
HOW TO USE THIS GUIDE

The purpose of this guide is to assist you in understanding important information about the financial aid application process, your awards, procedures for finalizing your financial aid, and policies that may impact your eligibility. We encourage you to utilize this valuable resource by reading through the information. This Guide should not be construed as a contract, but should serve rather as a reference to use throughout the year. Visit our website at www.midlandu.edu for other aid related information.

FINANCIAL AID APPLICATION PROCESS

Note: Federal and state programs require completion of the FAFSA each year. Students who choose not to complete a FAFSA must notify the MU Financial Aid Office of that decision so we can proceed with the awarding of institutional aid.

1. Apply for and be accepted for admission.
2. Submit the Free Application for Federal Student Aid (FAFSA) at: <https://studentaid.gov/h/apply-for-aid/afsa>.
3. **TIPS:**
 - Complete the FAFSA by March 1 to receive priority processing.
 - Approve use of Federal Tax Information (FTI) transfer from the IRS.
 - List MU's school code 002553 in the school section.
 - Make sure all information is entered correctly for you and contributors, particularly Social Security numbers.
 - Send request(s) to all contributors whose information is required on the FAFSA (parents, spouse, if student is married).
4. Promptly respond to any request by the Financial Aid Office for additional documentation. Due to funding limitations, awards for some need-based aid are awarded on a first-complete basis. Missing or incomplete data will delay finalizing your aid.
5. Complete the additional requirements described in the Finalizing Your Awards section of this Guide.

Most scholarships and grants for enrolled students are renewed yearly, as long as the student meets the scholarship or grant renewal requirements.

VERIFICATION

Due to federal regulations, some financial aid applicants will be required to verify the accuracy of information reported on the FAFSA. If you are selected for verification, you will receive notification from Inceptia, a third-party servicer with whom Midland has contracted to process verifications. You will be instructed to create a login with Inceptia and upload the requested documents. Contributors will need to create a login and upload their requested documentation as well.

Federal aid will not be disbursed until verification is complete. You will be notified of any changes in your financial aid resulting from verification.

TYPES OF FINANCIAL AID AVAILABLE

MU students receive over \$45 million dollars in aid each year! Funding for this assistance comes from a variety of MU, state, federal and private sources.

The basic types of aid include:

- **Scholarships** - Usually based on academic qualifications or talent; normally does not need to be repaid.
- **Grants** - Usually based on need; normally does not need to be repaid.
- **Employment** - Paid in the form of an hourly wage for hours worked.
- **Loans** - Some student loans are based on need, while others are not. The amount borrowed plus interest must be repaid.

The specific financial aid programs available to MU students are described below.

MIDLAND SCHOLARSHIPS & GRANTS

MU awards a significant amount of its own money each year in the form of scholarships and grants to full-time undergraduate students in a semester-based program. Institutional scholarships represent the total scholarship amount from MU and are not stackable. Grants may be awarded to students who do not qualify for scholarships. Most scholarships and grants for enrolled students are renewed yearly, as long as the student meets the scholarship or grant renewal requirements. The combined amount of institutional scholarships and grants cannot exceed the amount of the student's tuition.

Students who enroll and are registered for fewer than 12 credits as of the semester census date are not eligible for MU scholarships or grants for that semester. Please check with the financial aid office for the exact census date each term.

Students who are enrolled in non-traditional, non-standard, undergraduate programs may receive institutional funding in some instances, depending on the program and the terms of any third-party partnership agreements.

Academic Scholarships

All academic scholarships are based on application information. Some scholarships are also based on an interview and essay process. Academic scholarships are renewable up to three additional years, contingent on meeting the following requirements:

- **All Anderson Leader and Honors Scholarships.** Recipients must maintain a cumulative GPA of 3.0 or higher and participate in the leadership and participation components of the program.
- **Presidential and Board of Directors Scholarships.**

Recipients must maintain a cumulative GPA of 2.5 and maintain full-time status.

- **Scholar Athletes, Scholar Performers, & Scholar Dancers.** Recipients must maintain a cumulative GPA of 2.5 and participate in their respective programs.

