TABOR COLLEGE

2012-2013

FINANCIAL INFORMATION
Hillsboro Campus

400 S. Jefferson

Hillsboro, KS 67063

620-947-3121

INTRODUCTION

The "FINANCIAL INFORMATION" booklet is produced annually for the purpose of disclosing: policies, terms of financial settlement, statements of compliance, tuition rates, fees for services, and procedural guidance. The booklet is not intended to be all-inclusive of policies pertaining to students and should be used March 2012 – Version 1 policies stated in the *Tabor College Academic Catalog* and the *Tabor College Student Handbook and Calendar*. Policies and statements displayed in this booklet are considered to be public record, accessible by students/consumers by request and through means of distribution by the college. The student/consumer is responsible for availing him/herself of the information contained in this booklet. Additional student/consumer responsibilities are listed within this booklet.

ADMISSION TO TABOR COLLEGE

Full-Time Students and Part-Time Degree Seeking Students

Students who have not previously attended Tabor College and who wish to enroll full-time or to enroll part-time and purse a degree, must apply for admission and submit documentation of academic ability and references. Prospective students are encouraged to contact the Admissions Office for assistance by August 1.

Former Students Seeking Readmission

Students who have previously been admitted to Tabor and have not attended in the prior term must reapply for admission by completing an application form and meeting other admissions requirements.

Students Not Seeking Degrees

Students wishing to take less than twelve credit hours but not seeking to complete a degree program may register as a Guest Student by contacting the Admissions Office. For more information, call the Admissions Office toll-free at 1-800-TABOR-99 (local calls at 620-947-3121).

WITHDRAWALS FROM TABOR COLLEGE

Withdrawal from School

If it becomes necessary to withdraw from all classes, a withdrawal form must be completed by the student prior to leaving campus. Please refer to the Tabor College catalog for policies regarding withdrawal and pages within this document for the Withdrawal Policy and the Charge and Refund Policy. Failure to comply will result in F grades being recorded for subjects in which the student is enrolled and will delay the disbursement of refunds if eligible.

DIRECTORY INFORMATION PUBLIC NOTICE

At its discretion the College may provide Directory information to the public in accordance with the provisions of FERPA to include: student name, local and permanent address, e-mail address, telephone number, date and place of birth, major field of study, photographic, video or electronic images, dates of attendance, degrees and awards received, most recent previous educational institutions attended by the student, participation in officially recognized activities and sports, weight and height of members of athletic teams, religious preference, and student classification.

STUDENTS MAY WITHHOLD DIRECTORY INFORMATION FROM BEING GIVEN TO THE PUBLIC BY COMPLETING A "REQUEST TO RESTRICT DIRECTORY INFORMATION" FORM WITHIN TWO WEEKS OF THE BEGINNING OF THE TERM. Forms are available in the Academic Offices and completed forms should be submitted to the Office of the Registrar. **Information will be withheld until the student submits a written request to remove the restriction.**

Each student should give careful consideration as to the consequences of any decision to withhold Directory Information. If withheld, Directory Information items will be restricted from such things as the College directory, Commencement publications, or any other College publications. All future requests for restricted information, however legitimate, will be refused. This includes requests made by family, friends, prospective employers, credit agencies, lending agencies, and others to whom the student may want this information known. Tabor College cannot assume the responsibility to contact the student for subsequent permission to release Directory Information. Regardless of the effect upon the student, the College assumes no liability for honoring an instruction to restrict/withhold Directory Information."

STUDENT RIGHT-TO-KNOW

All post-secondary institutions which receive federal financial aid are required by the Department of Education to disclose the graduation rate for their students based on a cohort class of full-time freshmen who complete their degree within a six-year time period Forty-seven percent of the class of 2001 graduated within the six-year period ending August 2007. Fifty-six percent of the class of 2002 graduated within the six-year period ending August 2008. Sixty-three percent of the class of 2003 graduated within the six-year period ending August 2009. Forty-three percent of the 2004 cohort graduated within the six-year period ending August 2010. Fifty-two percent of the 2005 cohort graduated within the six year period ending August 2011.

