STUDENT FINANCIAL SERVICES - BILLING

Rochester College strives to limit its costs and to provide generous financial aid for each eligible student. Tuition only covers about 70% of the overall educational services provided at the College; the balance is provided by other sources of income.

BASIC EXPENSES

The following charges are for traditional students. See page 145 for CEL-specific charges.

Basic expenses for a full-time student for the 2011-2012 year:

<table>
<thead>
<tr>
<th>Tuition Traditional Program</th>
<th>1 semester</th>
<th>2 semesters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Block rate (12-18 hours)</td>
<td>$8,697</td>
<td>$17,394</td>
</tr>
<tr>
<td>Hourly rate (under 12 or over 18 hours)</td>
<td>$564 per hour</td>
<td></td>
</tr>
</tbody>
</table>

| Tuition – Graduate Program – see Graduate Catalog |

| Tuition – Center for Extended Learning - see page 145 |

<table>
<thead>
<tr>
<th>Student Support Fees (Traditional) ¹</th>
<th>1 semester</th>
<th>2 semesters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boarding Student</td>
<td>$864</td>
<td>$1728</td>
</tr>
<tr>
<td>Commuting Student (full time 12 hours or more)</td>
<td>$491</td>
<td>$982</td>
</tr>
<tr>
<td>Commuting Student (part time 5-11 hours)</td>
<td>$275</td>
<td>$550</td>
</tr>
</tbody>
</table>

| Summer (all traditional students, 2+ hours) | $111 per session |

Refund Policy on student support fees: If a student drops below full-time or withdraws completely, the refund percentage will be the same as for the withdrawn course(s). If the change does not affect full-time status, the student support fee will remain unchanged.

1 Covers admission evaluation, academic advising, library services, student activities, telecommunication service, use of the campus computer network, security and parking, intramural athletics, and student publications, including a magazine, website and podcast. Full-time residential students receive a membership to Lifetime Fitness.

SCHEDULE OF CHARGES

Traditional Program, Tuition and Special Fees (refundable)

Full-time Block (per semester, 12-18 hours) ........................................ $8,697
Outside Block (per semester hour over 18 or under 12) ........................ $564
RN-BSN Tuition (per semester hour) ....................................................... $496
Summer Session (per semester hour) ..................................................... $401
Audit Fee (per hour, Traditional or CEL) .............................................. $48

Course Fees (refundable, charged per course unless otherwise noted)

All science lab courses, ENG 4203 ......................................................... $45
ART 1413, 1423, 2443 ................................................................. $90
EDU 4503 ........................................................................ $75
BUS 4823 ........................................................................ $25
EDU 2201, 2241, 3221, MUS 2403, PSY 3313 .......................................... $50

EDU 2303 ................................................................. $60
EDU 3271, 4728, 4828 ................................................................. $135
MUS 1100, 1101 ................................................................. $100 per year
PED courses ........................................................................... various
PHI 3923 ........................................................................ $80
Private Music Lesson Fee (all levels, per credit hour) ......................... $400
SMG 4253 ........................................................................ $30

RESIDENTIAL FEES AND DEPOSITS

Housing and Meal Plans

<table>
<thead>
<tr>
<th>Room Options</th>
</tr>
</thead>
</table>
| Ferndale, Hoggatt, Barbier, Gatewood, or Palmer .......................... $1597
| Palmer Studio Apartments ² (as available, first year, per month) .... $400

<table>
<thead>
<tr>
<th>Board Options</th>
</tr>
</thead>
</table>
| Option A: 19 meals/week ($100 on swipe card) ............................ $1,510
| Option B: 10 meals/week ¹ ........................................................ $1,118
| Summer Session Room Rates (weekly) ........................................... $75
| Room Security Deposit (any residential location) ............................ $170
| Mailbox Key Deposit .................................................................. $5
| Private Room Fee (nonrefundable, as available, per semester) ........ $462
| Palmer Studio Apartment Private Room Fee ³ (per month) .............. $115
| Residential Student Support Fee ................................................ $373