Any student who does not meet the academic requirements will be placed on scholarship probation for one semester. A student who ceases participation in mentoring or leadership programs will lose the scholarship effective immediately. An appeal form may also be required and probation may stipulate additional conditions during the probation semester. Similar funding may be available from other sources through the appeal process, depending on the circumstances.

Athletic Scholarships

Athletic scholarships are available for all regular National Association of Intercollegiate Athletic (NAIA) sanctioned sports teams, not including club sports. An initial Athletic Scholarship offer is contingent upon the student meeting the NAIA requirements. The selection process is based on a recommendation from the coach.

Recipients must maintain a minimum cumulative GPA of 2.5 for a full-tuition equivalent scholarship, or 2.0 for all other athletic scholarships. Participation in the sport for which the scholarship was awarded is also required.

Students who do not meet the academic requirement will be placed on scholarship probation for one semester. A student who ceases participation in the sport for which the scholarship was awarded will lose the scholarship effective the following semester, unless he/she is eligible for a medical exception. Similar funding may be available from other sources through the appeal process.

Performing Arts Scholarships

An audition or portfolio review is required for all Performing Arts scholarships. The selection process is based on a recommendation from faculty. Recipients must continue participation in the activity for which the scholarship was awarded. A student who ceases participation in the activity for which a talent scholarship was awarded will lose the scholarship effective the following semester. Similar funding may be available from other sources through the appeal process.

MIDLAND ENDOWMENT SCHOLARSHIPS

Each year, MU awards over 200 scholarships, generally ranging in amounts of \$100 to \$5000, which are made possible through generous support of alumni and friends. These awards may replace part or all of other institutional scholarships or grant programs to honor the generosity of a donor, or they may help underwrite a student's existing scholarship. The combined scholarship amount will be equal to the original combined scholarship/grant amount and may be exceeded in some cases, based on the qualifications of the student and the availability of funds. Students must be enrolled full-time in a semester-based program. No separate application is required.

CAMPUS EMPLOYMENT

MU provides a limited amount of funding for part-time jobs that are offered to students who do not qualify for Federal Work Study. Students generally work 6 hours per week. Midland pays the state minimum wage for hours earned.

PRIVATE SCHOLARSHIPS OR FUNDING

Assistance received from a source other than MU must be reported to the MU Financial Aid Office. When possible, we will reduce a loan before reducing any other grant or scholarship assistance. Failure to report aid in a timely manner may result in the student being over awarded, which could require that the student repay funds already received.

FEDERAL AID PROGRAMS

The U.S. Department of Education (USDE) provides financial assistance based on a student's need determined by a federal formula. To qualify for federal assistance, students are required to complete a Free Application for Federal Student Aid (FAFSA) each academic year, be enrolled in a degree program, and meet citizenship or residency requirements, and must not be in default or owe a refund on any federal program. Students entering certain professions may have part or all of their loans forgiven by the U.S. Department of Education under specific program requirements. Please refer to the U.S. Department of Education website for details. For more information on Federal Financial Aid, visit <http://studentaid.ed.gov>. Federal regulations can change at any time, affecting all aspects of Federal financial aid.

Federal Pell Grant

This need-based grant is available to undergraduate students with the greatest financial need. For 2024-25, the maximum award amount for a full-time student (twelve credits or more per semester) is \$7395, based on a Student Aid Index calculated by the U.S. Department of Education. Awards are pro-rated by percentage of full-time for enrollment less than twelve credits per semester. Lifetime eligibility is limited to 12 full-time equivalent semesters.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This need-based grant is available to undergraduate students with exceptional financial need, with highest priority going to Pell Grant recipients. Award amounts range from \$100-\$4000.

Teacher Education Assistance for College & Higher Education (TEACH) Grant

This federal grant is available to undergraduate students working toward a first baccalaureate degree and planning to become teachers. Recipients must have been accepted into the Teacher Education Program and have a minimum 3.25 CGPA. The recipient must agree to teach full-time for at least four academic years within eight calendar years after completing the program of study for which the grant was awarded, or the entire amount of the grant will convert to a Federal Direct Unsubsidized Loan with interest charged from the time the grant was received. The teaching requirement must be completed at an elementary or secondary school that serves low-income students and be in a specified high-need field. Students must complete extensive "entrance counseling" and sign an "Agreement to Serve" each year before funds will be disbursed. Please check with the MU Teacher Education

Department to see if your program qualifies. The latest grant amounts can be found at www.studentaid.gov.

