

CENTRAL CHRISTIAN COLLEGE OF KANSAS
2023-2024 CATALOG ADDENDUM
OCTOBER 10, 2023

FINANCIAL AID

Students wishing to apply for financial aid should complete the Free Application for Federal Student Aid (FAFSA). This application will calculate the Expected Family Contribution (EFC) as determined by the federally-approved Need Analysis System. The College will use the calculations, found on the FAFSA, to determine each student's need. Need is the difference between the EFC and the cost of education at Central. After a student has been admitted to Central Christian College of Kansas, the Financial Aid Office will work with the student to develop an award package for revision and approval.

ACCEPTANCE STATUS

FULL ACCEPTANCE

Students that have been fully accepted may be eligible to apply for Federal Title IV Financial Aid.

PROVISIONAL ACCEPTANCE

The student is eligible for Federal Title IV financial aid during the provisional acceptance period; however, he/she must satisfy the requirements of the provision before receiving aid for additional terms.

CONDITIONAL ACCEPTANCE

The student on a conditional acceptance is not eligible for Federal Title IV financial aid and will not be charged. Students are given one module to provide the additional documents needed in order to make a full or provisional admissions decision.

AWARD AND DISBURSEMENT

ELIGIBILITY

Enrollment status affects the awards a student is eligible to receive. The following chart details how enrollment status affects each award.

Enrollment Status and Availability				
Award	Full-time 12 hrs.	$\frac{3}{4}$ time 9-11.5 hours	$\frac{1}{2}$ time 6-8.5 hours	Less than $\frac{1}{2}$ time, <6 hours
Federal Pell Grant	Full	$\frac{3}{4}$	$\frac{1}{2}$	$\frac{1}{4}$
Federal SEOG	Full	Full	Full	Full
Federal Stafford Loan	Full	Full	Full	None
Federal Work Study	Full	Full	Full	None
KS Grants	Full	None	None	None
Institutional Grants	Full	$\frac{3}{4}$	None	None

PROCEDURE

Students who are admitted to Central Christian College of Kansas may request a financial aid estimate prior to an anticipated start date. Once the FAFSA is received and all

additional financial aid documentation is provided, Financial Aid staff will provide the student with a Financial Aid Award Letter.

A returned signed award letter, completed Master Promissory Note, and an online Entrance Counseling are required before disbursements of Federal Direct Loans and Federal Parent Loans (PLUS) can occur. The FAFSA may require the financial aid staff to request additional documentation in order to verify information provided before aid can be disbursed.

Students who have returned a signed Financial Aid Award Letter prior to the beginning of the term may receive institutional scholarships and grants, any received outside scholarships, and allowance toward other pending awards on the add/drop day. Federal student aid program awards will be disbursed and applied to the student's account early in each term. First time-borrowers will not have loans disbursed for 30 days.

If a student enrolls without financial aid paperwork being completed, the student will not receive any financial aid until all documentation is provided to the financial aid office. Within a few weeks of receiving all the required documentation, the student should receive his or her financial aid awards (as long as it is not past the deadline for late disbursements in each program).

Students will be given 14 days to cancel any loan disbursement from the date they were notified of any loan posting to their account. Cost of Attendance/Budgets

The table below illustrates how the College determines Cost of Attendance for different programs. Actual fee costs can be viewed in the "Tuition, Fees, and Charges" section of the Catalog. Charges are subject to change as directed by the Board of Trustees. Central Christian College of Kansas reserves the right to make changes without prior notice.

Cost of Attendance serves as the basis for calculating Financial Aid, which is more than the direct costs actually due to the College. For students not attending full-time or in living arrangements different from the ones displayed below. Cost of Attendance information can be obtained from the Financial Aid office.

