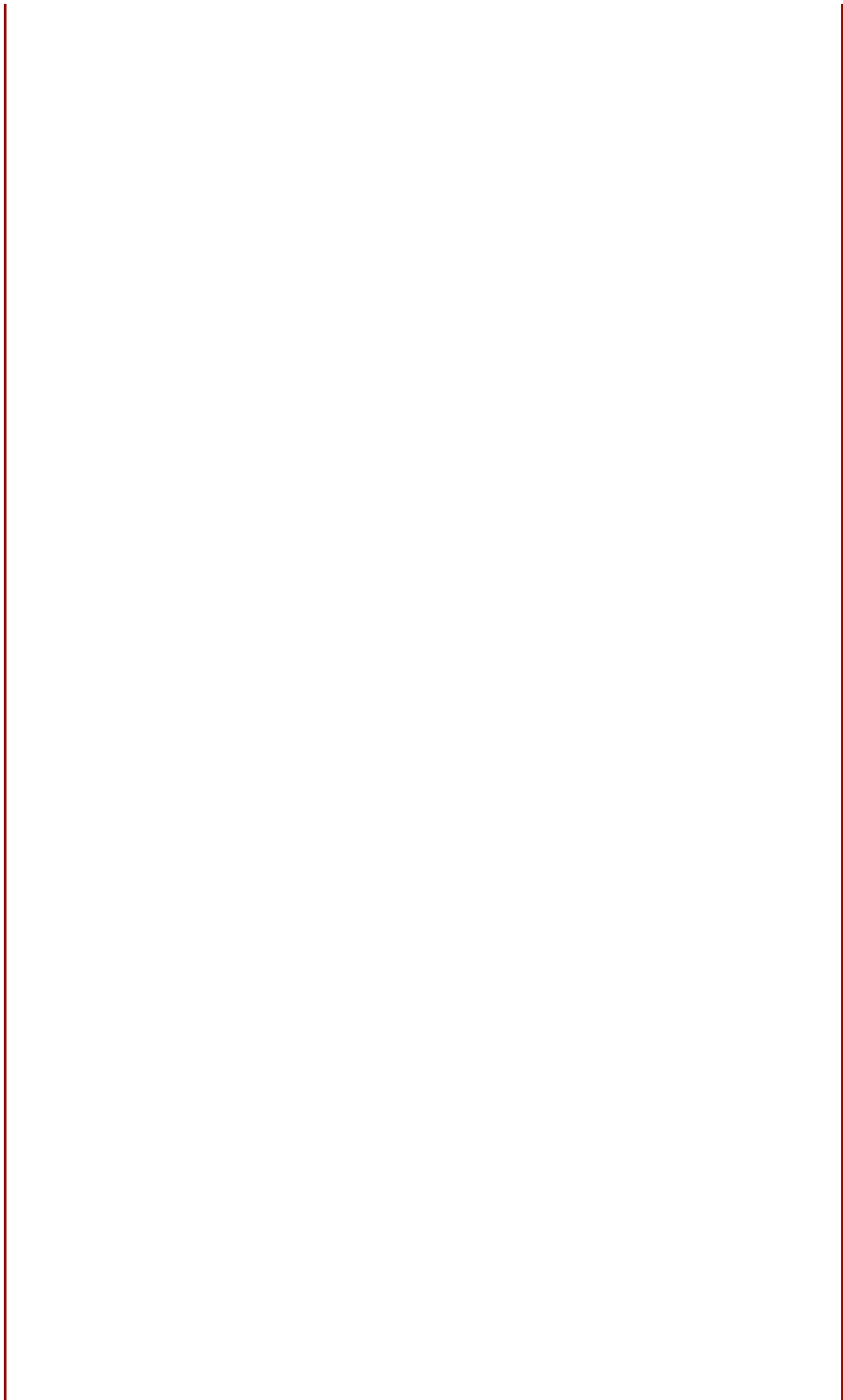


AQUINAS COLLEGE

FINANCIAL AID HANDBOOK



AQUINAS COLLEGE

**Academic Year
2019-2020**



aquinas.edu
(616) 632-2893

Dear Student,

This is your Aquinas College Financial Aid Handbook. Make sure that you read through this carefully.

