Learning Building) are successfully submitted to the Financial Aid Office.

**Family Educational Rights and Privacy Act Form  
(F.E.R.P.A)**

I understand that as an employee/work study student of Heritage Bible College, I have the same responsibility to **protect confidential information** and to abide by applicable Federal and State laws prohibiting discrimination as do Heritage Bible College faculty and/or staff to whom I report.

**I understand that I may be working with information which will contain details about students names, social security numbers, addresses, income, debt, status, transcripts, GPA's etc.** I have been trained regarding the protection of this information under the Family Educational Rights and Privacy Act of 1974 **and I agree to safeguard student privacy rights.**

I acknowledge that if I abuse my responsibilities as an employee by improperly altering confidential information or assisting others in so doing, or if I violate a student's right to privacy by communicating confidential information to unauthorized persons, or violate Federal and State laws prohibiting discrimination, **my status as an employee/work study student will be terminated immediately.**

\_\_\_\_\_  
Student Employee Signature

\_\_\_\_\_  
Supervisor Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**Federal Work Study  
TERMS AND AGREEMENTS**

**1 of 2**

\*Please initial each line.

\_\_\_\_\_ I am expected to work when scheduled. My duties, days, and hours to be worked will be mutually decided in conference with my supervisor. I am not allowed to work over my federal work study award, which is reflected on my Federal Work Study Contract and Financial Aid Award letter. In accepting this position I will be expected to:

\_\_\_\_\_ Report to work on time and remain until the agreed period is fulfilled. If I know in advance that I must be absent, I will notify my supervisor at least one (1) day before the absence. In case of an emergency, I will notify my supervisor as soon as possible.

\_\_\_\_\_ I understand that I am not to just leave my position unattended without my supervisor knowing where I am.

\_\_\_\_\_ I understand that **I am NOT to discuss my salary and payment arrangements** with others. Doing so may forfeit my job.

\_\_\_\_\_ I understand that I must perform my duties consistently and in a professional manner.

\_\_\_\_\_ **I understand that I cannot begin work until** my Federal Work Study Contract, employment forms, and ID copies have been completed, signed, and returned to the Financial Aid Office.

\_\_\_\_\_ **I understand that my supervisor is responsible for forwarding my time sheet to the Financial Aid Office.** If my time sheet is not successfully submitted on time each month, compensation will not be received until the following pay period.

\_\_\_\_\_ I understand that **only I** can and must sign my time sheet. I understand that my supervisor or anyone else cannot sign my name on my time sheet.

\_\_\_\_\_ If it becomes necessary to voluntarily terminate my employment before the end of the semester, I must submit my resignation in writing to the Financial Aid Office at least one (1) week prior to my desired resignation date.

**Student Signature** \_\_\_\_\_

I have read, understand, and agree to the above statements

**Date** \_\_\_\_\_

**Federal Work Study  
TERMS AND AGREEMENTS**

**2 of 2**

\*Please initial each line.

\_\_\_\_\_ I understand that Federal Work Study is a **JOB** and understand that compensation is based on hours worked.

\_\_\_\_\_ I understand that the Federal Work Study amount on my Financial Aid Award letter reflects **potential earnings** and if I do not work, **I do not** get paid.

\_\_\_\_\_ **I understand that if I am terminated or released from my Federal Work Study job, my work study award will be canceled and may not be reinstated for the rest of the school year.**

\_\_\_\_\_ **I understand that I cannot exceed** the Federal Work Study award reflected on my award letter. I understand that if I work over my total award I must stop working immediately.

\_\_\_\_\_ I understand that I must provide my Federal Work Study supervisor with a current class schedule each semester.

\_\_\_\_\_ I understand that if I am having problems filling out my time sheet, I must notify my supervisor immediately.

\_\_\_\_\_ **I understand that if I commit fraud or falsify my time sheet in any manner, my Federal Work Study will be CANCELLED for the remainder of the school year and further disciplinary actions may occur.**

\_\_\_\_\_ I understand that I am not to be working on anything other than my assigned duties during my working hours.