¹ Option B meal plan is only available to students living in Palmer, co-op students, students who are doing internships, and student teaching, and commuters.
² To ease transition into the local housing market, student housing is provided, as space is available, for married students and traditional students over the age of 26 without children. Incoming students have priority over continuing students. If space continues to be available for a consecutive year, a rental arrangement may be continued at an additional $50/month.
³ For single students, as available

Other Charges and Fees (nonrefundable)

CLEP and DANTES Administrative Fee ................................................. $35
CLEP and DANTES Testing Fee (per examination) ................................ $77
CLEP and DANTES Credit Recording Fee (per credit hour) .............. $25
Course Change Fee (per change form) ................................................ $25
Graduation Application fee - Bachelor’s or Master’s degree ................ $125
Graduation Application fee - Associate’s degree ............................... $50
Health Insurance (minimum secondary coverage, per year) ............. $471
Late Registration Fee (returning students) ........................................... $35
Late Payment Fee ................................................................. $35
LifeTime Fitness (Commuters, per semester – price subject to change)  $243
Lock Replacement Fee ................................................................. $75
New Student Orientation Fee (FA-11) ................................................ $175
New Student Orientation Fee (SP-12) ................................................ $75
Online Course Fee ................................................................. $30
Payment Plan Fee (per semester) ..................................................... $60
Returned Check Fee (NSF, per check) ............................................... $35
Room Change Fee (per room change) ................................................ $60
Room Reservation Fee ................................................................. $25
Student Identification Card Replacement ........................................... $30
Transcript Fee (per copy) ................................................................. $5
Vehicle Violation Fines (each violation) ........................................ $30

GENERAL PAYMENT INFORMATION

Rochester College’s continued success in its mission and growth depends on the timeliness of the student’s payment. Rochester College expects accounts to be paid on time, according to one of the payment options listed below. All fees are assessed and payable in US Dollars.

Cash, Check, or Money Order
Checks and money orders should be made payable to Rochester College and brought or mailed to the Cashier in the Business Office.

Credit Card
Credit card payments may be made in person or called in directly to the Cashier at 248.218.2053. An automatic charge may be established for the semester payment plan by completing a form and submitting it to the Student Financial Services Office. Students with access to their student portal may view their billing statement online. Students may log in at www.my.rc.edu and click on Billing>My Billing/Ledger.

Online Payment *NEW*
Students with access to the student portal may make payments online by logging on to www.my.rc.edu and clicking Billing>My Billing/Ledger>Pay Now

PAYMENT OPTIONS

Payment at Registration
Students must have any prior balances on their account settled before beginning the registration process. Full payment or the first installment of the payment plan is due on the semester due date. A student will not be able to register for a subsequent semester or receive credit on their transcripts for completed semesters until payment is made in full.

<table>
<thead>
<tr>
<th></th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Summer Semester</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Payment</td>
<td>August 26</td>
<td>January 5</td>
<td>April 30</td>
</tr>
<tr>
<td>Installment 2</td>
<td>September 15</td>
<td>February 15</td>
<td>May 15</td>
</tr>
<tr>
<td>Installment 3</td>
<td>October 15</td>
<td>March 15</td>
<td>June 15</td>
</tr>
<tr>
<td>Installment 4</td>
<td>November 15</td>
<td>April 15</td>
<td>July 15</td>
</tr>
</tbody>
</table>

Semester Payment Plan
Students unable to pay the full amount on the payment due date may use the semester payment plan. One-third of the total semester cost (minus financial aid credits) must be paid on the payment due date, and the remaining two-thirds are paid in three equal monthly payments due on or before the dates listed above. There is a $60 fee per semester for use of the payment plan. Students may be charged a $35 late fee if payments arrive after the due date. The payment plan may be unavailable to students with a history of late payments or a previous Rochester College account passed to a collection agency.