If you have applied for and are receiving financial aid, you are expected to understand the various policies and procedures outlined in this handbook. Failure to comply with a request from Aquinas or other agencies for further information, or missing a deadline could result in a loss of your financial aid.

The Financial Aid Office at Aquinas College will be more than happy to assist you with any questions you may have regarding the financial aid process. Please call us or visit the office.

Sincerely,
The Financial Aid Office Staff

Darcy Kampfschulte, Director
Danielle Lindloff
Amanda Dietz
Julie Lenio

PHILOSOPHY OF FINANCIAL AID

Aquinas College, an inclusive educational community rooted in the Catholic Dominican tradition, provides a liberal arts education with a global perspective, emphasizes career preparation focused on leadership and service to others and fosters a commitment to lifelong learning dedicated to the pursuit of truth and the common good.

To assist students in attaining a liberal arts education, various Federal, State, and Institutional financial aid programs have been developed over the years. These financial aid programs use a uniform method of assessing each student's ability to contribute toward his or her education. However, it is primarily the student or the student's family that is ultimately responsible for contributing to the student's educational expenses. Financial aid is there to assist those students who do not have the resources to meet their educational expenses on their own.

The Financial Aid Office at Aquinas College is committed to helping all students finance their education at Aquinas.

APPLYING FOR FINANCIAL AID

All students must complete the FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) to be considered for financial aid. This form is published annually by the United States Department of Education Student Financial Assistance Programs, and serves as the primary application for all types of Federal, State and Institutional financial aid. This form is available on-line at www.fafsa.gov. Be sure to have a FSA ID for student and one for parent.

Any student may apply for financial aid and you are encouraged to do so. You must, however, apply and be accepted for Admission at Aquinas College before we will award you any financial aid funds. For college admissions requirements contact the Admissions Office if you are a traditional age student (usually 18-22 years old) or the Registrar/Advising Center if you are a non-traditional student.

ACCREDITATION

Aquinas College is accredited by the Higher Learning Commission. You may contact the Provost to review these documents.

TYPES AND SOURCES OF FINANCIAL AID

There are three types of Financial Aid; gift aid, loans, and employment. Gift aid is in the form of grants and scholarships and does not need to be paid back after college. Loans must be paid back. Loans are generally paid back over an extended period of time, usually after graduation or withdrawal from college. Financial Aid in the form of employment is demonstrated when a student works either on or off campus and the earnings are used to meet educational expenses.

There are four sources of financial aid; Federal, State, Institutional and Private. Federal financial aid consists of the three types listed above; gift, loans and employment. The State of Michigan also awards amounts of money each year, primarily as gift aid but a student may also receive employment assistance through the State of Michigan. Aquinas College awards significant amounts of institutional financial aid to students each year. Also, many private organizations and foundations have funds available through gift aid or loan assistance.

FINANCIAL AID PROGRAMS

Unless otherwise indicated, application for all the financial aid programs listed is made by filing the FAFSA. Eligibility for these programs is ultimately determined by the Financial Aid Office.

STUDENT RECORDS

The Family Rights and Privacy Act of 1974 is a federal law which states that a written institutional policy must be established and that a statement of adopted procedure covering the privacy rights of students must be available. The purpose of the law is to require institutions to maintain the confidentiality of student education records.

Aquinas College conforms with the requirements of the law. For further information concerning access to student records, please contact the Registrar/Advising Center, Hrubby Hall.

APPLICATION PROCEDURES FOR FINANCIAL AID

For optimum consideration for financial aid you should file a FAFSA by March 1 for the semester beginning in August. If you are not sure that you will be attending school, you should fill out the form anyway to reserve funds that may not be available if you wait to complete it.

When you file the FAFSA, there are several important steps that you must complete:

1. You must apply for Admission to the College.
2. When completing the FAFSA (on-line), answer all questions, sign (FSA ID) and date it.
3. Make sure that you release a copy of the form to Aquinas College. (Title IV Code is 002239).