SCHOOL OF PROFESSIONAL & DISTANCE EDUCATION (ONLINE)

	Full-Time Off-Campus	Full-Time (with parent)
Tuition & Fees	\$11,200	\$11,200
Books & Supplies	\$ 1,200	\$ 1,200
Room & Board	\$20,430	\$ 10,154
Loan Fees	\$ 70	\$ 70
Miscellaneous	\$ 2,000	\$ 2,000
Transportation	\$ 1,000	\$ 1,000

SCHOOL OF LIBERAL ARTS & SCIENCES (RESIDENTIAL)

	On-Campus	Off-Campus
Tuition & Fees	\$30,800	\$30,800
Books & Supplies	\$ 1,200	\$ 1,200
Housing & Meals	\$ 8,950	\$11,836
Loan Fees	\$ 70	\$ 70
Miscellaneous	\$ 1,500	\$ 1,500
Transportation	\$ 1,000	\$ 2,400

SCHOOL OF GRADUATE STUDIES

	Off Campus
Tuition (Assumes 9 hours full time)	\$11,880
Books & Supplies	\$1,200
Housing & Meals	\$20,238
Loan Fees (Assumes maximum Loan borrowed)	\$217
Miscellaneous	\$2,000
Transportation	\$500

TEXTBOOKS

Central Christian College of Kansas maintains an on-line bookstore. Students can identify the texts and materials their faculty have selected for their classes by looking up the classes on their class schedule in e-Campus. Students are welcome to purchase their texts and materials at any site at which they believe they can obtain the best value. However, financial aid recipients may be able to use a "Book Voucher" to "charge" their textbooks against their future stipend/refund check at e-Campus.com.

REFUNDS & RETURN OF FUNDS

Please see the TUITION, FEES, AND CHARGES section of the catalog for information on the refund policy and the required return of Title IV funds and other sources of aid in the event of withdrawal from the College.

SOURCES OF AID AVAILABLE TO BOTH SAS (RESIDENTIAL) AND SPE (ONLINE) STUDENTS

GRANTS (FEDERAL & STATE)

Federal Pell Grant (undergraduate only)

The Federal Pell Grant program provides for the payment of awards to students based on financial need. The application and award process is outlined as follows:

1. A student must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov.
2. The U.S. Department of Education will provide Central with a payment schedule with which to calculate the student's award based on the EFC reported on the FAFSA. Award amounts are based on this schedule and may vary in amounts from year to year.

Federal Supplemental Educational Opportunity Grant (SEOG) (undergraduate only)

Federal Supplemental Educational Opportunity Grants (FSEOGs) are available to students with high financial need as determined by the Federal Need Analysis System with FAFSA. Generally funds in this program are limited to students whose FAFSA results in a zero EFC.

Kansas Comprehensive Grant (undergraduate residential only)

Residents of the state of Kansas attending Central Christian College of Kansas may be eligible up to \$3500 under the Kansas Comprehensive Grant (KCG) program. A FAFSA must be received by the Department of Education by April 1 for the following fall. Eligible students must be enrolled full-time (minimum of 12 credits per semester) and have sufficient "financial need".

Kansas residents should also go to the Kansas Board of Regents / Financial Aid website to learn about more Kansas State scholarships for which they may be eligible to apply. The deadline to apply for most of these scholarships is May 1 preceding the fall term.

LOANS

Subsidized Federal Direct Loan (undergraduate only)

Under the Federal Direct Loan Program, a student borrows from the Department of Education. Eligible students may be eligible for a loan if they are enrolled or have been accepted for enrollment at least on a half-time basis in an eligible program. FAFSA is required to determine if a student is eligible for this assistance.

Grade Level	Subsidized/Total combined with Unsubsidized Annual Loan Amounts for:	
	Dependent Students	Independent Students
Freshman	\$3500/\$5500	\$3500/ \$9,500
Sophomores	\$4500/\$6500	\$4500/\$10,500
Juniors	\$5500/\$7500	\$5500/\$12,500
Seniors	\$5500/\$7500	\$5500/\$12,500
Graduate Student	N/A	\$0/\$20,500

The federal government subsidizes (pays) the interest on the Federal Direct Student Subsidized Loan until six months (grace period) after the student graduates, leaves school, or drops below half-time status. Repayment begins following that six-month grace period. Standard repayment schedules may be extended over a ten to twenty-five-year period.

