University of the Cumberlands

Master of Arts in Christian Studies

Online Program

Academic Handbook

and

Course Catalog

2010
University of the Cumberlands Mission Statement

University of the Cumberlands has historically served students primarily, but not exclusively, from the beautiful mountain regions of Kentucky, Tennessee, West Virginia, Virginia, Georgia, North Carolina, South Carolina, Ohio and Alabama which have traditionally been described as Appalachia. The University's impact can be seen in the achievements of its graduates who have assumed roles of leadership in this region and throughout the nation. While located in the resort like area of Appalachia, with emphasis primarily on serving the beautiful mountain area, the University now reaches into every state and around the world through its student body and alumni. UC continues to offer promising students of all backgrounds a broad-based liberal arts program enriched with Christian values. The University strives for excellence in all of its endeavors and expects from students a similar dedication to this pursuit. Its commitment to a strong academic program is joined with a commitment to a strong work ethic. UC encourages students to think critically and creatively so that they may better prepare themselves for lives of responsible service and leadership. This focus of its undergraduate programs is extended and extrapolated into its graduate programs. These programs prepare professionals to be servant-leaders in their disciplines and communities, linking research with practice and knowledge with ethical decision-making in the pursuit of the life-more-abundant for both the individual and society.
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Academic Handbook and Course Catalog

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University of the Cumberlands
Master of Arts in Christian Studies

Dr. Bob Dunston       Dr. Keith Goforth
Religion Department Chair       Director of the Graduate Program
Bennett 116       Bennett 113
7989 College Station Drive       7989 College Station Drive
Williamsburg, KY 40769       Williamsburg, KY 40769
606-539-4227       606-539-4222

Additional Program Faculty

Dr. Kirby Clark       Dr. Rick Fleenor
Associate Professor       Adjunct Professor
Bennett 113       Assistant to the President
7989 College Station Drive       816 Walnut Street
Williamsburg, KY 40769       Williamsburg, KY 40769
606-539-4170       606-539-4462
Accreditation

University of the Cumberlands is accredited by the Commission of Colleges of the Southern Association of Colleges and Schools to award baccalaureate, master’s, and doctoral degrees. Inquiries concerning the accreditation status of the University may be directed to the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or by calling 404-679-4500.

University of the Cumberlands complies with all applicable federal and state non-discrimination statutes and does not engage in prohibited discrimination on the basis of race, color, nationality, ethnic origin, sex, age, or handicap. The University may discriminate on the basis of religion in any position of employment in order to fulfill its purpose.

Program Description

The Master of Arts in Christian Studies at University of the Cumberlands focuses on understanding the Bible, theology, education, our contemporary culture, and ministry strategies to prepare individuals to minister effectively in the 21st century. The program emphasizes practical application while offering strong academic content in all areas.

Admission Requirements

Admission requirements are as follows:

- completed graduate application form.
- payment of $30.00 application fee.
- official transcripts for all undergraduate and graduate work from accredited colleges or universities.
- a 500-word writing sample focusing on the applicant’s Christian experience and the reasons for her/his desire to enter and complete the program.
- three letters of reference assessing the applicant’s academic and ministry potential and the character and spiritual maturity of the applicant. One letter must be from an ordained minister who can provide an evaluation of the applicant’s involvement in and commitment to ministry and the applicant’s ministerial gifts.
- Candidates may take either the Graduate Record Examination (GRE) or the Miller Analogies Test (MAT) to fulfill the entrance test requirement. Additionally, the test requirement may be waived if one of the following conditions is met: the candidate has an overall undergraduate GPA of 3.0+ on a 4.0 scale, the candidate currently holds a Master’s degree from an accredited institution, or the candidate has obtained at least 30 hours of graduate level work with a minimum overall GPA of 3.0 on a 4.0 scale.
- a cumulative grade point average (GPA) of 2.50 for undergraduate work. Undergraduate work may have been completed in any major.
- documentation of language fluency for non-native speakers of English, such as a score report from the Test of English as a Foreign Language (TOEFL) or the International English Language Testing System (IELTS). The minimum acceptable TOEFL or IELTS scores for admission are:
  - Paper-based TOEFL (PBT) – 550
  - Computer-based TOEFL (CBT) – 213
  - Internet-based TOEFL (IBT) – 79
  - IELTS – 6