Past Due Accounts
The College will not release transcripts if there is any hold pertaining to past due payments, missing financial aid documents, and/or Perkins loan payments are not current. Students with delinquent accounts (past due 30 days or more) may not be allowed to register for subsequent semesters. A finance charge of 1.5% (18% APR) is applied monthly to delinquent accounts. Nonpayment of delinquent accounts may result in placement of the account with a collection agency.

REFUNDS AND CREDITS

Withdrawal from College
In case of voluntary withdrawal, refunds for tuition, room, board, and certain fees are calculated according to academic, housing, and federal refund policies. Tuition refunds will not be granted if a student withdraws after 5 weeks into the semester. Students who withdraw early may be responsible for remaining charges on their account even though the semester was not completed. Consult the Student Financial Services Office for more information about the possible consequences of withdrawal.

<table>
<thead>
<tr>
<th>Refund Schedule 2011-2012 – Full Semester Courses</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fall Semester</strong></td>
</tr>
<tr>
<td>September 9</td>
</tr>
<tr>
<td>September 10-16</td>
</tr>
<tr>
<td>September 17-23</td>
</tr>
<tr>
<td>September 24-30</td>
</tr>
<tr>
<td>October 1-7</td>
</tr>
<tr>
<td>October 8-14</td>
</tr>
<tr>
<td>October 15 to the last day to withdraw</td>
</tr>
</tbody>
</table>
Refunds for 8-Week Online Courses

| On or before the designated start date of the course (as stated on the schedule in the registration packet) | 100% |
| 1-6 calendar days following the course start date | 90% |
| 7-13 calendar days following the course start date | 50% |
| 14-20 calendar days following the course start date | 25% |
| 21+ calendar days following the course start date | 0% |

Course Refunds

The traditional program has a census date marked at the second Friday of each semester. Students may receive 100% refund on or before that census date. Financial aid and billing will be processed based on enrollment hours after the census date.

Traditional students who withdraw from a course after the census date will receive a refund for the course(s) based on the chart above. Students will not receive a refund if a withdrawn class does not result in a change in the tuition block (12 to 19 hours). Any drop or add that does not result in a net change in course load also will not be subject to a refund. Changes in course load may adversely affect a student's financial aid awards. Students should consult the Student Financial Services Office prior to dropping or withdrawing from a course. Refund policies for the Center for Extended Learning are described on 147.

General Refund Policies

Students who choose to commute or completely withdraw before the last day to withdraw for the semester may receive a refund of room and board charges calculated on a prorated basis. No refunds are granted for previously unused meals. Special fees may not be refunded. Room security deposits are refunded only when checkout procedures are completed within seven days of the date that residence halls close and keys have been returned.

The date withdrawal forms are submitted is the date used to calculate refunds (see above). If a request to withdraw is made by phone and the written request arrives at the College within one week of the request, the date of withdrawal will be the date the forms were requested. Otherwise, the date of withdrawal will be the date the request is received in writing. Rochester College has no obligation to refund any charges if withdrawals or dismissals are due to misbehavior. Students involved in disciplinary situations may also be required to repay college-funded awards.

Refunds may require up to 30 days for processing. Financial aid funds refunded to issuing programs are allocated in the following order: Stafford Loan, PLUS Loan, Perkins Loan, Pell Grant, Supplemental Educational Opportunity Grant, and institutional aid.

Residential students receive a $100.00 credit on their swipe card for 19-meal board plan. This credit can be used for cafeteria and café purchases, campus store, laundry expenses and making copies in the library. This credit carries over each semester a student is enrolled. This is a use it or lose it plan; students will lose this credit at the time they are no longer enrolled at the college. Any funds added to the card by the student may be returned to the student at the end of the semester upon request.

Military reservists called to active duty while a semester is in progress should meet with Student Financial Aid Services and Academic Services to decide whether withdrawal or applying for "incomplete" grade evaluations would be more advantageous. If completion of coursework is chosen but becomes impossible or takes longer than two calendar years after the time of activation, reservists will receive withdrawal grades for incomplete course work and tuition vouchers for the number of incomplete semester hours previously paid by the student and government-funded aid. The tuition voucher may be used at Rochester College for the same number of semester hours in any subsequent semester even if tuition rates are higher. Room and board charges are refunded on a prorated basis. Students with circumstances that warrant exceptions to refund policies should address a written appeal to the Controller.