There are several forms that you will need when completing the FAFSA. You will need your, and if applicable your parent's federal income tax return. You will also need statements for nontaxable income benefits received (i.e.: Social Security, child support, etc.). DO NOT send these statements in with your FAFSA but DO keep copies of these forms because the Financial Aid Office at Aquinas College may request copies of these forms.

DETERMINING FINANCIAL NEED

In evaluating a student's need for financial aid, several factors are taken into consideration. The family's income (student's and if applicable, the parent's), their assets and liabilities, size of family and number of siblings in college are evaluated to determine what the family could reasonably contribute toward the student's education. This is called family contribution. This family contribution is subtracted from the student's cost of attendance. Cost of attendance includes tuition charges, room and board allowance (on campus or off), books, supplies, transportation, and miscellaneous expenses. If after the family

contribution has been subtracted from the cost of attendance, there are expenses that are not being met, this is financial need.

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Family Contribution} \\ \hline = \text{Financial Need} \end{array}$$

This financial need amount is then met as best possible with gift assistance, loans and employment. These grants, loans, and employment figures are called a financial aid package.

RECEIVING FINANCIAL AID

When Aquinas receives your FAFSA information, you may randomly be selected for verification by the Federal Government. If so, we will e-mail a request to you for additional documentation. We cannot determine your eligibility for financial aid or certify your loan until we receive the specified items. The deadline to complete verification for the school year is the last business day in November. Failure to meet this deadline could result in loss of Federal and State aid.

If we determine that you are indeed eligible for financial aid, we will send you a Financial Aid Notification. This Notification will list all the types and amounts of financial aid you are eligible to receive. It will also indicate if you are eligible to borrow under any of the student loan programs. You may accept any or all of your financial aid awards. Your financial aid will be credited to your student account. Unless otherwise indicated, all financial aid will be divided evenly between the two semesters of an academic year.

TUITION POLICY

Tuition payments for a semester or a quadmester after all financial aid has been deducted are due in full by the first day of classes unless alternate arrangements for payment have been made through Student Accounts. (616-632-2864)

CREDIT BALANCE

Students will receive email communications each semester from AQ when aid disbursements and refunds have been processed and made available to the student. Aid will be disbursed to the student account and billed charges will be paid. Excess funds will be issued after the drop/add period of the semester, within 14 days of the actual disbursement. All refunds will be issued via electronic deposit (set up in your MyAQ) or via paper check if you have not chosen to enter your banking information. They will be processed and delivered by Huntington Bank. Checks WILL NOT be available for pickup in the Student Accounts Offices. Please make sure we have correct address information on file.

CHARGES

A traditional age student who is enrolled

- for a minimum of 12 credits but not more than 18, will pay a “package” rate tuition. Any credits over 18 will be charged on a per credit hour basis.
- less than full time (12 hours) will pay a per credit hour rate
- less than full time at the start of the semester, and then increases credit hours to full time, will be charged at the “package” rate for the semester.

Students in the Continuing Education and Masters programs will pay a per credit hour rate.

DROPS

All students (regular, CE, Graduate, Guest, Non-degree, etc) have until 4:00 p.m. on the 2nd Friday of the semester/quadsemester to drop a class for a full refund. This is called the add/drop period. Any course dropped after 4:00 p.m. on the 2nd Friday will be charged at the full tuition rate.

Traditional-age students are considered full-time after the 2nd Friday of the semester if registered for 12 or more credits. Full charges will be incurred for any classes dropped after the 2nd Friday. Tuition refunds resulting from schedule changes will be based on the date of official notification by the student in writing to the Registrar/Academic Advising Center.

NO-SHOW

Students who do not officially drop a class within the add/drop period because of non-attendance and are administratively dropped from a class, will be assessed a fee of \$150 per class. For students officially dropping a class, either before the class starts or within the add/drop period, there will be no charge.

WITHDRAWAL

The College assumes that a student beginning a semester intends to complete it. Any student who wishes to withdraw from the College or from the semester must inform the appropriate administrative offices. Regular, full-time students must complete a withdrawal form, available in the Registrar/Academic Advising Center. Any student who withdraws within the add/drop period, of the semester will have no tuition charges. Any student who withdraws after the add/drop period will be subject to tuition charges.