**Transfer of Credit Policy**

A student may transfer a maximum of nine semester hours of credit into the Master of Arts in Christian Studies program from an accredited graduate institution or program. Transfer credits must be in courses equivalent to courses in the program. All transfer credits must be approved by the Program Director and the Registrar and have been earned within the past ten years.

**Tuition and Expenses**

Tuition for the program is $873.00 for each three-hour course ($291.00 per credit hour) plus a $50.00 technology fee each Bi-Term. If a student takes two courses in one Bi-Term, the student pays only one technology fee. Required textbooks are not included in the tuition cost and must be purchased by the student.

1) $291 per credit hour
2) $50 technology fee per term (we offer six eight-week terms per year: 2 in the spring, 2 in the fall, and 2 in the summer)

You can roughly figure the following cost for tuition and fees based on 30 credit hour program completed in 10 months (5 eight-week terms, 2 classes per term).

<table>
<thead>
<tr>
<th>Tuition Fees</th>
<th>$8,730</th>
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<tr>
<td>$291 per credit hour x 30 credit hours</td>
<td></td>
</tr>
<tr>
<td>Technology Fee</td>
<td>$250</td>
</tr>
<tr>
<td>$50 per term x 5 eight week terms</td>
<td></td>
</tr>
<tr>
<td><strong>Total Tuition and Fees</strong></td>
<td>$8,980</td>
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<tr>
<td><em>(does not include books)</em></td>
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</tbody>
</table>

A $50 late registration fee will apply to anyone registering after the first day of class.
Program of Study

The program of study consists of thirty hours (ten courses) of graduate work divided as follows:

1) Core Courses (Required)
   RGOL 531 Old Testament Survey I
   RGOL 532 Old Testament Survey II
   RGOL 533 New Testament Survey I
   RGOL 534 New Testament Survey II
   RGOL 535 Christian Theology I
   RGOL 536 Christian Theology II

The core courses do not have to be taken in the above sequence. As an example, Old Testament Survey II can be taken before Old Testament Survey I. Students can also take advanced courses before completing all core courses.

2) Concentration (Two Courses Required)
   Biblical Studies (Choose two from the following)
   RGOL 631 Focused Study of the Old Testament
   RGOL 632 Focused Study of the New Testament
   BHOL 531 Introduction to Biblical Hebrew
   BGOL 531 Introduction to Biblical Greek
   Christian Education (Both of the following are required)
   RGOL 537 Christian Education
   RGOL 635 Church Administration
   Church Planting (Both of the following are required)
   RGOL 538 The Church and Contemporary Culture
   RGOL 637 Planting High Impact Churches
   Youth Ministry  (Both of the following are required)
   RGOL 539 Interpreting and Teaching the Bible
   RGOL 638 Youth and Family Ministry
   Pastoral Ministry  (Both of the following are required)
   RGOL 633 Pastoral Ministries
   RGOL 634 Christian Leadership Development
Christian Missions and Evangelism (Both of the following are required)
RGOL 539 Interpreting and Teaching the Bible
RGOL 636 Christian Missions and Evangelism

3) Elective (One Course Required)

One course from an area other than the student's area of concentration

4) Ministry Project (RGOL 639 Ministry Project Required)

Every student takes RGOL 639 Ministry Project, which serves as a thesis course.

Course Descriptions

**RGOL 531 Old Testament Survey I.** The course provides an introduction to the Pentateuch and the former prophets (Joshua, Judges, Samuel, and Kings). The course provides an historical, literary, and theological examination of the books and sections. Students will learn about the various analytical methods used in studying these books and the major issues in the formation and interpretation of the books. Students will also examine the content and theology of the books. Credit, 3 hours. Offered 2nd Bi-Term each fall.