Withdrawal Process

To withdraw from the College, obtain a withdrawal form from the Academic Services Office or email registrar@rc.edu. Once the withdrawal form is received, Academic Services will withdraw the student from their courses and contact the Student Development, Student Financial Services, and Business offices. Failure to contact Academic Services may result in a grade of F in all classes and/or no refunds on accounts. Please also be aware of the additional withdrawal requirements below:

1. A resident must turn in their room and mailbox keys, ID card, and leave a forwarding mail address with Student Development.
2. All students must return outstanding materials to the Ham Library and check their student record for fines and lost items.
3. Direct Loan borrowers are required to complete an exit interview online at www.dl.ed.gov.
4. Perkins Loan borrowers are required to complete exit counseling. Please visit the UAS website at www.uaservice.com for further information.

Financial Aid Withdrawal Policy

Summary of the Requirements of 34 CFR 668.22 (Provided to students as part of consumer information) Treatment of Title IV Aid When a Student Withdraws After Beginning Attendance

The law specifies how Rochester College must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, National SMART grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your period of enrollment, the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those...
additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a prorata basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the payment period or period of enrollment, you earn all the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, your school must get your permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don’t incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement (including loan funds, if you accept them) for tuition, fees, and room and board charges (as contracted with the school). For all other school charges, the school needs your permission to use the post-withdrawal disbursement. If you do not give your permission (which some schools ask for when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt at the school.

Your school must also get your permission before it can disburse directly to you any Title IV grant funds that are part of a post-withdrawal disbursement.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct loan funds that you would have received had you remained enrolled past the 30th day.

If you receive (or your school or parent receives on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. student account institutional charges multiplied by the unearned percentage of your funds, or
2. the entire amount of excess funds.

The school must return this amount even if it didn’t keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You must make arrangements with your school or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don’t already know what your school’s refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1-800-4-FEDEX (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.
STUDENT FINANCIAL SERVICES – FINANCIAL AID

There are many resources available to help meet the challenge of paying for college. Financial assistance is available from government, institutional, and many third-party sources. Our commitment is to assist students in obtaining all aid for which they are eligible, while funds are available. Aid may be awarded based on academic merit, financial need, and/or campus involvement.

Rochester College participates in a variety of financial aid programs for the benefit of students. Students must meet the eligibility requirements of these programs in order to participate. Rochester College administers its financial aid programs in accordance with prevailing federal and state laws and its own institutional policies. Students are responsible for providing all requested documentation in a timely manner. Failure to do so could jeopardize the student’s financial aid eligibility. In order to remain eligible for financial aid, a student must maintain satisfactory academic progress as defined in this catalog. More information about aid sources can be accessed from www.finaid.org.

Rochester College recommends that students apply for financial aid as early as possible in order to allow sufficient time for application processing. Financial aid must be accepted and approved, and all necessary documentation completed before the financial aid can be applied towards tuition and fees. Financial aid is awarded on an academic year basis; therefore, it is necessary to re-apply for financial aid for each academic year. Students may have to apply for financial aid more than once a year, depending on their date of enrollment. Students who need additional information and guidance should contact the Student Financial Services Office.

Rochester College awards some institutional aid to qualified applicants enrolled full-time in the traditional program, regardless of family income. Institutional aid will be adjusted according to the amount of Federal or State aid a student receives. Recipients of the Trustee Scholarship are not eligible to receive additional institutional aid. Failure to comply with minimum grade requirements or College regulations may result in a loss of institutional awards.