STATEMENT OF NONDISCRIMINATION

Tabor College does not discriminate on the basis of race, color, gender, religion, disability, national or ethnic origin in the administration of its educational policies, federal, state, and institutional financial aid policies, scholarships programs, loan programs, athletic programs, admissions criteria, or any other college administered programs.

NOTIFICATION OF RIGHTS

The Family Educational Rights and Privacy Act (FERPA) and the Gramm-Leach-Bliley Act afford students certain rights with respect to their education records.

1) The right to inspect and review the student's education records within 45 days of the day the College receives a request for access. Students should submit to the Registrar, the Provost, head of the academic department, or other appropriate official, written requests that identify the record(s) they wish to inspect. The College official will make arrangements for access and notify the student of the time and place where the records may be inspected. If the records are not maintained by the College official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

2) The right to request the amendment of the student's education record that the student believes is inaccurate or misleading. Students may ask the College to amend a record that they believe is inaccurate or misleading. They should write the College official responsible for the record, clearly identify the part of the record they want changed, and specify why it is inaccurate or misleading. If the College decides not to amend the record as requested by the student, the College will notify the student of the decision and advise the student of his or her right to a hearing regarding the request for amendment. Additional information regarding the hearing procedures will be provided to the student when notified of the right to a hearing.

NOTIFICATION OF RIGHTS (CONTINUED)

3) The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. One exception which permits disclosure without consent is disclosure to school officials with legitimate educational interests. A school official is a person employed by the College in an administrative, supervisory, academic or research, or support staff position (including law enforcement personnel and health staff); a person or company with whom the College has contracted (such as an attorney, auditor or collection agent); a person serving on the Board of Directors; or a student serving on an official committee, such as a disciplinary or grievance committee, or assisting another school official in performing his or her tasks. A school official has legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility.

4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by Tabor College to comply with the requirements of FERPA. The name and address of the office that administers FERPA is: Family Policy Compliance Office, U.S. Department of Education, 400 Maryland Avenue, SW., Washington, DC 20202-4605.

The Federal Trade Commission (FTC) requires institutions of higher education to establish policies and procedures for safeguarding customer financial information by complying with the Gramm-Leach-Bliley Act (GLB Act). The FTC has ruled that being in compliance with the Family Educational Rights and Privacy Act (FERPA) satisfies the privacy requirement of GLB Act. Tabor College has undertaken additional measures in order to satisfy the safeguarding provisions of the GLB Act.

The objectives of the Tabor College Financial Information Security Plan are to:

- Ensure the security and confidentiality of student/customer covered data.
- Protect against any anticipated threats or hazards to the security or integrity of such covered data.
- Protect against the unauthorized access to, or use of, such covered data in ways that could result in substantial harm or inconvenience to students/customers.

Covered data means all information required to be protected under the GLB Act. Covered data also refers to financial information that the College, as a matter of policy, has included within the scope of its Information Security Plan. Covered data includes information obtained from a student in the course of offering a financial product or service, or such information provided to the College from another institution. Offering a financial product or service includes offering student loans, receiving income tax information from a current or prospective student's parents as a part of a financial aid application, offering credit or interest bearing loans, and other miscellaneous financial services as defined in 12 CFR§ 225.28. Examples of student financial information relating to such products or services are addresses, phone numbers, bank and credit card account numbers, income and credit histories and social security numbers. Covered data consists of both paper and electronic records that are handled by the College or its affiliates.

The Information Security Plan Officer (Officer) will be responsible for implementing the Financial Information Security Plan. The Officer is presently the Vice President for Business & Finance under the guidance of the Office of Information Systems and Technology. Questions or concerns regarding the security of student/customer financial information should be addressed to the Information Security Plan Officer in the College Business Office.

FINANCIAL INFORMATION 2012-13

Matriculation

Application Fee 30.00
Enrollment Deposit* (Comprehensive Damage Deposit).....175.00
See "Deposits" on the following page

Tuition

12-15 hours (per semester).....10,580.00
1-11.5 hours (per hour).....440.00

Students registering for more than 15 hours are charged $440 per hour for overage. An exception is granted for music majors enrolled in 17 or more hours, two of which are private lessons in music. These students are charged for one hour of overage plus the private lesson fee per each hour of lessons. A reduced rate per hour for overage is charged to students classified as seniors or as post-baccalaureate. Contact the College Business Office for details.