**RGOL 532 Old Testament Survey II.** The course provides an introduction to the latter prophets (Isaiah, Jeremiah, Ezekiel, and the Twelve) and the Writings of the Old Testament. The course provides an historical, literary, and theological examination of the books and sections. Students will learn about the various analytical methods used in studying these books and the major issues in the formation and interpretation of the books. Students will also examine the content and theology of the books. Credit, 3 hours. Offered 2nd Bi-Term each spring.

**RGOL 533 New Testament Survey I.** The course provides an introduction to the Gospels of the New Testament. The course provides an historical, literary, and theological examination of the books. Students will learn about the various analytical methods used in studying these books and the major issues in the formation and interpretation of the books. Students will also examine the content and theology of the books. Credit, 3 hours. Offered 1st Bi-Term each fall.

**RGOL 534 New Testament Survey II.** The course provides an introduction to the Book of Acts, the letters of Paul, the general letters, and the Book of Revelation in the New Testament. The course provides an historical, literary, and theological examination of
the books and sections. Students will learn about the various analytical methods used in studying these books and the major issues in the formation and interpretation of the books. Students will also examine the content and theology of the books. Credit, 3 hours. Offered 1st Bi-Term each spring.

**RGOL 535 Christian Theology I.** The course begins with an examination of the method and language of theology and a discussion of theology in the postmodern period. The course then focuses on the doctrines of God, creation, humanity, and sin. Credit, 3 hours. Offered 1st Bi-Term each spring.

**RGOL 536 Christian Theology II.** The course focuses on the doctrines of Jesus Christ, the Holy Spirit, the Trinity, salvation, the Church, and eschatology. Credit, 3 hours. Offered 2nd Bi-Term each summer.

**RGOL 537 Christian Education.** The course provides a study of the Biblical, theological, and historical basis for the educational ministry of a church. The course also provides a study of the nature and functions of a New Testament church, especially as they relate to education and outreach. Students will learn about the church’s educational programs, and become acquainted with principles for planning for and administering those programs. Students will explore means for selecting, training, and utilizing church staff and volunteer leaders for effective educational ministry through the church. Credit, 3 hours. Offered 1st Bi-Term in the fall of even-numbered years.

**RGOL 538 The Church and Contemporary Culture.** The course examines cultural trends, their impact upon the Church and evangelism, and various means of effectively interacting to promote church planting and growth. The course focuses on the challenges and processes of communication cross-culturally, especially in encountering different worldviews and in meeting the challenges provided by language and actions. The course also provides the student with the necessary tools to understand and reach the people of various cultures and worldviews. Credit, 3 hours. Offered 2nd Bi-Term in the fall of even-numbered years.

**RGOL 539 Interpreting and Teaching the Bible.** The course provides a study of the basic principles of Biblical interpretation and application. The student will learn how to prepare, organize and teach Biblical truth for life change. Credit, 3 hours. Offered 1st Bi-Term in the fall of odd-numbered years.

**RGOL 631 Focused Study of the Old Testament.** The course focuses on one section of the Old Testament writings. For the purposes of the course, the Old Testament has been broken into the Pentateuch, history of Israel, Prophets, and Psalms and Wisdom. Within a two-year cycle of the course, at least one offering of the course would cover each of
the four sections of the Old Testament. A student pursuing the Biblical Studies track of the M.A. in Christian Studies may take the course three times as long as each offering focuses on a different section of the Old Testament, but to meet the requirements of the Biblical Studies track a student must take **RGOL 632 Focused Study of the New Testament** at least once to provide a more balanced in-depth study of the Bible. Prerequisite: RGOL 531 *Old Testament Survey I*, RGOL 532 *Old Testament Survey II*, or permission of instructor. Credit, 3 hours. Offered 1st Bi-Term in the spring of even-numbered years.