The Student Financial Services Office provides detailed descriptions of programs, qualifications, and minimum renewal requirements for institutional and government aid. The Student Financial Service Office also designs financial aid packages which combine scholarships, grants, loans, and part-time employment to meet students’ financial needs. Some institutional aid may not be available to students who live off-campus. See page 19 for residency requirements that affect financial aid. Exceptions may be considered when the residence halls are at capacity.

HOW TO APPLY FOR MAXIMUM AID (TRADITIONAL PROGRAM)

1. Apply for a Federal PIN number at www.pin.ed.gov. Submit an email address to receive a pin within 72 hours. Parents of dependent students must also apply for a pin.

2. After receipt of the appropriate pin numbers, complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. The FAFSA may be completed as early as January 1 of the senior year in high school. To ensure qualification for the maximum amount of financial aid, complete your FAFSA by March 1. Please be sure to list Rochester College as your first school choice. Our federal school code is 002288.

3. Shortly after the FAFSA has been processed, the student will receive a Student Aid Report (SAR) in the mail. Please read it carefully. If everything is correct, simply retain the SAR for your records. If there are any errors or corrections that need to be made, please make them online at www.fafsa.ed.gov and then click the “Make Corrections to a Processed FAFSA” link. The Federal Pin number is necessary in order to make any corrections.

4. Once Rochester College receives the SAR from the government, if selected for verification, Student Financial Services will contact and inform the student of the proper course of action. If not selected for verification the student will be sent an “offered” award letter listing all scholarships, state grants (if applicable) and federal aid (grants, work-study, and loans) for which the student qualifies. Students with access to their student portal may accept/deny aid online.

5. Upon receiving the financial aid award letter, review the information carefully. Please initial the awards where indicated to “accept” or “deny” and return it to the Student Financial Service Office by the deadline (a postage-paid envelope will be included for this purpose). If additional information has been requested please submit it at this time also.

6. For the traditional program, an “Application for Undergraduate Admissions” must be submitted before any consideration for RC scholarships.

*Please note that award letters are based on information supplied by the student; so are subject to change and require a response within 30 days, as Rochester College is continually seeking eligible students. A renewal FAFSA application must be completed for subsequent years.

Contact the Student Financial Services Office by phone at 800.521.6010, opt. 2, by fax at 248.218.2065, or by email at fa@rc.edu.

ROCHESTER COLLEGE SATISFACTORY ACADEMIC PROGRESS POLICY

Federal regulations require that financial aid recipients maintain satisfactory academic progress in a program of study that leads to a degree, certification or transfer program.

The Academic and Financial Aid SAP policies at Rochester College are one and the same. Students may be labeled with Financial Aid actions, regardless of whether or not they are financial aid recipients.

The following minimum requirements are used to measure a student’s Satisfactory Academic Progress (SAP) towards the completion of a degree or certificate. These minimum requirements are:
A. Cumulative Grade Point Average (CGPA) consistent with graduation requirements: 2.0

B. Cumulative Completion Rate (CCR) of 67%, determined as follows:

Cumulative Credits Completed
Cumulative Credits Attempted

Cumulative Credits Completed does not include: hours with "F" Failing, "W" Withdrawal, or "I" Incomplete grade reports.

Cumulative Attempted Hours includes: successfully completed hours, accepted transfer hours, courses previously taken and repeated, hours with a grade of "W", "F", or "I" in grade reports.

Courses not considered hours attempted or completed when calculating SAP include: audited and remedial courses.

C. Duration of eligibility, which is up to 150% of the program’s length.

A student must complete the requirements for the degree within 150% of the time it normally takes to complete the degree. Once a student has attempted 150% of the minimum credits required to graduate, they are no longer eligible for financial aid.

Traditional Student Example: 128 semester hours required for a degree X 150% = 192 semester hours a student may attempt while working on the degree.

CEL Student Example: 120 semester hours required for a degree X 150% = 180 semester hours a student may attempt while working on the degree.

MONITORING THE MINIMUM SAP REQUIREMENTS

At the end of each semester (including summer), the Registrar and Student Financial Services Office will review the student’s file to determine if the student is meeting Satisfactory Academic Progress requirements.