As of July 1, 2013, students must finish their program of study within 150% of the published timeframe to continue receiving the interest subsidy.

Unsubsidized Federal Direct Loan

For undergraduate students who do not qualify for the maximum amount of the Subsidized Federal Direct Loan based on financial need, their Unsubsidized Federal Direct Loan can be increased commensurately. A student can borrow the same amounts as the Subsidized Federal Direct Loan; however, with the unsubsidized loan, the student does not receive an interest subsidy as the Subsidized Federal Direct Loan program. The student is responsible for the interest which begins accruing shortly after disbursement and is capitalized onto the principal balance if not paid. Repayment obligations are the same as the Subsidized Federal Direct Loan Program.

Dependent students may borrow \$2,000 more than the maximum subsidized loan limits in the form of an Unsubsidized Direct Loan.

Independent students or dependent students whose parents are unable to borrow the Federal Parent Loan to Undergraduate Students (PLUS) are eligible for additional unsubsidized Stafford loan amounts as follows:

Additional Unsubsidized Loan Amounts for Undergraduate Dependent Students Whose Parents Cannot Borrow in Parent (PLUS) Loans:	
Grade Level	Amount
Freshman and Sophomores	\$4000
Juniors and Seniors	\$5000

Graduate Unsubsidized Loans:

Graduate students who are enrolled at least half time (3 hours per semester) may borrow up to \$20,500 annual loan limit. This loan is interest bearing and the rate is adjusted annually. Subsidized Loans are not available to graduate students. The process and terms are the same as described above in Undergraduate Unsubsidized Loans.

Federal Grad PLUS Loans:

Graduate students are eligible to borrow the Federal Grad PLUS loan program after they exhausted eligibility for the Graduate Unsubsidized Loan for the year. The process is similar to the parent PLUS loan but the borrower is the graduate student not, the parent. Parents are not eligible to borrow for their graduate student children. The Graduate student logs on www.studentaid.gov > Apply for a Grad PLUS Loan to complete and submit the application. A light credit check is evaluated by the system and if the loan is approved, the graduate student then completes the Grad PLUS Promissory Note and Grad PLUS Entrance Counselling.

In combination, the graduate student cannot borrow a total in the Graduate Unsubsidized Loan and the Grad PLUS loan that exceeds their Cost of Attendance Allows described above. If the graduate student believes that they need additional financial assistance, contact the Financial Aid Office for further instructions and explanation.

Federal Parent Loan

The Federal Parent Loan to Undergraduate Students (PLUS) is available to parents as a means of helping their dependent children to attend college. Parents may borrow an amount equivalent to the Cost of Attendance/Budgets (see above) less other financial aid received. Repayment generally begins 30-60 days after the second loan disbursement but can be deferred until up to six months after graduation, but interest is accruing and if not paid is capitalized onto the principal balance. The PLUS loan does have a larger origination fee and interest rate than the student loans.

The Subsidized and Unsubsidized and Parent PLUS loans are subject to Interest Rates and Origination Fees. Origination Fees are deducted from the loan before the funds are sent to the College from the Federal Treasury. For more information on federal student loans go to www.studentaid.gov.

SOURCES OF AID AVAILABLE TO SAS (RESIDENTIAL) STUDENTS ONLY

The following awards are only available to students attending the School of Liberal Arts and Sciences, as part of the traditional-residential program.

INSTITUTIONAL GRANTS & SCHOLARSHIPS

Academic Scholarships and Connection Grants are only available to those **not** participating in competitive athletics. Athletic Scholarships are awarded at the discretion of the team’s Head Coach and are not awarded in conjunction with Academic Scholarships or Connection Grants. See “Athletic Scholarships” and “Other CCKK Grants” below.

Academic Scholarships

Many of the funds for these grants and scholarships are endowed or annually provided by friends of the College for the benefit of qualified students. These contributions provide partial funding for the academic scholarships.