**RGOL 632 Focused Study of the New Testament.** The course focuses on one section of the New Testament writings. For the purposes of the course, the New Testament has been broken into the Synoptic Gospels, the writings of Paul, the Johannine Gospel and letters, and the General Epistles and Revelation. Within a two-year cycle of the course, at least one offering of the course would cover each of the four sections of the New Testament. A student pursuing the Biblical Studies track of the M.A. in Christian Studies may take the course three times as long as each offering focuses on a different section of the New Testament, but to meet the requirements of the Biblical Studies track a student must take **RGOL 631 Focused Study of the Old Testament** at least once to provide a more balanced in-depth study of the Bible. Prerequisite: RGOL 533 *New Testament Survey I*, RGOL 534 *New Testament Survey II*, or permission of instructor. Credit, 3 hours. Offered 1st Bi-Term in the summer of even-numbered years.

**RGOL 633 Pastoral Ministries.** The course assists students in acquiring the knowledge and skills for effective pastoral ministry in the local church. Students will study the purpose of preaching/teaching and will examine the practical steps necessary for communicating the gospel. Students will also examine the functions of pastoral care as it relates to counseling, visiting the sick, and ministering during times of crisis and grief. Additionally, special emphasis will be given to the importance of caring for one’s physical, emotional, mental, social, and spiritual health. Credit, 3 hours. Offered 1st Bi-Term in the spring of odd-numbered years.

**RGOL 634 Christian Leadership Development.** The course explores leadership from a Biblical and theological perspective. The tasks or functions of leadership will be addressed in regard to para-church and local church ministry. Students will assess their own leadership and relational styles. Credit, 3 hours. Offered 2nd Bi-Term in the spring of even-numbered years.

**RGOL 635 Church Administration.** The course provides a study of the process of administration as applied to a church. The course also provides a Biblical and theological basis for church administration and examines the basics of administration and how to
organize a church. In addition, the course surveys and applies the administrative functions to the ministry of a church. Students will also examine several administrative styles as related to administration in a church. Credit, 3 hours. Offered 1st Bi-Term in the summer of odd-numbered years.

**RGOL 636 Christian Missions and Evangelism.** The course is an introduction to Christian missions and evangelism that provides a Biblical basis and theological foundation for ministry. Students will understand contemporary strategies and trends with a focus on their practical application. Credit, 3 hours. Offered 2nd Bi-Term in the spring of odd-numbered years.

**RGOL 637 Planting High Impact Churches.** The course provides a comprehensive introduction to the principles and methods used in starting high impact churches. The course focuses on the biblical mandate for starting high impact churches, the process of determining need and location, the organization and financing of the new church, and the launch of the new church. (Prerequisite: RGOL 538 *The Church and Contemporary Culture* or permission of instructor). Credit, 3 hours. Offered 1st Bi-Term in the summer of odd-numbered years.

**RGOL 638 Youth and Family Ministry.** The course provides an overview of ministry to youth and their families. The course provides a synopsis of contemporary culture, especially as it affects youth and family ministry. Special attention will be given to calling and being a Christian leader, to the Biblical foundation for youth and family ministry, to special issues in regard to youth and their families, and to the recruiting and training of leaders. Credit, 3 hours. Offered 2nd Bi-Term in the fall of odd-numbered years.

**RGOL 639 Ministry Project.** All students are required to demonstrate their expertise in the field of applying biblical knowledge, theology, and ministry skills in the local church or other ministry setting. Students may select their own project subject to the approval of the Program Director and faculty. Each student will work closely with a professor in the Master of Arts in Christian Studies program who specializes in the chosen area. Students need to think about their final project well before taking the course and need to secure approval for their project at least one full semester before taking the course. The final project will be reviewed by all program faculty and the grade will be assigned by the program faculty. The ministry project will serve as a graduate thesis and a copy will become a major part of the student's portfolio. Credit, 3 hours. Offered as needed.