If a student withdraws from ALL classes AND receives Title IV funds, those funds will be pro-rated. Tuition refunds resulting from drops or withdrawals will be based on the date of official notification in writing to the Registrar.

Students are responsible for initiating registration changes.

RETURN OF TITLE IV FUNDS/INSTITUTIONAL REFUND POLICY

If you withdraw from ALL classes AND receive financial assistance, you must contact the Financial Aid Office. We will discuss your rights and responsibilities concerning the College's refund policy. Aquinas College's federal refund policy conforms to the Section 668.22 of the Higher Education Amendments of 1998. Students withdrawing from all classes and receiving Title IV funds (Federal Pell Grant, Federal SEOG, William D. Ford Federal Direct Loan funds) will be subject to the refund policy. This policy applies to students who withdraw or are expelled. The refunds for these students are determined according to the following policy:

1. The term "Title IV Funds" refers to the Federal financial aid programs authorized under the Higher Education Act of

1965 (as amended) and includes the following programs: unsubsidized and subsidized William D. Ford Federal Direct Loans, Federal PLUS Loans, Federal Pell Grants and Federal SEOG.

2. A student's withdrawal date is:
 - a. The date the student began the institution's withdrawal process or officially notified the institution of intent to withdraw.
 - b. The midpoint of the period for a student who leaves without notifying the college.
 - c. The student's last date of attendance at a documented academically related activity.
3. Refunds on charges including tuition, and special fees will be prorated on a weekly basis on the calendar up to the 50% point in the semester. Beyond the 50% point there is no tuition refund. Return of Title IV Funds calculations may result in aid changes through the 60% point of the semester and are calculated on a per diem basis. A copy of the worksheet used for this calculation can be requested in the Financial Aid office.
4. Students withdrawing within the add/drop period of the enrollment period will receive 100% refund.
5. Refunds and adjusted bills will be sent to the student's home address following withdrawal.
6. There are no refunds for incomplete independent study classes.
7. There are no refunds for enrolled students withdrawing from the room and board plans after the start of the semester.
8. In accordance with federal regulations, when financial aid is involved, refunds are allocated in the following order;
William D. Ford Federal Direct Unsubsidized loan
William D. Ford Federal Direct Subsidized loan
William D. Ford Federal Direct PLUS loan
Federal Pell Grant
Federal SEOG
Other Title IV funds
Other State, private, and Aquinas College funds
Student

9. Institutional and student responsibilities in regard to the return of Title IV funds:
 - a. Aquinas College responsibilities include:
Providing each student with the information given in this policy; identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students; returning any Title IV funds that are due the Title IV programs.
 - b. The student's responsibilities include:
Returning to the Title IV programs any funds that were disbursed directly to the student and which the student was determined to be ineligible for via the Return of Title IV funds calculation.
10. The fees, procedures, and policies listed above supersede those published previously and are subject to change at any time.
11. If you believe that your individual circumstances warrant that your charges or refund should be determined in a manner other than the published policy, contact the Student Accounts Office (616-632-2864) for an appeal.
12. To qualify for a refund, it is essential to follow official add, drop, and withdrawal procedures. Students enrolled full time (12 semester hours minimum) are requested to complete a withdrawal form available in the Registrar/Advising Center in Hruby Hall.
13. Tuition refunds resulting from drops and withdrawals will be based on the date of official notification in writing received in the Registrar/Advising Center.
14. Examples of the Refund Policy can be found in the Financial Aid Office.