\_\_\_\_\_ I understand that I am not to be making or receiving personal phone calls during my working hours unless it is in case of an emergency.

**Student Signature** \_\_\_\_\_

I have read, understand, and agree to the above statements

**Date** \_\_\_\_\_

**Federal Work Study**  
**SUPERVISOR TERMS AND AGREEMENTS**

\*Please initial each line.

\_\_\_\_\_ I understand that I should make a copy of my student's FWS contract before it is submitted to Financial Aid. I understand that FWS is a job and that my student must work to be compensated.

\_\_\_\_\_ I understand that my student must sign their time sheet daily in order to work.

\_\_\_\_\_ I understand I am **NEVER** to sign a student in or out on their time sheet.

\_\_\_\_\_ I understand that **I cannot sign** my student's name on his/her time sheet.

\_\_\_\_\_ I understand that if either the student's or supervisor's signature is missing from the time sheet, the time sheet will not be processed and may result in non payment for the student until the following pay period.

**Supervisor Signature** \_\_\_\_\_

I have read, understand, and agree to the above statements

**Date** \_\_\_\_\_

## FEDERAL WORK STUDY TIME SHEET

Work Study Time Sheet for Payroll Period \_\_\_\_\_ through \_\_\_\_\_

Name \_\_\_\_\_ SSN \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Day	Time In	Time Out	Time In	Time Out	Time In	Time Out	Total Hrs.
21							
22							
23							
24							
25							
26							
27							
28							
29							
30							
31							
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							

Total Hours \_\_\_\_\_

Per Hour \$ \_\_\_\_\_

Amount \$ \_\_\_\_\_



**Heritage Bible College**  
**REQUEST TO VIEW STUDENT FILE**

**Complete form and submit to Student Services Office:**

I am requesting that I be allowed to view the following items from my student file.<sup>2</sup>

- |  |   |
|--|---|
| <input type="checkbox"/> Application form      | <input type="checkbox"/> High school transcript |
| <input type="checkbox"/> Medical History form  | <input type="checkbox"/> College transcript(s)  |
| <input type="checkbox"/> Immunization records  | <input type="checkbox"/> Letter of Purpose      |
| <input type="checkbox"/> Other (specify) _____ |   |

I understand that these records will be made available to me for viewing within five working days of this request, but that no copies may be made.

**Reason for Request** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date of Request

**For Office Use Only**

Records Viewed by Student on \_\_\_\_\_

Provided by \_\_\_\_\_  
(Staff Member providing records for viewing)

<sup>2</sup> Certain materials, such as reference forms or other confidential documents, are not available for review.

## SCHOLARSHIP APPLICATION

### Heritage Bible College

494 Antioch Church Road, Dunn, NC 28334

## Scholarship Application

Financial Aid Office: **phone** (910) 892 3178 **ext.** 236 **fax** (910) 491 9665

**Email:** stharritnton@heritagebiblecollege.edu

**Applicants must have and maintain a 2.0 GPA to be eligible to apply for scholarships.**

(Directions: Complete this portion on the form and turn it in with your essay as a coversheet)

### Student Information:

Name: \_\_\_\_\_

Address: \_\_\_\_\_ City, State,

Zip \_\_\_\_\_

Phone: \_\_\_\_\_ Date of Birth: \_\_\_ / \_\_\_ / \_\_\_

US Citizen: YES or NO

Student Enrollment Status:

Full time      3/4 time      1/2 time      1/4 time

Number of Earned Credits: \_\_\_\_\_ Class Level: \_\_\_\_\_

CUM GPA: \_\_\_\_\_

Will you or do you receive any student aid other than provided through HBC?