**BHOL 531 Introduction to Biblical Hebrew.** The course introduces the basic principles of Biblical Hebrew grammar. The course surveys the verb system; introduces the syntax of nouns, adjectives, and prepositions; emphasizes vocabulary building; and lays the
groundwork for using Biblical Hebrew to enrich personal Bible study and the preparation of sermons and Bible studies. Credit, 3 hours. Offered 2\textsuperscript{nd} Bi-Term in the summer of even years.

**BGOL 531 Introduction to Biblical Greek.** The course introduces the basic principles of Biblical Greek grammar. The course surveys the verb system; explains the use of cases; discusses the syntax of nouns, adjectives, and prepositions; emphasizes vocabulary building; and lays the groundwork for using Biblical Greek to enrich personal Bible study and the preparation of sermons and Bible studies. Credit, 3 hours. Offered 2\textsuperscript{nd} Bi-Term in the summer of odd-numbered years.

**Policies and Procedures**

**Leave of Absence**
A leave of absence from the M.A. in Christian Studies program may be granted by the Program Director for medical or personal reasons. Requests for leaves of absence must be made in writing to the Program Director. A student on a leave of absence may be permitted to resume course work upon receipt of documentation that satisfactory resolution has occurred of the problem necessitating the leave of absence. Repetition of course work satisfactorily completed prior to the leave of absence will not be required provided resumption in training occurs within one academic year from the date the leave of absence begins.

**Probation**
Being placed on probation is a warning to the student that academic performance is below the minimum requirements of the Program. During the probation period, a student has the opportunity to raise the GPA or correct other specifically identified problems. If these deficiencies are not remediated, a student may be dismissed from the Program. Probationary status is determined and monitored by the Program Director in consultation with the Academic Coordinator and the Registrar. The minimum length of probation is one semester.

**Withdrawal**
Students may voluntarily withdraw from the M.A. in Christian Studies program in accordance following the University's general policies and procedures. Written notice of intent to withdraw must be provided to the Program Director prior to initiating the formal withdrawal process.

**Readmission**
Any individual who has previously matriculated and failed to complete the entire program of study within the required time period will be required to initiate a new application for admission. Likewise, applicants who have been previously offered admission into the Program but failed to matriculate in the designated class will also be required to initiate a new application for admission.
Student Privacy and Informed Consent
Students pursuing a Master of Arts in Christian Studies are granted privacy through the Family Educational Rights and Privacy Act of 1974 (FERPA) enacted to protect the privacy associated with educational records, to establish the rights of students to inspect and review their educational records and to provide guidelines for the correction of inaccurate or misleading data through informal and formal hearings.

Privacy Rights of Students
The University is subject to the provision of the Family Educational Rights and Privacy Act (FERPA). This federal law affords students certain rights with respect to the student's education records. These rights are:

1. **The right to inspect and review the student's education records within 45 days of the day the University receives a request for access.** Students should submit to the Office of the Registrar written requests that identify the record(s) they wish to inspect. The Registrar will make arrangements for access and notify the student of the time and place the records may be inspected.

2. **The right to request the amendment of the student's education records that the student believes are inaccurate.** Students may ask the University to amend a record that they believe is inaccurate. They should write the Registrar, clearly identify the part of the record they want changed, and specify why it is inaccurate. If the Registrar decides not to amend as requested, the Registrar will notify the student of the decision and advise the student of his or her right to a hearing regarding the request and will provide the student with additional information regarding the hearing procedures.