Federal Work-Study (FWS)

Students with financial need may qualify to work under this program. Students generally work 6 hours per week. Midland pays the state minimum wage for hours earned.

William D. Ford Federal Direct Loans

Two types of direct loans are available to undergraduate students. Annual loan limits are based on the student's grade level, determined by program credits completed. A loan origination fee is deducted from the amount borrowed and is determined by the USDE. Repayment begins six months (grace period) after the student is no longer enrolled at least half-time. Interest is fixed for each loan each academic year as determined by the U.S. government. Find the latest loan rate information at www.studentaid.gov.

Federal Direct Subsidized Loan. Students with financial need may qualify for this loan. The federal government pays interest while the student is enrolled in school at least half-time and will start accruing immediately after the student is no longer enrolled at least half-time. Annual Subsidized Loan limits are: \$3500 for freshmen, \$4500 for sophomores, and \$5500 for juniors and seniors.

- **Federal Direct Unsubsidized Loan.** Need is not a criterion for this loan. Interest will begin accruing from the disbursement date. Students may choose to let the interest accrue while in school. MU recommends that students make interest payments to the lender during this time to prevent indebtedness from growing. Combined annual limits for Subsidized and Unsubsidized Loans for dependent students are: \$5500 for freshmen, \$6500 for sophomores, and \$7500 for juniors and seniors. Additional Unsubsidized loan eligibility may be available to independent students or a dependent student whose parent is denied a Federal Direct PLUS Loan. Additional Unsubsidized Loan limits are \$4000 each year for freshmen or sophomores and \$5000 each year for juniors or seniors.

- **Aggregate loan limits.** The aggregate loan limit for a dependent undergraduate student is \$31,000. The aggregate loan limit for an independent undergraduate student is \$57,500. No more than \$23,000 of these amounts may be in subsidized loans.

Direct Parent Loan for Undergraduate Students (PLUS)

Credit-worthy parents can borrow up to the cost of education minus all other financial aid offered to the student, including outside scholarships. A loan processing fee is deducted from the amount borrowed and is determined by the USDE.

Interest accrues at a fixed annual rate each academic year as determined by the U.S. government. The latest loan rate information can be found at www.studentaid.gov. The funds are received electronically by MU and are credited directly to the student's account. Repayment usually begins 60 days after the second disbursement, which means most families begin payment on the loan in late March or early April. For loans disbursed on or after July 1, 2008, the borrower may defer payments until six months after the student is no longer

enrolled at least half-time by requesting the deferment through the lender annually, but interest accrues throughout deferment.

Parents are required to complete an application and a Master Promissory Note (MPN) through www.studentaid.gov. While a new loan application is required each year, the MPN can be used in subsequent years for the same PLUS borrower.

STATE GRANTS

Nebraska Opportunity Grant (NOG)

This grant, funded by the State of Nebraska, may be available to Nebraska residents who are eligible for Pell Grants or have substantial financial need. The maximum award amount is based on available funding and legislative guidelines. As MU policy, the amounts generally range from \$300-2500.

Nebraska Career Scholarships

The Nebraska Career Scholarship Program is funded through the Nebraska Department of Economic Development in collaboration with the Nebraska Department of Economic Development (DED), Nebraska community colleges and Nebraska private nonprofit postsecondary institutions. The program provides scholarships to students pursuing degrees in programs of study leading to high wage, high-skill, and high-demand careers. Midland University must re-apply for funding each year from the State of Nebraska.

Eligible programs are defined by legislative statute. For Nebraska private nonprofit postsecondary institutions, the programs are Computer Information Systems, Healthcare, and Mathematics. Midland-specific programs are: Computer Information Systems, Medical Arts, Nursing, and Mathematics.

Incoming students are eligible for consideration if:

1. The student is enrolled in one of the eligible programs, and
2. Has achieved a score on the ACT of 18 or higher, and
3. Is a first-time freshman, or
4. Is a transfer student who is transferring earned credits to Midland from one or more postsecondary institutions and has continuous enrollment with no stop-outs between schools of more than the equivalent of one term.

The maximum yearly amount of the scholarship is \$10,000.