Note: Students will be notified in writing that a financial aid action has been taken. Financial Aid action notices will be distributed after final grades are reported for the semester.

A. Cumulative Grade Point Average (CGPA)
Failing to maintain the required minimum 2.0 CGPA will result in the actions described below.

B. Cumulative Completion Rate (CCR)
In addition to maintaining the required minimum CGPA of 2.0 a student must also maintain a minimum completion rate of hours attempted at 67%. At the end of each semester (including summer), the Student Financial Services Office will determine the CCR for each student. Attempted credits are defined as credits the student is enrolled in at the end of the official drop/add period.

C. Duration of Eligibility—150% of the program’s length
A student must complete the requirements for the degree within 150% of the time it normally takes to complete the degree. Once a student has attempted 150% of the minimum credits required to graduate, they are no longer eligible for financial aid. However, if there are extenuating circumstances, the student may file an appeal.

Traditional Student Example: 128 semester hours required for a degree X 150% = 192 semester hours a student may attempt while working on the degree.

CEL Student Example: 120 semester hours required for a degree X 150% = 180 semester hours a student may attempt while working on the degree.

Academic Alert

Academic Alert applies only to students new to Rochester College who are admitted, but who do not meet the unconditional admission requirements due to high school GPA or ACT/SAT Scores. Traditional students on Academic Alert must participate in ACE lab workshops on study skills in the first weeks of the semester and take no more than 15 credit hours per semester. Attendance at ACE lab workshops will be a significant factor in the outcome of appeals to remain eligible for financial aid.

To achieve a status of “good standing,” students must earn a CGPA of 2.0 or higher. Students who do not meet the minimum CGPA requirement of 2.0 during the first semester after being admitted on Academic Alert are placed on Financial Aid Warning.

Financial Aid Actions:

1. Financial Aid Warning: Students on Academic Alert and all other students who do not meet the Satisfactory Academic Progress standards are placed on Financial Aid Warning.

Traditional students on Financial Aid Warning must spend an average of two hours per week in the ACE lab working with an ACE lab tutor on a designated assignment and take no more than 12 credit hours per semester, and, if employed by Rochester College, will not be eligible for on-campus work until cleared of all actions.

To be reinstated to a status of “good standing,” students must meet Satisfactory Academic Progress standards.

2. Financial Aid Probation: Students who do not meet Satisfactory Academic Progress Standards the semester after they were placed on Financial Aid Warning will be ineligible for financial aid. The student may appeal and go on an “academic plan” and be granted Financial Aid Probation. Traditional students on Financial Aid Probation must spend an average of two hours per week in the ACE lab working with an ACE lab tutor on a designated assignment and take no more than 12 credit hours per semester, and, if employed by Rochester College, will not be eligible for on-campus work until cleared of all actions.

Students will be eligible for financial aid while on Financial Aid Probation.

3. Financial Aid Suspension: Students who do not meet the minimum Satisfactory Academic Progress Standards the semester after being placed on Financial Aid Warning or students who do not adhere to the
Students wishing to change their degree plan should notify the Student Financial Services Office about making a determination of eligibility for the new program of study. The SAP determination for the new degree will include the grades and credits attempted/earned that can be transferred into the new degree.

ADDITIONAL DEGREE
Students wishing to seek an additional degree should receive degree approval from the Academic Services Office and then notify the Student Financial Services Office to make a determination of eligibility for the additional program of study. The SAP determination for the degree will include the credits attempted/earned that can be transferred into the additional degree.

TRANSFER CREDITS
Transfer credits earned at another institution that are accepted at RC toward the degree a student is currently pursuing shall be used in computing the total credits attempted and earned but will not be used in determining the CGPA.

Transfer credit may apply toward a traditional degree but is limited to no more than 34 semester hours toward the Associate's degree and 98 hours toward the Bachelor's degree. In the Center for Extended Learning, up to 47 semester hours may transfer toward an Associate's degree and up to 90 semester hours may be transferred toward the Bachelor's degree completion program. For any degree, at least 50% of a student's major core must be earned at Rochester College.