WITHDRAWALS

All students at Aquinas will have charges adjusted to their accounts if they completely withdraw from all courses according to the following scale:

8-WEEK FORMAT

During the add/drop period\100% refund
During the 3rd week\60% refund
During the 4th week\50% refund
After the 4th week\Full Charges Apply

16-WEEK FORMAT

During the add/drop period\100% refund
During the 3rd week\90% refund
During the 4th week\75% refund
During the 5th week\70% refund
During the 6th week\60% refund
During the 7th week\55% refund
During the 8th week\50% refund
After the 8th week\Full Charges Apply

REPAYMENTS

For purposes of repayment, financial aid funds are applied to a student's account in the order of grants, scholarships, and then student loans. If funds have been released to a student due to a credit balance on his/her account, they are released in the order of student loans, scholarships, and then grants.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Students are required to make satisfactory academic progress toward their degree. All withdrawals, incompletes, and repeat course work are taken into consideration when determining SAP. Incompletes and withdrawals are counted as attempted credits but not completed. Transfer credits are counted as both credits attempted and credits earned, but do not affect the cumulative grade point average. Nontraditional awarding of credit, including credit by exam (AP, IB, CLEP, etc.) and credit for life experience, is counted as both credits attempted and credits earned, but does not affect the GPA. Standards of satisfactory academic progress apply to all students, regardless of enrollment status (full-time, 3/4 time, 1/2 time or less than 1/2 time) or program. All credit hours for which a student has incurred a financial obligation are considered.

Student records will be reviewed for SAP at the end of each semester. Students are considered to meet SAP if their total credit hours successfully completed divided by the total credit hours attempted is at least 2/3 and they meet the Aquinas

cumulative GPA standards below:

Associate's Degree:

- After 12 credits (Aquinas plus transfer credit), 1.800 Aquinas GPA
- After 24 credits (Aquinas plus transfer credit), 1.900 Aquinas GPA
- After 36 credits (Aquinas plus transfer credit), 2.000 Aquinas GPA

Bachelor's Degree:

- After 12 credits (Aquinas plus transfer credit), 1.800 Aquinas GPA
- After 36 credits (Aquinas plus transfer credit), 1.900 Aquinas GPA
- After 60 credits (Aquinas plus transfer credit), 2.000 Aquinas GPA

Master's Degree:

- Maintain a 3.000 Aquinas GPA regardless of number of credits completed.

Students who do not meet the required standards of SAP will receive a Financial Aid Warning notice. While on a Warning status, students are eligible to receive financial aid. They may only remain on Warning status for one semester. Students that are still below standards for a second semester will have their aid canceled. Students may appeal the loss of financial aid under the appeal policy outlined below.

All students who receive financial aid must complete their program within 150 percent of the normal program length, as measured in credit hours. If they exceed the maximum timeframe, they are subject to the loss of financial aid, which can be appealed following the procedure outlined below. The maximum timeframe will be adjusted on an exception basis for students who transfer in credits, change their majors or enroll in a subsequent degree.

APPEAL AND REINSTATEMENT

Students who have lost financial aid eligibility for failure to maintain SAP will be notified in writing of the cancellation of financial aid and urged to contact the Financial Aid Office. Students with mitigating circumstances wishing to appeal the

financial aid cancellation may do so, in writing, to the Financial Aid Office, by the deadline listed on their notification letter. Mitigating circumstances may include but are not limited to illness or injury of the student or immediate family member; death of a relative; or other special circumstance. A committee will evaluate the appeal and determine whether the student will be allowed to continue to receive financial aid on either a Probation or Academic Plan status

THE STUDENT'S APPEAL MUST INCLUDE THE FOLLOWING:

- 1.The reason why the student failed to meet the SAP standard(s) AND
- 2.What has changed in the student's situation so that he or she will now be able meet the SAP standards AND
- 3.Supporting documentation.

If an appeal is granted and financial aid is reinstated, the student will receive aid on either a Probation or Academic Plan status. A student on Probation is required to regain SAP standing by the end of the probationary semester; the terms of the probation will be included in the notice to the student when the appeal is granted.

If a student cannot regain SAP standing by the end of one semester, the student will be placed on Academic Plan status. The terms of the Academic Plan will be included in the notice sent to the student when the appeal is granted, and may include 100% completion (no W or F grades) and a specified minimum semester GPA. The Academic Plan is structured to assist the student in regaining SAP status by a projected point in time not to exceed the maximum timeframe.