PRIVATE EDUCATIONAL LOANS

Students can borrow in their own name through a non-government loan. Students typically must have a credit-worthy co-signer since lenders assume more risk. Lenders may charge a higher interest rate, larger loan fees, or have more stringent credit requirements. Private loans should be considered only as a *last resort*. They cannot be combined with federal loans if a student wishes to consolidate his or her loans after graduation with the U.S. Department of Education. While we cannot recommend a specific lender, we offer FastChoice as a tool to compare lenders' interest rates in real time. As a borrower, you have the right to choose any private lender that you prefer regardless if they are listed on the FastChoice tool or not. The FastChoice tool can be located on the Midland University Financial Aid & Costs webpage under the Private Student Loan section.

VETERANS EDUCATIONAL ASSISTANCE

MU accepts all VA educational benefits, which will not reduce a student's federal aid eligibility, and may reduce the need to borrow. MU's VA certifying official may be contacted at 402-941-6201

Special Circumstances: If your family's financial situation changes after filing the FAFSA, or if there are other circumstances significantly affecting your ability to pay, please follow our appeal process by completing an appeal form available on MU's Financial Aid webpage.

FINALIZING YOUR AWARDS

After we receive your FAFSA results, we will package your aid and send you an Aid Offer. Please review it carefully and pay particular attention to special forms and procedures that may be required.

1. Go to your Midland Student Portal to review and accept all or individual items on your financial aid offer.
2. Notify the MU Financial Aid Office of **all** scholarships and grants you have been offered by non-MU sources, including each scholarship or grant name and amount.
3. Students who accept a work study offer as part of their aid can view available positions and complete a job application on HANDSHAKE. The supervisor of the position receives the application and may request an interview. If hired, you will be sent an employment contract, which needs to be signed and returned to the Career Studio before you begin working. Students working for MU for the first time will also be required to show identification and complete a Form I-9 and a W-4 Form.
4. First time borrowers of a Federal Direct Loan (subsidized or unsubsidized) must complete a Master Promissory Note and Entrance Counseling at www.studentaid.gov. Transfer students who have previously completed the requirements at another institution within the last six months do not need to complete the process again.
5. All borrowers of a Federal Direct Parent Loan for Undergraduate Students (PLUS) should follow the instructions provided in the PLUS Loan section.

To ensure timely processing, we encourage you to complete the respective steps outlined above **within two to four weeks** of the date you receive your Aid Offer.

DISBURSEMENT OF AID

The first disbursement of financial aid funds to an undergraduate student's account is the first day of the semester if the student has completed all aid requirements for the aid type disbursed. Additional disbursements occur throughout the semester as requirements are finalized. If for any reason the student's classes start later in the term, aid will be disbursed at that time.

On the 8th of each month, work-study paychecks can be direct deposited to a bank account designated by the student through Warrior Central or picked up at the Student Billing Office. If the 8th falls on a Saturday, Sunday--or Monday if a holiday, the payroll date will be the Friday before that weekend.

REFUNDS

Students who have a credit balance on their accounts after *student* aid has been disbursed to the account can 1) have funds deposited to the student's bank account linked to the student account on the **student's** portal, or 2) **by written request only**, leave the credit on the account for future use.

Title IV credit balance refunds are made to students within 14 days of Title IV aid posting to a student's account, as federal regulation requires.

If the credit balance results from a *parent's* PLUS Loan disbursement, depending on the recipient selected on the application (parent or student), the refund will be 1) issued as a paper check to the parent or 2) deposited to the student's account noted on the student's portal. Any change in the PLUS loan refund request must be in writing and directed to the MU Student Billing Office.

Refunds for all non-TIV aid will be issued beginning the second Friday after the designated IPEDS census date, the date enrollment is locked by the Registrar's Office for federal reporting purposes.