Discounted Tuition Plans[1] (per semester hour)

College graduates (B.A. or B.S.).....294.00
Continuing Education Courses (as advertised).....294.00
High school seniors (up to two courses per semester).....94.00
(Discounted tuition plans are ineligible for institutional gift scholarships and grants)

Interterm Tuition

Per hour.....440.00

Up to four hours of Interterm tuition are free for traditional students enrolled full-time either semester. Additional Interterm hours are charged at the Interterm rate.

[1]Free Interterm hours do not apply for those in discounted tuition plans.

Other Fees

Audit Fee (per course).....150.00

Student Senate (per semester, not refundable)

Assessment.....140.00

Assessed to all students taking eight or more hours. No reductions to fees are made for off-campus residents.

Technology Fee (per semester, not refundable)

Assessed to all students taking ten or more hours.....150.00
1-9 hours (per hour).....15.00

Board (per semester)

Unlimited Access Full-Meal Plan:
Required of students in campus housing.....2,450.00

A limited refund policy exists for meals missed due to class trips, hospitalization, student teaching, internships and off-campus employment.

Alternative meal plans are available for student teachers and interns as exceptions to the full-meal plan requirement. These meal plans are also available for students living off-campus.

Students living off-campus may purchase a prepaid, non-refundable, $1,000.00 (initial deposit) Declining Balance meal plan. Subsequent non-refundable installments of $100.00 may be added. Valid for use in the cafeteria, snack bar/concession stand, and Java Jays. Balances expire at the end of each school year. The Declining Balance plan per meal rates are provided at a reduced rate over cafeteria Guest Rate cash payment prices.

Contact the College Business Office for information concerning food service plans and policies.

Residential Unites (per semester)[2]

CEDAR
.....1,865.00
.....1,610.00
EAST, REGIER AND EDIGER
.....1,865.00
.....1,610.00
.....2,415.00
CALIFORNIA, NEBRASKA, OKLAHOMA AND KANSAS
.....1,865.00
.....1,610.00
.....2,415.00
DAKOTA HALL
.....1,610.00
.....1,865.00
.....2,800.00
Available by special arrangement:
TOWN HOUSE AND HARMS HALL
.....1,865.00
.....2,800.00
COLLEGE-MANAGED HOUSES and DUPLEX
.....1,865.00

[2]A Residence Hall Fee of $10.00 per semester for "Student Life" activity programs is included in each Residence Hall charge. (Not refundable)

Interterm Board and Room

The full-time tuition and campus resident board and room charges for the academic year are divided into the fall and spring semester. There will be no refunds for those not attending Interterm. Board and room extend through Interterm only if enrolled for credit hours during Interterm. Interterm will be considered as part of the first semester for those attending first semester, and, as a part of second semester for those attending only Interterm and second semester.

Private Lessons in Music (per credit hour, not refundable)

.....175.00

Course-related Fees (per semester, not refundable)

.....200.00
.....150.00
.....35.00
.....20.00
.....25.00
.....10.00 - 45.00
.....35.00
.....22.00

Per Incurrence Fees (not refundable)

.....90.00
.....90.00
Late Financial Settlement Fee
.....200.00
.....10.00
.....30.00
.....50.00
.....25.00
.....10.00
Electronic Transcript Initiative.....6.00
(plus applicable transmission fees)

[3]Students who do not finish their requirements by the date on their diploma will be assessed a fee to cover the cost of re-ordering a new diploma.

FINANCIAL INFORMATION 2012-13

Health Insurance

ENROLLMENT IN THE STUDENT HEALTH INSURANCE PLAN PROVIDED THROUGH THE COLLEGE IS MANDATORY UNLESS PROOF OF COVERAGE BY A SUBSTITUTE PLAN IS PRESENTED BEFORE REGISTRATION. The requirement will include the name of the insurance company, policy number, and parent's signature verifying the information. Premiums for the college-provided plan vary annually. Contact the Office of Student Life, Learning and Formation for more information.