YES or NO

If so, from where? \_\_\_\_\_

Amount: \$ \_\_\_\_\_

EX: Vocational Rehab, VA Benefits, outside scholarships

**To complete the Scholarship Application:**

Please type a one page essay (100-150 words)

12 pt font, double spaced on **one** of the topics below:

(1) After you realized that God was calling you into ministry and to Heritage Bible College, what were the obstacles and trials that you endured and have overcome since beginning your journey at/to HBC?

(2) Many people donate to the college for the purpose of assisting students with financial need.

As one of those students, how do you plan to prove you are a good steward of that investment?

The scholarship committee will take into consideration the financial need of a student as well as academics, community and campus involvement, and commitment to ministry.

**\*Please attach a typed list of your roles on campus, community involvement, volunteer service, ministry roles, and academic achievements.**

All scholarship applications are due: (FALL) September 1 (SPRING) February 1

**Return your application to the Office of Financial Aid**

**Heritage Bible College**  
**STUDENT AUTHORIZATION TO RELEASE PERSONAL INFORMATION**

Student's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_ Social Security #: \_\_\_\_\_

The Family Education Rights and Privacy Act (FERPA) is a federal law that protects the privacy of student education records, both financial and academic. For your protection, FERPA limits release of student record information without your written consent; however, it also gives your parent(s) the right to review those records if your parent(s) claim you as a dependent on their federal income tax return.

By completing this form, I authorize the release of all information concerning my student account, academic and financial aid records to the individual(s) listed below. I understand that if I choose to cancel this authorization, I must provide written notice to the Financial Aid Office. Canceling this release does not effect any information released by Heritage Bible College prior to receiving the cancellation request. If I wish to have my records released to any other person(s) after I submit this form, I must complete a new FERPA Release Form.

\_\_\_\_\_  
 Name Relationship to Student SSN (last 4 digits) Telephone (\_\_\_\_)

\_\_\_\_\_  
 Name Relationship to Student SSN (last 4 digits) Telephone (\_\_\_\_)

\_\_\_\_\_  
 Name Relationship to Student SSN (last 4 digits) Telephone (\_\_\_\_)

Before any of your student information is released, the above person(s) must be able to verify their relationship to you, the last four digits of their own social security number, and all of the following information about you:

- |                                     |                        |                                     |                 |
|-------------------------------------|------------------------|-------------------------------------|-----------------|
| <input checked="" type="checkbox"/> | Full Name              | <input checked="" type="checkbox"/> | Mailing Address |
| <input checked="" type="checkbox"/> | Social Security Number | <input checked="" type="checkbox"/> | Date of Birth   |

By signing this document, you consent to the release of your student education to the individual(s) listed above. This consent applies to records that may otherwise be protected under the Family Educational Rights and Privacy Act (FERPA) of 1974, as amended by, 20 U.S.C. 1232g.

Requests for information about grades, transcripts, or academic standing will be referred to the Admissions and Records Office. Requests for information about tuition, fees, campus housing charges, meal plan charges and other student account information will be referred to the Business Office. This release does not apply to information regarding your Veteran's Educational Benefits – the Financial Aid Office will only release these benefits to the Veteran.

Student Signature: \_\_\_\_\_  
 Date: \_\_\_\_\_



## WITHDRAWAL FORM

Office of the Registrar  
P.O. Box 1628, Dunn, North Carolina 28335 (910) 892-3178; (910) 491-9790 (Fax)  
*sronca@heritagebiblecollege.edu*

- NOTE: These changes are not official until all steps are completed, including payment of any charges that are due. If you do not complete this process, you may receive "F" grades in your classes.