HOW ELIGIBILITY IS DETERMINED

Each semester of the academic year, an undergraduate student must be enrolled at least half-time (6 credit hours) to receive most types of federal and state financial aid. Many aid types must be prorated for less than full-time enrollment. To receive institutional aid, undergraduate students must be enrolled full-time (12 credit hours or more). Federal, state, and institutional need-based aid is based on the student's financial need, using the following formula:

$$\begin{aligned} &\text{Cost of Attendance (COA)} \\ &- \text{Student Aid Index (SAI)} \\ &= \text{Financial Need} \end{aligned}$$

Cost of Attendance is referred to as a student budget, including **estimated** allowances for both a student's direct costs (tuition, fees, housing and food—amounts due to Midland) and indirect costs (books and supplies, transportation, miscellaneous personal expenses, loan fees). At MU, a student's budget is determined by housing arrangement, enrollment level, program length, and/or degree program. Estimated full-time undergraduate budgets for 2024-2025 are shown below:

	Residence Hall ¹	Off Campus	With Parent
Tuition	\$41,150	\$41,150	\$41,150
Fees	\$900	\$900	\$900
Living Expenses (Housing/Food ^{1,2})	\$10,350	\$8,109	\$0
Ave H/f adjust.	\$822	\$0	\$0
Books, Course Materials, Supplies, Equipment	\$1,020	\$1,020	\$1,020

Miscellaneous Personal Expenses	\$2,805	\$5,868	\$2,805
Transportation	\$1,631	\$1,631	\$1,631
Loan fees	\$72	\$72	\$72
TOTAL	\$58,750	\$58,750	\$47,578

¹Individual costs will vary based on residence hall and board (food) choices. ²Off-campus estimates will vary based on housing choice and food plan selection. Please refer to the costs found on Midland's website for other housing and food plan costs.

International students will be charged an international insurance fee of \$1,788 for the 2024-2025 academic year.

Student Aid Index (SAI) represents, in theory, the amount a family should be able to pay toward the student's educational expenses, determined by the FAFSA results.

Need-based aid cannot exceed Financial Need in the formula. The combined total of all institutional, federal, state, and third-party assistance may not exceed a student's total cost of attendance.

NOTE: A variety of factors could impact a student's eligibility for any specific award, such as changes in Congressional or state laws, funds available at MU, academic performance, living arrangements, changes in enrollment level, receipt of outside resources, or changes to FAFSA information, etc.

SATISFACTORY ACADEMIC PROGRESS (SAP)

To receive or renew federal, state or institutional financial assistance from MU, students are required to make satisfactory academic progress toward completion of a degree. Briefly, a student must successfully complete a minimum of 67% of the coursework attempted, meet the GPA requirements for his or her grade level or program, and complete the course of study within 150% of the established time frame for the course of study. The full policy is available on Midland's website at www.midlandu.edu and in the Student Handbook.

Satisfactory progress is evaluated once each year at the end of spring semester. Students are notified within 30 days after the evaluation is completed if there is a SAP issue. Undergraduate students must meet the following cumulative GPA requirements:

Year of Attendance	CGPA
First	1.70
Second	1.80
Third	1.90
Fourth (and later terms)	2.00

Students applying for readmittance to MU will be reviewed to determine their SAP status, based on the coursework previously completed at MU. If the standard is not met, a SAP appeal is required and must be approved before federal aid can be offered. Entering transfer students are considered making SAP. The hours accepted by MU are counted as both hours attempted and hours completed in subsequent SAP calculations.

Any student who does not meet SAP requirements is placed on **financial aid suspension** and is ineligible for financial aid. Students have the right to submit an appeal form, which includes completing an educational success plan with his or her advisor. Additional documentation may also be required.

If the appeal is approved, the student will be placed on **financial aid probation** for one semester. While on probation, a student must successfully complete the coursework for that term. The calculation considers hours attempted vs. hours completed, with no duplicates. A student may complete a previously passed course once and may repeat a failed course until it is passed. After that term is completed, the student's progress is reviewed to determine if the student is again meeting SAP requirements or the terms of the academic plan. If not, the student will again be placed on financial aid suspension and will be ineligible for aid.

Note: After a SAP appeal has been completed and submitted, the Financial Aid Office will notify the student via email on the status of the appeal, including the terms of approval or denial.

AID IMPLICATIONS FOR STUDENTS NOT MAKING SAP OR ON FINANCIAL AID PROBATION

If a student is not making SAP according to the school's policy, Midland may place the student on financial aid probation and may disburse Title IV, HEA program funds to the student for the subsequent payment period if: a) the student appeals the determination; and b) the school approves the appeal and determines that the student should be able to make satisfactory academic progress during the subsequent payment period and meet the school's satisfactory academic progress standards at the end of that payment period, or c) the school develops an academic plan for the student that, if followed, will ensure that the student is able to meet the school's satisfactory academic progress standards by a specific point in time.