LOANS

Federal Perkins Loan
Amounts awarded are based on annual legislation. Application is made directly to Rochester College by submitting the FAFSA form to your Student Financial Services adviser. Repayment and interest begin six months after the student graduates, withdraws from school, or falls below half-time enrollment status. Payments may be extended over a ten-year period. Rochester College utilizes the administrative services of University Accounting Services LLC (UAS) for Perkins loans. For additional information about your Perkins loan, visit the website at www.uaservice.com.

Federal Direct Stafford Loan
Federal Direct Stafford loans are low interest loans. The loan must be used to pay for direct and/or indirect educational expenses. Subsidized Stafford loans are need based while unsubsidized loans are not. Repayment begins six months after the student graduates, withdraws from school, or falls below half-time enrollment status.

Federal Direct PLUS Loan
Federal Direct PLUS is available to parents of dependent undergraduate students. These loans are not based on need but when combined with other resources cannot exceed the student's cost of attendance. A credit check is required and either or both parents may borrow through this program. Repayment begins within 60 days of final disbursement, or parents have the option to defer payments until the student has graduated and/or withdraws from school.
SPECIAL SOURCES OF AID

Private Funds
Churches, civic clubs, employers, and unions offer financial awards which are included in the total financial aid package when determining eligibility for government and some private assistance.

Veteran’s Benefits
Military veterans or immediate family of veterans, deceased or permanently disabled as the result of service, may qualify for assistance. For information, contact a Veterans Administration Office. Students may receive credit for training in the armed services or previous course work by sending an official transcript from each institution to the Academic Services Office. Academic Services must receive transcripts by the end of the first semester of enrollment. Some general education requirements may be waived based upon age, number of hours completed, and appropriate work experience. Records of academic work completed at Rochester College may be released to other institutions and agencies only upon written request.

In order to be certified for Veterans Administration benefits the Veteran must submit to the college’s Veterans Administration Representative within Student Financial Services, his or her Certificate of Eligibility Letter showing which benefit he or she qualifies for. Each semester the Representative will certify enrollment on the Veterans VAONCE online enrollment reporting system. Please keep in mind that if a student adds or drops a class, or even stops attending a class, this information must be reported to Veterans Affairs. This could cause interruption of benefits or an overpayment that must be repaid directly to Veterans Affairs before receiving future benefits. Schedules changes are monitored monthly by the college’s Representative but it is helpful to alert the representative by email at kmiller@rc.edu when a class is added, changed sections, dropped/withdrawn, or registered for a subsequent semester to help ensure timely reporting.

Students who are certified for Veterans Administration benefits but who fail to obtain the minimum cumulative GPA within one semester after being placed on Financial Aid alert may not be recertified until their cumulative GPA meets the minimum standards identified in the Financial Aid Alert requirements. Rochester College informs the Veterans Administration when students are not recertified due to not being in good standing with regards to the institutions’ Satisfactory Academic Progress policy. Students within one semester (12 hours) of graduation may continue to be certified for veterans’ benefits only with a cumulative GPA of 2.00 or higher, which meets requirements for both the Bachelor’s and Associate’s degrees. The above policies regarding certification for veteran’s benefits supersede any and all previous statements of these policies.

EMPLOYMENT

Federal Work Study
This Federal aid program provides campus work for students with financial need. Students are encouraged to sign a form to apply all earnings directly to their student account. Student Payroll Deduction forms are located in the Business Office.

Off-Campus Employment
Area businesses often seek Rochester College students for part-time jobs. Full-time students are encouraged to work no more than 20 hours per week. Students on financial aid probation or financial aid alert are restricted to working a maximum of 12 hours per week.

INSTITUTIONAL DISCOUNTS AND SCHOLARSHIPS
Students must be enrolled full-time to receive institutional discounts and scholarships and may also be required to be campus residents. All discounts and scholarships are for a maximum of 10 traditional semesters (excluding Summer semesters) and a maximum of 18 hours per semester, unless otherwise indicated.