**Academic Period:** \_\_\_\_ Fall \_\_\_\_ Spring \_\_\_\_ Summer \_\_\_\_ Year

*PLEASE PRINT CAREFULLY- Complete all information requested below*

Name:	Social Security #:
Street:	Home Phone:
City	Cell Phone:
State, Zip	Email:

### REASON FOR WITHDRAWAL

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Signature of Student** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Obtain clearance signatures as indicated below:**

Department	Department Signature	Date	Charges
Instructor (Required)			
Library (Required)			
Financial Aid (Required)			
Housing (if applicable)			
Academic Advisor (Req'd)			
Business Office (Required)			

**Report to the Business Office for clearance as your last stop before turning in your completed withdrawal form at the Registrar's Office. Notification of your withdrawal will be sent to the instructors of your courses only after this form has been accepted at the Registrar's Office.**

CERTIFIED DATE of WITHDRAWAL \_\_\_\_\_ ISSUED BY \_\_\_\_\_  
(Must be Completed)

**This Form Must Be Processed One Week After It Is Issued**

Received by: \_\_\_\_\_ Date: \_\_\_\_\_

REG-102  
7/2007  
Revised 5/2011; Revised 4/19

**HERITAGE BIBLE COLLEGE - DUNN, NORTH CAROLINA  
WITHHOLD OR RELEASE DIRECTORY INFORMATION**

The items listed under **Directory Information** may be released in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA), as amended. Under the provisions of FERPA, as amended, you have the right to withhold the disclosure of **Directory Information**. Please consider carefully the consequences of any decision to withhold **Directory Information**. Should you decide to inform this institution not to release **Directory Information**, any future request for such information from non-institutional persons or organizations will be **refused**. For example, the university would be unable to verify degree, major or enrollment for possible employment, credit card applications, insurance purposes, mortgage information, apartment leases, etc.

**Should you decide to withhold Directory Information, you may authorize at a later date on a transaction-by-transaction basis the release of directory or non-directory information (for example, the release of a transcript for employment purposes) or you may cancel withhold directory. See below for instructions.**

**Note to students about to graduate:** The withhold directory flag will remain on your records after graduation if you have requested that the information be withheld; therefore, **we will not be able to verify your degree to potential employers.** (See below for removal of **Withhold Directory Information** designation.)

**Withhold Directory Information**

I want **Directory Information** to be *withheld*. (**Directory Information** includes all items listed above.) I wish to prevent the disclosure of my **Directory Information** and understand the ramifications of doing so.

Name (print) \_\_\_\_\_  
 SSN: \_\_\_\_\_ Date \_\_\_\_\_  
 Signature \_\_\_\_\_

From the date this form is received in the Registrar's Office, we will honor your request to **Withhold Directory Information** until you request in writing that you wish to remove the **Withhold Directory Information** designation. You may authorize the release of information in writing on a transaction-by-transaction basis without removing the **Withhold Directory Information** designation (see above).

Heritage Bible College will honor your request to withhold the information listed below but cannot assume responsibility to contact you for subsequent permission to release that information. Regardless of the effect upon you, HBC assumes no liability for honoring your request for information to be withheld.

**Directory Information includes the following:**

- Student's full name
- Addresses – local, permanent and university-assigned e-mail
- Telephone listings, both local and permanent
- Date and place of birth
- Major field of study
- Participation in officially recognized activities or sports
- Photograph
- Weight and height of members of athletic teams
- Dates of attendance
- Degrees and awards received
- Most recent previous school attended
- Classification

This form should be submitted to the Registrar's Office on or before the specified deadline. Forms will be accepted after these deadlines, but we cannot be responsible for the release of **Directory Information** prior to receiving the **Directory Information Withhold** request in the Registrar's Office.

**Release Directory Information**

I want **Directory Information** to be *released*. (**Directory Information** includes all items listed above.) I do not wish to prevent the disclosure of my **Directory Information** and release Heritage Bible College from any responsibility to withhold open **Directory Information** from the date this form is received in the Registrar's Office.

Name (print) \_\_\_\_\_  
 SSN: \_\_\_\_\_ Date \_\_\_\_\_  
 Signature \_\_\_\_\_

From the date this form is received in the Registrar's Office, we will honor your request to **Release Directory Information**. *Submit to: Registrar's Office, Heritage Bible College, P.O. Box 1628, Dunn, NC 28335 (910.892.3178)*  
 REG-101 (5/2011)