Midland's policy does not allow a student on financial aid probation for a payment period to receive Title IV, HEA program funds for the subsequent payment period unless the student makes SAP or the school determines that the student met the requirements specified by the school on the academic plan for the student.

WITHDRAWAL & REFUND POLICY

SECTION 1: GENERAL WITHDRAWAL AND REFUND POLICY GUIDELINES

The U. S. Department of Education requires that Midland's participation in Title IV federal financial aid programs must have a fair and equitable refund policy. In the event that a student finds it necessary to withdraw or fails to complete the period of enrollment for which federal aid was intended, MU refunds unearned tuition, fees, housing and food and other charges in accordance with the policies below. The sections below are a brief summary of the process. The full policy is available on the MU website at www.midlandu.edu and in the Student Handbook and will be used in the implementation of this policy.

If the student ceases enrollment at MU prior to the end of a semester or term, depending on the date the student ceases studies, he/she may be entitled to a partial refund of term charges. If the student's account shows an outstanding balance, the refund will be applied to help offset that outstanding balance. If the refund results in a credit balance on the account, the credit will be refunded to the student.

Upon notification that a student has withdrawn, the Financial Aid Office will calculate the student's earned and unearned aid. The student will be notified of any funds returned by MU to the aid programs, as well as any repayment for which the student is responsible. Calculation examples can be found in the Student Handbook.

The University is also required to review the financial aid offered and not yet disbursed to the student to determine the types and amounts of those funds that can be applied to his or her account as well as those funds that must be returned to their respective programs. The policies may be revised at any time to comply with changes to federal, state or Midland rules and regulations.

Withdrawal before Beginning of Term

Students, not faculty or staff, are responsible for registering, dropping or withdrawing from classes at MU in accordance with the policies and procedures outlined in the Student Handbook. This is the sole responsibility of the student. If a student does not attend classes, the courses will remain on the student's record and the student will owe all tuition and fees for the courses. If a student registers for classes and decides to attend another school, the student must drop the MU classes before the 100% refund deadline or he/she will be responsible to pay the appropriate tuition and fees. No exceptions will be made.

Special Circumstances

Students called to active duty in the Armed Forces of the United States, or leaving MU because of illness or other causes beyond their control, may receive special consideration. Each case will be considered individually. The MU President or other specifically designated MU official may authorize tuition, housing and food refunds on a pro-rata basis or other adjustments as considered necessary in the circumstances. The decision of the President is final. Exceptions apply only to the refund of Midland charges and do not affect the outcome of the federally mandated recalculation of eligibility for recipients of federal financial aid, unless the student qualified for an approved leave of absence.

Voluntary Withdrawal

Students who withdraw voluntarily receive no refund of the application, matriculation, university or special fees. The first "week," as used for refund purposes, starts on the first day classes are held each semester.

Dismissal/Suspension

Students dismissed from MU for inattention to their studies or infringement of MU rules are allowed no refunds of any kind, other than those provided by the withdrawal policy applicable to them. The student's financial aid eligibility will be based on

his/her last date of attendance and will be adjusted accordingly.

Incomplete Aid Processing

Any student not completing the financial aid process as of the last date of attendance may forfeit eligibility for financial assistance during that period of enrollment.

Additional Charges

Students may incur other expenses for which they will be personally responsible and for which no refund from MU is required. These may include, but are not limited to, fines, telephone charges, insurance fees, damages, charges for storage, shipping or incomplete checkouts. Deposits are always non-refundable.

SECTION 2: RETURN OF TITLE IV, STATE AND/OR MIDLAND FUNDS

Federal law specifies how MU must determine the amount of Title IV assistance a student has earned if he/she withdraws from school. The Title IV programs that are covered by this law are: Pell Grants, FSEOG Grants, TEACH Grants, Direct Loans, and PLUS Loans. In calculating the days enrolled, all calendar days in an enrollment term are used, except any scheduled breaks of at least five days in length.