All students considered for Academic Scholarships listed below must have submitted the below listed documents and demonstrated the below indicated attributes:

- Must have been admitted to CCKK
- Demonstrate qualities which reflect the philosophy of Central Christian College of Kansas
- Must demonstrate writing and problem-solving skills
- Must submit a sincere letter of thanks to the donor(s) who made their scholarship possible. The Advancement Office will provide instructions. Failure to submit the letter of thanks would represent behavior and attitudes unbecoming of a CCKK student and may result in cancellation of the Academic Scholarship.

Academic Scholarships:

Scholarship Title	Qualifications minimum cumulative GPA on a 4.0 scale	Award Amounts	Four Year Total Value	Renewal CCKK cumulative GPA Requirement
President’s	3.75+	\$15,500	\$62,000	3.50
Dean’s	3.50+	\$15,000	\$60,000	3.00
Central	3.00+	\$14,000	\$56,000	2.50
Participation	Standard Admission	\$13,000	\$52,000	2.00

Additional Grants

Additional grants may not be awarded in conjunction with Athletic Scholarships or Academic Scholarships.

Alumni Grant

This grant is available to any dependent of a Central alumnus who attended full-time for at least one semester. This renewable grant is worth 70% of tuition annually.

Christian Education or Home Schooled Grant

Students who have graduated from a Christian high school or home school may be eligible for this grant. All qualifying applicants will receive 50% of tuition annually.

McPherson County or Kansas Students

Qualifying students from McPherson County may receive a grant that is worth 60% of annual tuition. Qualifying students from the state of Kansas may receive a grant that is worth 50% of tuition annually

Athletic & Arts Scholarships

Central Christian College of Kansas offers a robust athletic and arts scholarship program. Award determinations are at the discretion of the individual team Head Coach. The Financial Aid Office adds the Scholarships to the recipients’ awards and processes the awards but does not determine amounts or eligibility. Scholarships can be stacked with “Other CCKK Grants” (see below) but cannot be awarded in Conjunction with Academic Scholarships.

Other CCKK Grants:

The below listed grants may be awarded in combination with Academic Scholarships/Connection Grants or Athletic Scholarships.

Sibling Grant

Siblings that both attend Central Christian College of Kansas in a residential program full time may share a scholarship equal to twenty-five percent of the annual tuition. The family may determine how the twenty five percent will be distributed. Otherwise, it will be distributed evenly. This grant is renewable each year provided that both students continue to enroll at Central Christian College of Kansas.

Church Matching Grant

This grant is available to students who receive scholarship money from their local churches. Central Christian College of Kansas will match the scholarship money up to \$500 for the year (e.g. church scholarship of \$500 plus Central Church Matching Grant of \$500 equals \$1000). Documentation from the church must be on file within the first month of the semester for grant consideration.

Early Bird Grant

A specialized grant in the amount of \$250 for the year offered to students completing specific requirements in preparation for the upcoming academic year. This is currently only offered to new students.

New Students

Must complete all Admissions requirements by the deadline, which is specified by the Admissions Office. Contact the Admissions Office for requirements and deadlines.

FEDERAL AND COLLEGE WORK STUDY

The following award is only available to students attending the School of Liberal Arts & Sciences, as part of the residential program.

Central Christian College of Kansas makes on-campus jobs available to students. Our experience shows that a student can earn up to \$1,800 during the 9-month school year by working 6-10 hours per week. Students receive the federal minimum wage. Funds will be disbursed only in relation to hours worked, every four weeks. Students that show financial need may be eligible to be paid using federal work study funding.

OFF CAMPUS EMPLOYMENT

The McPherson community has a number of off campus employment opportunities. Any off campus employment notifications will be posted in the financial aid office; however, students must go through the hiring process with the respective employer. The decision to seek such employment should be weighed carefully for its effect on a student's academic achievement and activity involvement.

VETERANS

Students who are eligible for VA educational benefits should first contact their nearest Veterans Administration Office for a letter of eligibility before contacting the Registrar's office at Central Christian College of Kansas. An online application is also available at <http://www.benefits.va.gov/gibill>. See also the VETERANS, ACTIVE MILITARY, AND DEPENDENTS/SURVIVORS section of this catalog.