Written notification of the appeal committee's decision will be mailed to the student's home address within 10 days. When there is insufficient mailing time between semesters, the student may be contacted by email or phone to advise of status with the official letter to follow so that the student does not miss any classes.

Student progress will be reviewed every semester while on Academic Plan; if a student fails to meet the requirements of the

Academic Plan, he or she will become ineligible for financial aid.

A student may not appeal SAP using the same reason more than once. Neither paying for one's classes nor sitting out for a term affects a student's academic progress status, so neither is sufficient to reestablish aid eligibility.

STUDENT RIGHTS AND RESPONSIBILITIES

As a recipient of financial aid at Aquinas College, you must:

1. Apply and be accepted at Aquinas College, in a degree seeking program, on at least a half-time basis (6 credit hours per semester).
2. Notify the Financial Aid Office of any changes of address, name, or enrollment status.
3. Notify the Financial Aid Office of any changes in your resources. Increases or decreases must be provided and if necessary, changes may result in an adjustment of your financial aid award package.
4. Maintain satisfactory academic progress according to guidelines outlined in the Aquinas College Catalog.
5. Complete entrance counseling and a Master Promissory Note (MPN) for your William D. Ford Federal Direct Loan.
6. Complete loan exit counseling before you either graduate or withdraw from Aquinas College to receive repayment information for any student loans you may have received for attendance at Aquinas College.
7. Notify the Financial Aid Office of any outside scholarships, grants or loans other than William D. Ford Federal Direct Loans or PLUS Loans. If necessary, your financial aid award may be revised.

SUBSTANCE ABUSE POLICY

No student will be eligible to receive financial assistance from the federal government, state government or Aquinas College if the student engages in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance while attending Aquinas College. See also “Aquinas College’s Response to the Drug-Free Schools and Communities Act of 1989” and the Aquinas College Student Conduct Code.

FEDERAL PROGRAMS

Federal Pell Grant - This program awards grant assistance to eligible students as determined by federal needs analysis guidelines. All students who have not yet earned their first undergraduate degree may apply each year by filing the FAFSA.

Federal Supplemental Educational Opportunity Grant (SEOG) - This program, as administered by Aquinas College, is designed to assist the neediest students. Awards range from \$200 to \$4000 per year.

Federal Work-Study - Many students who attend Aquinas College hold part-time jobs on campus. In many cases the student’s wages are paid through this program. Wages are paid directly to the student. Preference for on campus employment is given to the neediest students and those students who are in good academic standing. Students are not allowed to work more than 20 hours per week. For further information on this program, please see the Student Employment Manual available in the Human Resource Office.

William D. Ford Federal Direct Subsidized Loan - Under this program an undergraduate student may borrow, if eligible, up to \$3500 as a freshman, \$4500 as a sophomore, and \$5500 per academic year as a junior and senior with the cumulative maximum \$23,000. The interest rate is fixed (determined by Congress). Repayment does not begin until 6 months after graduation or from the date a student ceases to be enrolled on at least a half time basis, and no interest is charged as long as the student is enrolled at least half time.

William D. Ford Federal Direct Unsubsidized Loan - This loan has the same conditions as the subsidized loan except the borrower is responsible for the interest that accrues while he/she is in school. Interest is automatically capitalized, but the

borrower may choose to make interest payments while in school. Undergraduate borrowers may request \$2000 per academic year in addition to the subsidized limit for their grade level with a cumulative maximum (including subsidized loans) of \$31,000 for dependent students and \$57,500 for independent students. Graduate students may borrow no more than \$20,500 per academic year with a cumulative maximum of \$138,500. Repayment of the principle begins six months after the student ceases to be enrolled on at least a half-time basis at an eligible school. This program is open to students who may not qualify for subsidized or may qualify for only a partial subsidized loan. Borrowers may receive both subsidized and unsubsidized loans totalling up to the applicable limit, if they do not qualify for the full amount permitted under the subsidized loan program. Contact the Financial Aid office for further information.

For periods of enrollment less than the academic year, the William D. Ford Federal Direct Loan (subsidized and unsubsidized) may be pro-rated.