SCHOLARSHIP INFORMATION
Please check with Student Financial Services for scholarship availability and requirements. All financial aid awarded will be based on available funding. Rochester College reserves the right to revise awards according to government regulations.

You may contact the Student Financial Services Office by phone at 800.521.6010, opt. 2, by fax at 248.218.2065, or by email at fa@rc.edu.

For a complete listing of current institutional scholarships, please visit the www.rc.edu/getfinancialaid.
BUSINESS OFFICE

Current Students
Students have access to their account activity and balance on the student portal at my.rc.edu > My Billing > Ledger. Credit card payments on account may be made online. Check and cash payments are receipted by the Business Office Cashier located adjacent to Student Financial Services. To expedite receipt of payment, please know the amount due before arriving at the Business Office.

Alumni
When a student’s status is changed to alumni, the student account is transferred from Student Financial Services to the Business Office for collection of any unpaid balances. The Alumni Accounts Receivable Manager may be contacted at 248.218.2050.

Collection Agency Placements
Accounts placed with a collection agency by the Business Office will be charged collection costs and possible legal fees. The student becomes responsible to the collection agency for all contact and payment arrangements. Readmission to the College will not be permitted until the amount in collections is paid in full. A list of collection agencies used by the College may be found on the Rochester College website.

Perkins Loan Administration
For any questions relating to your Perkins loan, please contact the Perkins Loan Administrator in the Business Office at 248.218.2050. Information may also be obtained from University Accounting Services, LLC on their website at www.uaservice.com.

ACADEMICS

Rochester College is dedicated to the encouragement, support, and patronage of learning through academic research, excellent teaching, and definitive scholarship in the liberal arts and in line with professional studies. The College seeks to provide a climate where intellectual pursuit is exercised in the most favorable circumstances, academic freedom is fully respected, and inquiry, dialogue, and discernment are foundational. All professors are deeply committed to Christian faith and practice, and to the central educational task of expanding and enabling the life of the mind.

ACADEMIC ACCREDITATION

Rochester College is accredited by The Higher Learning Commission of the North Central Association (30 North LaSalle, Suite 2400, Chicago, Illinois, 60602. Phone 312.263.0456.) The college is also a signatory of the MACRAO Transfer Agreement, which facilitates the transferability of credits between this and other Michigan institutions.

A CHRISTIAN INTEGRATED LEARNING COMMUNITY

Beginning in the fall of 2009, Rochester College embodies an overall academic model called a Christian “Integrated Learning Community” (ILC). ILC is an approach to education which recognizes that learning happens most effectively when it takes place in small communities, when it focuses on all of life, and when it is offered in creative formats. In other words, an education should not merely be a series of classes strung together on paper for a degree plan. A true education “integrates” classroom experiences with the rest of life. It is a journey that students take together as part of a community. As students live, study, eat, play, travel, serve, and pray together, they do not just obtain knowledge of certain subjects—they gain the experience and wisdom that make knowledge valuable. Rochester College lives into the ILC model by taking advantage of its small size and by pursuing a classic and transformative approach to education.

CHILL (Campus Hub of Integrated Learning and Living)
The CHILL is the physical hub of the integrated culture on campus. Centrally located, it houses a "learning commons," the Academic Center for Excellence (ACE—see more below), and is a central location for unique classroom opportunities, special ILC activities, and Campus Ministry.

Academic Center for Excellence (ACE)
The Academic Center for Excellence (ACE) is Rochester College’s home for academic support. ACE exists to facilitate a successful college experience for each student by providing tutors to assist with math, English and various other courses. Centrally located near the cafeteria, the ACE lab offers an alternative place to study in close proximity to academic resources and assistance. ACE also provides supplemental instruction (SI) for select courses, including optional study sessions led by students with a high degree of success in each course. During the traditional school year, tutoring is available on a walk-in basis. For summer semesters, assistance is available by appointment.