When a student withdraws during a payment period or term, the amount of assistance that is earned up to that point is determined by a specific formula. A student who received less assistance than the amount earned may be able to receive additional funds. If a student received more assistance than was earned, the excess funds must be returned by MU and/or the student.

The amount of federal assistance that is earned is based on the following pro-rata calculation: *Days Attended in the Period (based on the last day of class attendance) ÷ Total Days in the Period*

If the amount of aid disbursed exceeds the amount of earned aid, the unearned portion of the funds must be returned to the Title IV programs first in the following order: *Unsubsidized Federal Direct Loan, Subsidized Federal Direct Loan, Federal or Direct PLUS Loan, Federal Pell Grant, Federal SEOG Grant, Federal TEACH Grant.*

A student who did not receive all funds that were earned may be eligible for a post-withdrawal disbursement, depending on aid status at the time of the withdrawal. Any post-withdrawal disbursement of funds will first be automatically credited toward any unpaid charges for tuition, fees, housing and food.

If the amount to be returned exceeds the amount that MU is required to return, the student must return the remaining amount. Any loan funds that must be returned by the student are repaid according to the terms of the promissory note. If a repayment is due to a grant program, the student is required to pay only half of the remaining unearned amount.

When a Student Fails to Earn a Passing Grade during a Period of Enrollment

Midland University's general academic policy assumes that all "F" grades are earned by the student. If a student who began attendance and has not officially withdrawn fails to earn a passing grade in at least one course offered over an entire period, Midland University will assume, for Title IV purposes, that the student has unofficially withdrawn, unless the institution can document that the student completed the period. Midland will first attempt to document the student's last date of attendance at an academically related activity. If documentation is unavailable, the midpoint of the period as the student's withdrawal date will be used to determine any federal refunds or repayments due back to the U.S. Department of Education.

SECTION 3: MIDLAND AND STATE AID CREDITS AND RETURNS

Midland and state aid for traditional programs is based on the % of the charges assessed. For example, if a student was charged 40% for his or her term, 40% of the student's combined Midland and state aid would be applied toward the student's charges.

Any additional refunds will be returned in the following order: *state funds, Midland funds (scholarships and grants from MU), outside scholarship programs, the student.*

SECTION 4: PROCESS

Any student who intends to withdraw from all classes at MU shall notify the MU Advising Center. As a good practice, written notification will be requested from a student who orally notifies Midland of his or her intent to withdraw. An exit review of the student's enrollment at MU will be conducted, consisting of the reason for withdrawal, the last date the student either attended classes or completed an academic-related activity, as determined by the faculty teaching the coursework, and a review of any unusual or extenuating circumstances that prevented the student from officially withdrawing.

SECTION 5: GENERAL PROCESSING DATES, DEADLINES AND NOTIFICATIONS

While there are a variety of dates and deadlines applicable to the entire refund and withdrawal process throughout the document, the following main dates are of particular note.

1. Midland will determine the withdrawal date for a student who withdraws without providing notification to Midland no later than 30 days after the end of the earlier of the:
 - A. Payment period;
 - B. Academic year in which the student withdrew; or
 - C. Educational program from which the student withdrew.
2. Within 30 days, Midland will provide written:
 - A. Notification providing the student (or parent) the opportunity to accept all or part of a post-withdrawal disbursement of Title IV loan funds;
 - B. Notification of the student's eligibility for a direct post-withdrawal disbursement of title IV loan funds in excess of outstanding current (educationally related) charges;
 - C. Notification to the student of a grant overpayment.

SECTION 6: TUITION & FEES* REFUND DETERMINATION

Withdrawal Date	Refund Percent
Within the first week (calendar days 1-7)	100
Within the second week (calendar days 8-14)	60
Within the third week (calendar days 15-21)	40
Within the fourth week (calendar days 22-28)	20
After the fourth week (after calendar day 28)	0

*Technology and wellness fee only.

Note: Housing and food refunds may follow a slightly different refund schedule, as outlined on the MU Housing Contract. There are no refunds for housing and food after 30 days.

SECTION 7: WITHDRAWAL DATE DEFINITIONS

The withdrawal date is critical in determining the student's charges and refunds, and may be official or unofficial, depending on the circumstances. While the following basic definitions pertain to most circumstances, complete details can be found later in this document.