Federal PLUS Loan (PLUS) - Graduate students or parents of dependent students may borrow from this non-need based loan program to assist with college costs. There are no specific loan maximums for the year or cumulative. The maximum amount of the loan cannot exceed the student's cost of education minus other financial aid received in that period. The interest rate is fixed (determined by Congress.) Repayment begins sixty days after the loan is disbursed. *Deferment is available upon request.* Contact the Financial Aid Office for more information.

Other loan options are available. Contact the Financial Aid Office or visit our Website: www.aquinas.edu/financial-aid

STATE OF MICHIGAN PROGRAMS

The State of Michigan has need-based aid programs available for undergraduate students who are Michigan residents. Awards are limited to the cost of tuition and mandatory fees. Students must file a renewal FAFSA every year to determine possible continued program eligibility.

Michigan Competitive Scholarship - This program is available for those students who demonstrate financial need and achieve a qualifying score of at least 1200 on the SAT. To be eligible you must complete a FAFSA by March 1st and indicate Aquinas College as your first choice school.

Michigan Tuition Grant - This program is only available to those students who attend private colleges in the State of Michigan and demonstrate financial need.

To be eligible, you must complete a FAFSA by March 1st and indicate Aquinas College as your first choice school.

AQUINAS COLLEGE PROGRAMS

Each year, Aquinas College awards a significant amount of institutional financial aid to its students. Generally, all Aquinas funds are need-based and are renewable each year by filing a FAFSA. Some restricted scholarships have special criteria for eligibility and renewal so be sure that you understand the guidelines of the particular scholarship you may be receiving. Except in the case of Continuing Education students, a student must be enrolled on a full-time basis to receive Aquinas College funds.

SCHOLARSHIPS FOR CONTINUING EDUCATION STUDENTS

John F. Donnelly Scholarship - This scholarship is available to new adult students. Recipients of this scholarship must meet the requirements for admission to the Continuing Education Program, Masters of Management Program, Masters of Sustainable Business, or Masters in Educational Programs. This scholarship is available to targeted organizations each year and the particular organization will choose the recipients of the scholarship. The amount of the award will be determined by the individual tuition reimbursement policy of the organization.

Norbert J. Hruby Scholarship - This scholarship is available to new adult students. Recipients of this scholarship must meet the requirements for admission to the Continuing Education Program, Masters of Management Program, Masters of Sustainable Business, or Masters in Educational Programs. Recipients of this scholarship will be chosen on the basis of leadership, service and potential for success at Aquinas. Up to ten awards will be made each year.

SPECTRUM SCHOLARSHIPS FOR UNDERGRADUATE STUDENTS

(A letter of demonstrated leadership and/or service to the community, church, family, or Aquinas College is required each year of all Spectrum Scholarship recipients.)

Jerome C. Byrne Scholarship - Aquinas College will award one full tuition and on campus room scholarship to an incoming freshman. The recipient of the scholarship will have a very high grade point average from high school, exceptional test scores and be selected as the top student at the Competition. This scholarship is renewable by maintaining a 3.70 GPA at Aquinas each year.

John E. Veneklasen Scholarship - Each year an incoming freshman may be chosen for a full tuition scholarship. The recipient of this scholarship will have a very high grade point average from high school, exceptional test scores and be selected by the Competition results. This scholarship is renewable by maintaining a 3.5 GPA at Aquinas each year.

R. Paul Nelson Full Tuition Scholarship - Each year, incoming freshmen may be chosen for full tuition scholarships. The recipients of this scholarship will have a very high grade point average from high school, exceptional test scores and be selected by the Competition results. This scholarship is renewable by maintaining a 3.5 GPA at Aquinas each year.

St. Catherine Scholarship - Candidates for this award must meet requirements for the Monsignor Bukowski and/or Academic Leadership awards and are required to attend the on-campus competition during their high school senior year. Recipients of this scholarship must place between sixth and fifteenth in the competition. St. Catherine Scholarships of \$2,000 will be awarded to ten students annually. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.75 GPA.