Deposits

Minimum Deposit.....300.00
Required at enrollment - see Terms of Financial Settlement - Not refundable

Comprehensive Damage Deposit (same as Enrollment Deposit).....175.00
Refundable until May 1st for prospective students. Refundable after an enrolled student has completed at least one full semester and then ceases to be enrolled at Tabor College (less any outstanding charges).

Terms of Financial Settlement

1) FULL FINANCIAL SETTLEMENT (DEFINED AS PAYMENT OF THE SEMESTER IN FULL) MUST BE MADE BEFORE THE FIRST DAY OF CLASS UNLESS A PLAN FOR PAYMENT IS APPROVED BY THE COLLEGE BUSINESS OFFICE.
2) If full financial settlement will not be made before the first day of class, a minimum deposit of $300.00 will be required before classes begin regardless of pending aid or loans or other approved plans for payment.
3) If a deposit is not made, the College may assess a $200.00 late financial settlement fee and reserves the right to (but is not limited to) deny privileges of class attendance, dorm residency, and access to the cafeteria meal plan. During this time, until the $300.00 minimum deposit and payment arrangements have been made, cash payment for meals eaten in the cafeteria may be required (without refund).
4) Beginning the process of, or completing, applications for financial aid does not take the place of financial settlement with the College Business Office.
5) Any remaining balance that will not be covered by loans, scholarships, other institutional aid, or the minimum deposit will require a monthly payment plan or a plan for payment approved by the College Business Office (see “Monthly Payment Plan” below). A finance charge of $75.00 per semester will be charged for any arrangement other than full financial settlement at the beginning of each semester.
6) Should approved arrangements for payment not be on record in the College Business Office by the fifth day of classes or should payment due dates be missed, the College will assess a $30.00 monthly fee and reserves the right to (but is not limited to) deny privileges as stated above. Additionally, the process of administrative dismissal may be initiated by the Vice President for Business and Finance in consultation with other members of the college administration.

Monthly Payment Plan

Students or parents/guardians of students may elect the option to pay the balance of their accounts after loans, aid, and the $300 minimum deposit in monthly installments. This plan must be made with, and approved by, the College Business Office and a Tabor College promissory note must be drawn up and signed by the student and College staff. The monthly payments will be due on the tenth day of each of the months included in the approved term length for payment, with the unpaid balance due on the tenth day of the last month of the approved term. A finance charge of $75.00 per semester will be charged for term payment arrangements. A 10-day grace period will be allowed for late payment after which an additional $30.00 delinquent account fee will be charged.

Monthly Payment Plan Options*

1. 6/12-month plan:
   Fall Semester: **July** 10th through **December** 10th
   Spring Semester: **January** 10th through **June** 10th
   - *No $300 Deposit Required (if Jul. & Aug. payments and Jan. payment are made)*
2. 5/10-month plan:
   Fall Semester: **August** 10th through **December** 10th
   Spring Semester: **January** 10th through **May** 10th
   - *No $300 Deposit Required (if Aug. and Jan. payments are made)*
3. 4/8-month plan:
   Fall Semester: **September** 10th through **December** 10th
   Spring Semester: **February** 10th through **May** 10th
   - *Requires $300 Deposit before first day of classes for each semester*

FINANCIAL INFORMATION 2012-13

*Arrangements for term payment installments must be made with the College Business Office. An option available for monthly payments, if desired, is the scheduling of recurring payments against a debit or credit card.

Method of Payment
Tabor College accepts personal checks and major credit cards. Online payment is available through the Tabor College website under "**My Tabor**", or, any of the following "**UNDERGRADUATE**" tab links: "**Student Resources**" and "**Tips For Parents**". Within those two links, look for "**Online Payment**". Online payment on a student's account requires the student's "**My Tabor**" login and password. Once logged in, click "My Info", then "My Financial Information (Hillsboro)", then "My Account Balances", and there click "Make a Payment". Online payment provides for the use of major credit cards, debit cards, and an eCheck option.