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 University in an administrative, supervisory, academic, research, or support staff position (including law enforcement unit personnel and health staff); a person or company with whom the University has contracted (such as an attorney, auditor, or collection agent); a person serving on the Board of Trustees; 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 a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility. Upon request, the University discloses education records without consent to officials of another school in which a student seeks or intends to enroll.
The University may also disclose without the student’s consent "directory information" unless the student has advised the Registrar in writing at least five days following registration that the student does not wish part or all of the directory information to be made public. Once filed, this instruction becomes a permanent part of the student's record until the student instructs the University, in writing, to have the request removed. The primary purpose of directory information is to allow the University to include this type of information in certain University publications, the media, and outside organizations. The University has designated the following as examples of directory information: The student's name, addresses including electronic mail address, telephone numbers, date and place of birth, major field of study, degree sought, attained class level, expected date of completion of degree requirements and graduation, degrees and awards received, picture, dates of attendance, full or part-time enrollment status, the previous educational agency or institution attended, class rosters, participation in officially recognized activities and sports, weight and height of athletic team members and denominational preference. The University may disclose education records in certain other circumstances, but shall do so only upon the authorization of the Registrar.

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

Office of Financial Planning
To learn more about financial aid options, please contact the Office of Financial Planning by calling 606-539-4220.

UNIVERSITY OF THE CUMBERLANDS Cancellation Deadlines
(ALL Undergraduate/Graduate Programs)

Any student that does not cancel prior to their required deadline will be assessed a minimum fee of $150 for classes and a minimum fee of $150 for room & board. Deadline dates are posted with the Registrar Office and Bursar Office. Fall Term 2009 Spring Term 2010 Upperclassmen July 3, 2009 January 4, 2010 Freshman/Transfer August 3, 2009 January 4, 2010 Refund Policy Students must officially withdraw through the Office of Academic Affairs. Students who fail to officially withdraw forfeit all rights to a refund or reduction in fees.

Refund Policy
Students must officially withdraw through the Office of Academic Affairs. Students who fail to officially withdraw forfeit all rights to a refund or reduction in fees.
Refund Schedule

Courses Fifteen Weeks or Greater in Length

<table>
<thead>
<tr>
<th>Official Date of Withdrawal</th>
<th>Charge</th>
<th>Refund</th>
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</thead>
<tbody>
<tr>
<td>Last day to Register</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Week 2 of classes</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>Week 3 of classes</td>
<td>40%</td>
<td>60%</td>
</tr>
<tr>
<td>Week 4 of classes</td>
<td>60%</td>
<td>40%</td>
</tr>
<tr>
<td>Week 5 of classes</td>
<td>80%</td>
<td>20%</td>
</tr>
<tr>
<td>After 5th week of classes</td>
<td>100%</td>
<td>0%</td>
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Courses Greater than Six Weeks but Less than Fifteen Weeks in Length

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<tbody>
<tr>
<td>Last day to Register</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>Week 2 of classes</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>After 2nd week of classes</td>
<td>100%</td>
<td>0%</td>
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Courses Six Weeks or Less in Length

<table>
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<tr>
<th>Official Date of Withdrawal</th>
<th>Charge</th>
<th>Refund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to Register</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>After 1st week of classes</td>
<td>100%</td>
<td>0%</td>
</tr>
</tbody>
</table>

If a student officially withdraws after the posted cancellation deadline and on or before the first day of the term, they will be charged a non-cancellation fee of $150 for tuition and $150 for room and board for the fall and spring term. There is no non-cancellation fee for the summer term(s). If a student officially withdraws after the first day of classes, they will be charged an administrative withdrawal fee of $100 for the fall and spring terms and $50 fee for the summer and bi-terms. A student is not eligible for any financial aid prior to the first day of class attendance. No Refund of Tuition or fees will be applied for dropping a course after the last day to add a course for the term has expired.

TREATMENT OF TITLE IV AID WHEN A STUDENT WITHDRAWS

The law specifies how your school 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, Academic Competitiveness Grants, National SMART grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Federal Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies) 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 prorated basis. For example, if you completed 30% of your payment period or period of enrollment, you earn 30% of the assistance you are 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 your 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 of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other school charges. If you do not give your permission (some schools ask for this 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.

If you receive (or your school or parents receive 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. Your 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 maximum 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 refunds 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-fedaid (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.