

AQUINAS COLLEGE

FINANCIAL AID HANDBOOK



AQUINAS COLLEGE

ACADEMIC YEAR
2017-2018



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
Lisa Newhouse
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 Commission on Institutions of Higher Education of the North Central Association of Colleges and Schools. 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, Hruby 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.

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

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.

If we determine that you are indeed eligible for financial aid, we will send you a Financial Aid Award Notification. This Award 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 awards 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

If your financial aid exceeds your charges for a semester, you will be eligible to receive a refund. Contact Student Accounts (616-632-2864) for the processing of your credit balance.

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 10th business day of the semester/quadmaster to drop a class for a full refund. The 10th business day will always be the 2nd Friday of the semester/quadmaster. Any course dropped after 4:00 p.m. on the 10th business day will be charged at the full tuition rate. Traditional-age students are considered full-time as of the 11th business day of the semester if registered for 12 or more credits. Full charges will be incurred for any classes dropped on or after the 11th business day. 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 initial 10th business day 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 first two weeks of the class, 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 first two weeks of the semester will have no tuition charges. Any student who withdraws after week 2 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. Effective July 1, 2000 Aquinas College adopted the federal refund policy that conforms to the updated version (Section 668.22) of the Higher Education Amendments of 1998. Students withdrawing from all classes and receiving Title IV funds (Pell Grant, SEOG, William D. Ford Federal Direct/ PLUS Loan funds) will be subject to the new 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, 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 per diem basis on the calendar up to the 60% point in the semester. Beyond the 60% point there is no refund. A copy of the worksheet used for this calculation can be requested in the Financial Aid office.
4. Students withdrawing within the first two weeks 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:
 - Unsubsidized William D. Ford Federal Direct loan
 - Subsidized William D. Ford Federal Direct loan
 - 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 in the semester long format) 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 first two weeks\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 first two weeks\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

APPEALS

Any exception or appeal of a refund decision must be made in writing to the Student Accounts Office, 1700 Fulton St. E, Grand Rapids MI 49506.

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 POLICY FOR FINANCIAL AID

It is the policy of Aquinas College to provide financial aid to students who meet the normal academic standards established by the College and who are making adequate progress toward their degree. Satisfactory Academic Progress for financial aid requirements shall be defined according to the tables displayed within these guidelines.

EVALUATING PROGRESS

Academic Progress is evaluated at the end of each academic year to determine a student's financial aid eligibility for the following academic year.

At the time of evaluation, if a student is noted as not making progress, she/he will be placed on Satisfactory Progress Probation for one academic year. By the end of this probationary academic year, the student must meet the stated cumulative hours requirement of that academic year defined within the tables. Should the student fail to meet the required number of hours, she/he will no longer be eligible for financial assistance for the following academic year.

PROCEDURES FOR APPEAL

Upon written appeal by the student, failure to meet satisfactory academic progress requirements will be evaluated by the Director of Financial Aid and a committee appointed by the college. The student will be notified of the decision within three weeks of receipt of the appeal.

MEASUREMENT OF PROGRESS

Academic Progress is defined in terms of the number of credit hours a student has earned at Aquinas College in relation to the number of years in attendance. The following tables demonstrate the minimum requirements a student must meet to remain in good standing.

SATISFACTORY ACADEMIC PROGRESS — TABLE #1										
After this number of Academic Years in attendance:	1	2	3	4	5	6	7	8	9	
A Full-Time student must have earned at least this number of hours:	16	40	68	96	124					
A Part-Time student must have earned at least this number of hours:	8	20	34	48	63	78	93	108	124	
NOTE: Academic progress is measured against a normal maximum of five (5) academic years as a full-time student. For the part-time student, progress is measured against a maximum time frame of nine (9) academic years.										

- NOTES:
1. An Academic Year equals two (2) semesters plus summer sessions in which a student enrolls during the summer directly following the academic year under review.
 2. A semester in which a student is enrolled for less than six (6) hours will not be counted when determining academic progress.
 3. A full-time student is one who is enrolled for at least 12 hours per semester. A part-time student is one who is enrolled in not less than six (6) hours but not more than 11 hours per semester.
 4. The student's academic progress will be measured against his/her **EARNED HOURS**. Therefore, if a student withdraws from a course or receives an incomplete, the hours of these classes will not be considered when measuring his/her academic progress.
 5. CLEP hours are **not** included in the measurement of **EARNED HOURS**.

SATISFACTORY ACADEMIC PROGRESS — TABLE #2

<u>Semester #</u>	<u>Full-Time Enrollment</u>	<u>Part-Time Enrollment</u>
1	8	4
2	8	4
3	12	6
4	12	6
5	14	7
6	14	7
7	14	7
8	14	7
9	14	7
10	14	7
11		7
12		7
13		7
14		7
15		8
16		8
17		9
18		9

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

Pell Grant - This program, designed to be the base of all financial aid, awards grant assistance to eligible half or full-time students as determined by federal needs analysis guidelines. All students who have not yet earned their first undergraduate degree may apply for this program.

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.

College 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 Loan Subsidized - 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 Loan Unsubsidized - 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

All State of Michigan Programs are need based and are restricted to tuition and mandatory fees. The State makes awards to all eligible students assuming they are paying the full-time regular student tuition rate. It is the College's responsibility to monitor awards to reflect actual costs; and, in the case of Continuing Education and Masters students, because tuition rates are less, some students may not be eligible for these programs or may only be eligible for a reduced amount.

Michigan Competitive Scholarship - This program is available for those students who demonstrate financial need and have a qualifying score on their SAT standardized test in high school. To receive this award you must complete a FAFSA 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 apply for this program, you must complete a FAFSA 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 TRADITIONAL 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 is renewable by maintaining a 3.0 GPA at Aquinas each year.

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 is renewable by maintaining a 3.0 GPA each year at Aquinas.

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 is renewable by maintaining a 3.0 GPA at Aquinas each year.

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 Semifinalists will be eligible to receive the \$1000 merit scholarship. For renewal of this scholarship a student must maintain a GPA of 3.0.

Monsignor Bukowski Honors Scholarship - Students with a combined high school grade point and high test score will be considered for this scholarship. Recipients of this scholarship may renew it each year by maintaining a 3.0 GPA at Aquinas and by filing a FAFSA each year.

Aquinas Academic Leadership Scholarship - Freshman who excel both in academics and in leadership qualities are honored with this award. Recipients of this scholarship may renew this scholarship each year by maintaining a 3.0 GPA at Aquinas and by filing a FAFSA each year.

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. Recipients may renew this scholarship by maintaining a 2.75 GPA at Aquinas and by filing a FAFSA each year.

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.

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. For renewal of this scholarship, a student must maintain a 2.5 GPA and by filing a FAFSA each year.

Father Philip Hanley Pastoral Scholarship - Each year, Aquinas College awards one scholarship to each Catholic parish and selected non-Catholic parishes in the State of Michigan. Eligible candidates will be those who qualify for admission to Aquinas and have demonstrated a sense of social responsibility, volunteerism, and sensitivity to issues of peace and justice. For renewal, students must maintain a GPA of 2.5 and file a FAFSA each year.

St. Dominic Out-of-State Grant - Freshman coming from an out-of-state high school will be considered for this grant. This award is \$2,000 and is renewable for up to five years of study provided the student maintains a minimum 2.5 grade point average or better each year at Aquinas. 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. Recipients of the athletic scholarships may renew these each year by abiding by the guidelines outlined on the Athletic Letter of Intent and by maintaining a 2.0 GPA at Aquinas.

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

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 a 2.0 GPA.

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.