Student Responsibility
AS A PART OF THE EDUCATIONAL PROCESS, ALL ACCOUNTS ARE CONSIDERED TO BE THE PRIMARY RESPONSIBILITY OF THE STUDENT. FAILURE TO MEET ANY TERMS OF THE FINANCIAL AGREEMENT MAY RESULT IN THE CANCELLATION OF THE STUDENT'S CAMPUS PRIVILEGES OR ENROLLMENT UNTIL PAYMENT HAS BEEN MADE.

All statements of account are sent directly to the student. Forwarding of statements to other parties such as parents, guardians, or relatives, for example, is the responsibility of the student.

Release of Transcripts and Registration
No diplomas or transcripts will be released until an individual's account is paid in full. Remaining payments of monthly payment plans constitute an open obligation. A transcript will be released only upon "payment in full" of all charges net of credits. Federal Perkins Loans must be paid in full or satisfactorily brought up to date before a transcript will be released. Confirmation of registration for subsequent academic terms will not be allowed until an individual's account is paid in full, or the balance is approved to be carried forward by the College Business Office. If an individual registers without meeting these requirements class attendance will be denied until the requirements are met. Tabor College reserves the right to (but is not limited to) deny privileges as previously stated. Additionally, the process of administrative dismissal may be initiated by the Vice President for Business and Finance in consultation with other members of the college administration.

Withdrawal Policy
Students who wish to withdraw from Tabor should begin in the Registrar's Office. A withdrawal form will be provided and must be approved by various faculty and administrative personnel. No refunds will be issued without a completed form on file. ANY STUDENT WHO HAS COMPLETED ANY STEPS OF REGISTRATION AND WISHES TO WITHDRAW MUST COMPLETE THE WITHDRAWAL PROCESS AND FORM. The withdrawal date for prorating charges and refunds will be that specified on the official withdrawal form acknowledged and signed by the Registrar.

Charge and Refund Policy
(All charge and refund policies are subject to change based on federal regulations. Current information is available in the College Financial Aid Office and Business Office.)

Students who withdraw from Tabor College prior to the first day of regularly scheduled classes for the fall or spring semester (meaning those days when Orientation, Registration and Financial Settlement are in process) will be charged a service fee of $300 in lieu of charges for tuition, fees, student activity fee, room and board. No forms of financial aid, loans or other financial assistance administered by the college will be extended to the individual under these circumstances including Title IV federal aid programs and institutional aid programs

Students who were not enrolled in the fall semester but began attending during Interterm and chose to withdraw prior to the beginning of the spring semester will be charged the hourly rate for tuition as advertised in institutional publications, prorated on a weekly basis over the four-week term in increments of 25%. Charges for board will be assessed in one week increments using the full meal plan rate for a semester and dividing by 15 weeks to determine the weekly rate. Charges for room will be assessed in a similar manner using the applicable residence hall rate per semester. No forms of financial aid, loans or other financial assistance administered by the college will be extended to the individual under these circumstances including Title IV federal aid programs and institutional aid programs.

The tuition, certain fees, room and board charges for students who voluntarily withdraw or are suspended or dismissed (under disciplinary measures) from all courses and credit hours, on or after the first day of regularly scheduled classes during the fall or spring semester will be prorated on a daily basis including weekends, but excluding any school breaks of five or more consecutive days, over the first 60% of the semester (the end of the

ninth week). Likewise, Title IV financial aid, Tabor College institutional scholarships and grant aid will be prorated in the same manner. Bookstore charges, certain fees, fines and other personal costs are not prorated and are non-refundable. There will be no refunds given for tuition, fees, room or board under any circumstances of withdrawal, suspension or dismissal after the ninth week of a semester.

Students are encouraged to see the Director of Student Financial Assistance for more information on these calculations and regulations.