- **Official:** The official withdrawal date is the date that the student began the withdrawal process prescribed by Midland, or the date the student officially notified Midland, in writing or orally, of his or her intent to withdraw.
- **Unofficial:** For an unofficial withdrawal, the withdrawal date is the last date the student either attended classes or completed an academic-related activity, as determined by the faculty teaching the coursework.

No accrediting agency requires that attendance be taken. However, class attendance or non-attendance is verified by the census date each term to determine enrollment. Faculty may choose to use various methods to document attendance and to evaluate student progress throughout the year.

The Academic Affairs Department will confirm the last date of class attendance or academic-related activity and will forward that information to the Financial Aid Office for R2T4 review consideration.

STUDY ABROAD

A student participating in an approved study abroad program may continue to receive federal and state aid, but will *not* receive institutional aid or employment awards for that term.

SUMMER FINANCIAL AID

Summer financial aid is very limited. Federal Direct Loans may be available to eligible students enrolled at least half-time. Federal Pell Grants may also be available to eligible students. MU does not award institutional grants and scholarships for summer term.

TUITION EXCHANGE PROGRAMS

MU participates in tuition exchange programs through the Universities of the Evangelical Lutheran Church in America (ELCA), the Council of Independent Universities (CIC) and The Tuition Exchange (TE). MU has limited openings for these programs, with preference to previously enrolled

students. First priority deadline is February 1. Students must be accepted for admission to be considered.

COMMUNICATION

It is the student's responsibility to check his/her MU email account and campus mailbox to stay informed of important MU-related information.

Prompt responses to requests by the Financial Aid Office for additional documentation will help eliminate any delay in finalizing aid and posting federal funds to student accounts. Keep financial aid documents received and make photocopies of all forms before mailing. A record of when documents are mailed can also be helpful.

A student's financial aid offer may be adjusted any time the Financial Aid Office receives new information affecting the student's eligibility. MU's financial aid policies and procedures may be revised at any time to comply with changes in federal, state or institutional rules and regulations. To the extent possible, students are notified when such changes are necessary.

Student loan borrowers are responsible for notifying the loan servicer of any changes in enrollment status, name or address.

Information pertaining to the Student Right-to-Know Act is available upon request from the MU Registrar's Office. Campus crime statistics are available upon request from the MU Student Development Office.

EXIT INFORMATION

At the time of graduation or if a student chooses to withdraw from MU, exit procedures are required by both the institution and government.

INSTITUTION EXIT COUNSELING

Students leaving MU will be required to meet with their advisor in the Student Success Center. The advisor will inform the student of what is expected of the student before leaving campus. The student will be directed to various offices on campus to make sure all is finalized.

FEDERAL EXIT COUNSELING

The U.S. Department of Education wants to ensure students review the terms, rights and responsibilities of their aid as they enter, graduate, leave school or enter repayment. Therefore, all students who have borrowed Direct Loans or have received Federal Teach Grants must complete the exit counseling requirements on the www.studentloans.gov website.

REPAYMENT ASSISTANCE

If you are unable to make payments on your Student Loans, it is IMPORTANT to contact your servicer for assistance. There are many options for you that can prevent your loans from becoming past due and/or defaulting, both of which will impact your credit score.

IMPORTANT CONTACTS

National Student Loan Data System – www.nsls.ed.gov

NSLDS allow you to track your loan status, total loan debt and identify the servicer for your loans. You will need your FSA ID to access this information.

Loan Consolidation – www.loanconsolidation.ed.gov

The Department of Education is the only place that you can consolidate your student loans. A benefit of consolidating your loans is only having one federal student loan payment.

Heartland ECSI – <https://heartland.ecsi.net/>

Heartland is the Federal Perkins Loan servicer for MU. While the Federal Perkins Loan is no longer a program offered to students, prior borrowers will repay their prior Perkins Loans through this servicer. Contact them for questions regarding your loan status, repayment, deferment or cancellation of your Perkins Loan.

STUDENT COMPLAINTS

Midland University complies with federal regulations for students who wish to file a formal complaint under certain circumstances. Students wishing to file a complaint must have first exhausted all options available to them at the University. Details of the types of circumstances and processes can be found at:

www.cpe.state.ne.us/PublicDoc/Ccpe/Complaint.asp.