St. Anselm Scholarship - Candidates for this award must meet requirements for the Monsignor Bukowski and/or Academic Leadership awards and are required to attend the on-campus competition during their high school senior year. Recipients of this scholarship must place between sixteenth and thirtieth in the competition. St. Anselm Scholarships of \$1000 will be awarded to fifteen students annually. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.75 GPA.

St. Albertus Magnus Scholarship - Candidates for this award must meet requirements for the Monsignor Bukowski or Academic Leadership awards and are required to attend the on-campus competition during their high school senior year. Recipients of this scholarship must place between thirty-first and 125th in the competition. St. Albertus Magnus Scholarships of \$500 will be awarded to ninety-five students annually. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.75 GPA.

Valedictorian/National Merit Semifinalist Scholarship - All students who will graduate as valedictorians of their class as well as all students who have been named National Merit Semi-finalists will be eligible to receive the \$1000 merit scholarship. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.75 GPA.

Monsignor Bukowski Honors Scholarship - Students with a combined high school grade point and high test score will be considered for this scholarship. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.75 GPA.

Aquinas Academic Leadership Scholarship - Freshman who excel both in academics and in leadership qualities are honored with this award. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.75 GPA.

Aquinas Presidential Leadership Scholarship - Entering freshmen with a high school GPA of 3.0 or higher having demonstrated leadership qualities through high school, community service, work service or volunteer work will be considered for this scholarship. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.5 GPA.

St. Thomas Aquinas Scholarship - Each year, the Admissions Office will select several students to receive the St. Thomas Aquinas Scholarship. Students selected to receive this scholarship will have shown promise to succeed at Aquinas both in academics and in leadership. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.0 GPA.

Father Philip Hanley Pastoral Scholarship - Each year, Aquinas College awards scholarships to incoming students who have demonstrated through work in their church, a sense of social responsibility, volunteerism, and sensitivity to issues of peace and justice. It automatically renews for the first two years. It is renewable after two years by maintaining a cumulative 2.0 GPA.

Marywood Grant - Freshmen who do not meet the qualifications to receive an academic scholarship will be considered for this grant. The value of the academic grant is determined by high school GPA and test scores. This grant is renewable as long as the student maintains satisfactory academic progress and full time enrollment each year.

St. Dominic Out-of-State Grant - Freshman coming from an out-of-state high school will be considered for this grant. It is renewable by maintaining satisfactory academic progress each year. This award may be combined with other Spectrum Scholarships.

Aquinas Athletic Scholarship - Each year exceptional athletes are chosen by various coaches as recipients of athletic scholarships. The awards are renewable as long as the student meets the criteria outlined in the Athletic Letter of Intent.

Aquinas Alumni Scholarship - This scholarship is awarded to students whose parents are alumni of the college. Applications for this scholarship are available from the Admission Office. In order to renew this scholarship each year, a student must remain a dependent of their parents and maintain satisfactory academic progress..

Aquinas Transfer Scholarship - Students who transfer to Aquinas from another institution of higher education may be considered for the Aquinas Transfer Scholarship. Students may renew this scholarship each year by maintaining a 2.75 grade point average and by filing a FAFSA each academic year.

Aquinas Transfer Honors Scholarship - Students who transfer from another college, have a GPA of 3.5 or higher, and are full time may be considered for the Aquinas Transfer Honors Scholarship. This scholarship is renewed as long as the student maintains a GPA of 2.75 at Aquinas.

Aquinas International Student Scholarship - Each year, the Coordinator of International Recruitment recommends quality foreign students for academic scholarships. Renewal of these scholarships is based upon the student maintaining good academic standing with the college.

Aquinas Dominican Scholarship - This Scholarship is awarded to students who are nieces or nephews of Grand Rapids Dominican Sisters. If the Dominican Sister is also an alumna of the college, the students may also be considered for the Alumni Scholarship. Applications for this scholarship are available from the Admissions Office. To renew, students must maintain a 2.0 GPA.

Aquinas College Grant - This program awards students with remaining financial need after all state and federal assistance have been applied. Students must maintain satisfactory academic progress and file a FAFSA each year to reapply.