Courses Dropped
As of the end of the official Add/Drop Period each academic term, there will be no refund or prorating of tuition for courses dropped with the exceptions of (1) "overage" hours above 15 hours dropped during the official Add/Drop Period, and (2) full withdrawal from the college as described under the section CHARGE AND REFUND POLICY. No adjustment will be made to a student's charges, including room and board charges, for those students who withdraw from some but not all courses after the end of the official Add/Drop Period. Students who drop below full-time status on or before the end of the official Add/Drop Period lose all institutional and Kansas state aid. There will be no refund or prorating of charges for students who drop below full-time status after the end of the official Add/Drop Period, and all financial aid will continue to be awarded and applied. There are no refunds for room and board charges under any circumstances with the exception of complete withdrawal from all courses and credit hours as described above under the "Charge and Refund Policy".

Interterm Attendance
There will be no refunds for those not attending during Interterm. Special arrangements may be made for partial meal refunds if attending another 4-1-4 college or a Tabor-sponsored field trip. Refunds for these reasons will be given at the close of Interterm after the meals have been missed. Late start or early completion of an Interterm course from the normal four-week beginning and closing dates will not qualify for an exception to the refund policy for meals. There are no refunds for room charges under any circumstances. Board and room extend through Interterm only if enrolled for credit hours during Interterm.

Credit on Account

Once all charges have been determined and entered on a student account and all credits for grants, loans, scholarships, and payments have been entered on the account, resulting in a credit balance, the student may either leave the credit on account for future charges or may request, in writing, a refund of the credit. If requesting a portion of the credit balance, only one request per month may be made. Any subsequent requests within that month will incur a $5.00 processing fee. A written request for refund should be made in the College Business Office. Please allow approximately 14 days from the first day of class, or first day a credit balance appears on the account, whichever comes later, for verification of charges, credits, and processing of the request.

Student Responsibilities

1) You are responsible for formalizing financial settlement arrangements prior to the first day of classes. This includes applications for financial aid grants and loans or arranging for full payment or monthly payments to be made according to a schedule approved by the College Business Office.
2) You must complete all application forms accurately and submit them on time to the right places.
3) You must provide correct information. In most instances, misreporting information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the US Criminal Code.
4) You must return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which you submitted your application.
5) You are responsible for reading and understanding all forms that you are asked to sign and for keeping copies of them.
6) You must accept responsibility for all agreements that you sign.
7) You must perform the work that is agreed upon in accepting a College Work Study award.
8) You must be aware of and comply with the deadlines for application or reapplication for aid.
9) You should be aware of your school's refund procedures.
10) All schools must provide information to prospective students about the school's programs and performance. You should consider the information carefully before deciding to attend a school.

Student Rights
As a recipient of federal student aid, you have certain rights you should exercise, and certain responsibilities you must meet. Knowing what they are will put you in a better position to make decisions about your educational goals and how

you can best achieve them.

1) You have the right to know what financial aid programs are available at your school.
2) You have the right to know the deadlines for submitting applications for each of the financial aid programs available.
3) You have the right to know how financial aid will be distributed, how decisions on the distribution are made, and the basis for these decisions.
4) You have the right to know how your financial need was determined. This includes how costs for tuition and fees, room and board, travel, books and supplies, personal and miscellaneous expenses, etc., are considered in your budget.
5) You have the right to know what resources (such as parental contribution, other financial aid, your assets, etc.) were considered in the calculation of your need.
6) You have the right to know how much of your financial need as determined by the institution has been met.
7) You have the right to request an explanation of the various programs in your student aid package.
8) You have the right to know your school's refund policy.
9) You have the right to know what portion of the financial aid you received must be repaid, and what portion is grant aid. If the aid is a loan, you have the right to know what the interest rate is, the total amount that must be repaid, the payback procedures, the length of time you have to repay the loan, and when repayment is to begin.
10) You have the right to know how the school determines whether you are making satisfactory progress, and what happens if you are not.

INSTITUTIONAL GIFT SCHOLARSHIPS AND GRANTS

The College Financial Aid Office provides information regarding the “Tabor College Financial Aid Program” of scholarships and grants. Full-time students residing in campus residences and purchasing campus meal plans are eligible. Certain limitations in this aid apply to full-time students living off-campus. Part-time students enrolled in less that 12 credit hours are ineligible for institutional gift scholarships and grants. However, a reduced tuition rate is extended to part-time students on a per-hour basis.

GOVERNMENT AND ELIGIBILITY-BASED AID ligibity for the following rograms.

To apply for any need-based aid, complete the Free Application for Federal Student Aid (FAFSA) and either code Tabor in step 6 (Title IV code - 001946) or send the Student Aid Report to the Tabor College Financial Aid Office. These eligibility analysis forms determine your eligibility for the following programs.

Note: Tabor College will determine eligibility on a preliminary basis. Final acceptance and granting of aid is done by the various governmental agencies for state and federal awards. Tabor College does not guarantee these awards and will not replace awards denied by these agencies. Late applications will be accepted by the College Financial Aid Office with no guarantee that funds will be available at registration and financial settlement. One-half of the financial aid awarded will be applied to each semester.

Kansas State Scholarship
This financial need-based scholarship is available to Kansas residents on the basis of ACT score, completion of the Kansas Scholars Curriculum and grade point average. It is also necessary to complete the State of Kansas Student Aid Application. The priority deadline for having forms processed for this program is May 1.

Kansas Comprehensive Grant Program
The Kansas Comprehensive Grant Program enables eligible Kansas resident students to receive tuition grants of up to $3,000.

Application for the Kansas State Comprehensive Grant is made by completing the Free Application for Federal Student Aid (FAFSA), prior to March 31.

Title IV Federal Financial Aid
The following sources of financial aid are part of the Title IV funding from the U.S. Department of Education:

GOVERNMENT AND ELIGIBILITY-BASED AID (CONTINUED)

Federal Pell Grant
The Federal Pell Grant Program is designed to provide financial assistance to those with a financial eligibility to attend post-high school educational institutions. Grants range from $602 to $5,550. Application for the Federal Pell Grant is made by completing the FAFSA.

Federal Supplemental Education Opportunity Grant – F.S.E.O.G.
These grants range in amount from $100 to $1,000 and are awarded by the College's Student Financial Assistance Office based on financial eligibility of the applicants according to guidelines specified by the U.S. Department of Education. One-half of this award is credited to the student's account each semester.

Federal Perkins Loan
Tabor College is approved by the U.S. Department of Education to administer the Federal Perkins Loan. Repayment including 5% annual interest begins nine months after the student ceases to be at least a half-time student. These loans provide for a payment period of up to ten years and are repaid by the student to Tabor College. Deferments of repayment are available while the individual is attending another educational institution or is involved in a qualified service. The Federal Perkins Loan will be credited to the student's account after the promissory note is signed by the student.

Federal Direct Student Loan Program
This program provides for a federal guarantee of student loans from the US Department of Education for those students demonstrating financial eligibility. Applications are available online at www.studentloans.gov. Students may borrow up to $5,500 per year during their freshman year; $6,500 their sophomore year; and $7,500 their junior and senior years.

Additional unsubsidized Direct Student Loans are available to independent students or dependent students whose parents have been denied a PLUS loan. Freshmen and Sophomores may apply for up to $4,000 per year. Juniors and Seniors may apply for up to $5,000 per year. New Federal Loans disbursed on or after July 1, 2012, interest begins immediately after the student ceases to be at least a half-time student. There is a six-month grace period during this time. Depending on financial eligibility, a student may be awarded a subsidized or unsubsidized Direct Student Loan (or both). For subsidized Loans, interest accrued is paid by the government until enrollment ends or a student drops below half-time enrollment. For unsubsidized Stafford Loans, interest accrues and may be deferred for student repayment with the principal or paid monthly to the lender. A student must be enrolled in a minimum of six semester hours to be eligible for a Federal Direct Student Loan. These loan proceeds are paid by electronic fund transfer and are applied directly to the student's account.

Federal College Work Study Program
A limited number of part-time employment opportunities are available throughout the school year. Most jobs are in the area of maintenance, clerical, library, and food service. Students who have a financial eligibility may earn wages under the Federal Work-Study Program. Those ineligible for the FWS Program may also be selected for campus jobs. Students are responsible for seeking and applying for jobs. The college cannot guarantee a job for each student. Students are paid the Federal minimum wage. Employee fringe benefits are not applicable for seasonal part-time jobs held by students. Maximums may be imposed in the number of hours a student can work for the College during any given week.

Parent loan for Undergraduate Students (PLUS)
Parents may apply for a PLUS loan through the US Department of Education and eligibility is determined by the parent's credit acceptance. If the parent is denied, the parent may be approved with an endorser. Parents may borrow up to cost of attendance minus other financial aid. Standard repayment begins 60 days after the final disbursement of the academic year with up to a 10 year repayment plan. Other repayment options are available to the parent. The loan proceeds are paid by electronic fund transfer and are applied directly to the student's account. Origination fees and default fees of up to 4% may be charged on the loan amount.

Verification Requirements
Some student's applications will be selected for verification by the Department of Education or by Tabor College. These students selected will be notified on their Student Aid Report. An Institutional Verification Form (IVF) will be sent to the student by the Tabor College Financial Assistance Office. The required Federal tax forms like an IRS transcript(s) or the use of the IRS Data Retrieval on the FAFSA information should also be sent to Tabor with the IVF. Those students and/or parent(s) who do not file taxes are to submit W-2 forms to Tabor with the IVF.

All documentation must be provided by the student before any Title IV financial aid credit will be applied to the student's account. If a student does not respond with documentation, their account will only be credited with Tabor College funds which are non-need based. The Business Office will charge a delinquent account fee of $30 per month for unpaid balances. No exception or waiver of this fee will be granted while state or federal aid applications and awards are pending or in transit. This is explained in supplemental information under Terms of Financial Settlement.

INSTITUTIONAL AID RESTRICTIONS

Full-time students may receive one category A scholarship and one category B scholarship. Category C scholarships may be added to Category A or B scholarships, and are cumulative.

Full-time student recipients of Tabor scholarships, with the exception of dependent children of employees, are limited to the value of each individual named scholarship and up to a maximum of 80% of tuition from any combination of

Tabor College scholarships.

Financial aid for Tabor College full-time students studying/residing abroad or in off-campus settings (distant from Hillsboro) is limited to “funded” forms of aid. Discounted forms of aid such as academic awards, the Church Matching Grant, participation awards, etc., and the Tabor College Employee/Dependent Tuition Waiver Benefit are only available for study on the Tabor College campus. Financial aid available while studying/residing abroad or in off-campus settings(distant from Hillsboro) includes state and federal aid/loans, and scholarships from sources other than Tabor College for which the student is eligible. A scholarship limited to the lower of the program’s cost or 80% of the applicable Tabor College full-time tuition rate is available for participation in the Mennonite Brethren Missions and Services International (MBMSI) TREK program. The same premises will be applied for other “Christian, mission-related” off-campus study programs. Participation in all off-campus study programs must be pre-approved by the college’s Office of Academic Affairs, and, Office of Student Financial Assistance.

Full-time students not being charged for campus room and board will be eligible for Tabor College scholarship discounts up to a maximum of forty-percent of tuition depending on eligibility for such scholarships. An exception to this policy will be granted to recipients of the Presidential Scholarship, Dean’s Scholarship, and the highest level of the Academic Transfer Scholarship who previously resided on campus but at a later time live off-campus. Full-time students not being charged for campus room and board will continue to be eligible for church scholarships, the Church Matching Grant, state and federal aid/loans, Tabor College endowed scholarships, third-party scholarships, and the Tabor College Employee/Dependent Tuition Waiver Benefit in addition to the limitation of forty-percent of tuition for academic and participation awards to the maximum amount of tuition permitted by other policies of the college.

The Office of Student Financial Assistance is given final authority for all official offers and awards of financial aid on behalf of Tabor College under the Director of Student Financial Assistance.

Tabor College reserves the right to limit the total amount of college-awarded (discount) aid to individuals based on an aid to tuition ratio. No student may receive more than the cost of tuition in college-awarded (discount) aid and employee benefits unless granted an exception to this policy by official action of the Enrollment Management Committee.