

# Financial Information

## TUITION AND FEES

### Full-Time Tuition

**\$8,785.00 per semester**

Full-time tuition is a flat-rate which allows students to take from 12 to 20.5 credits per semester in any College delivery system or venue. This tuition does not cover summer sessions or intersessions. Credits in excess of 20.5 per semester incur charges at the current per credit rate.

### Part-Time Tuition

**\$390.00 per credit**

Students taking .5 to 11.5 credit hours per semester in any College delivery system or venue will be billed at the per credit rate of \$390.00. Part-time students may be eligible for some financial aid, but are not eligible for institutional grants.

## ROOM AND BOARD

### Room and Board

**\$4,380.00 per semester**

Students wishing to live on campus must be full-time students taking a minimum of 12 credits per semester. Room and Board rate noted above is based on double room rate in any residence hall, and the 19 meals per week board plans. All resident students must participate in a meal plan.

### Resident Student Board Plans

|              |                                    |            |
|--------------|------------------------------------|------------|
| 19 meal plan | (includes 100 KC\$ Dining Dollars) | \$2,180.00 |
| 14 meal plan | (includes 100 KC\$ Dining Dollars) | \$2,080.00 |
| 10 meal plan | (includes 200 KC\$ Dining Dollars) | \$2,040.00 |

\*First-year students are required to have the 19 meal per week meal plan; sophomores, juniors, and seniors may choose between the 19 meal plan and 14 meal plans. Seniors only may choose the 10 meal plan.

## COMMUTER STUDENTS

Commuter meal plans are available to both full-time and part-time commuter students.

### Commuter Student Meal Plans

|               |   |          |
|---------------|---|----------|
| 5 Square Plan | (includes 75 meals per semester, 100 KC\$ Dining Dollars) | \$585.00 |
| On the Move   | (includes 30 meals per semester, 100 KC\$ Dining Dollars) | \$325.00 |

*Note: All of the expenses apply to a semester. To determine the cost of the entire academic year, multiply the appropriate number by two.*

## ADDITIONAL FEES

**Deposit:** Keystone requires students to pay a non-refundable advance deposit as a sign of firm intent to attend the College. New resident students pay a \$200 non-refundable enrollment deposit, and for new commuting students, it is \$100. This deposit is applied toward tuition, fees, and/or room and board charges when the student enrolls. Returning resident students are required to pay a \$350 non-refundable advance deposit each year to participate in room selection and course selection for the upcoming academic year. Returning commuting students are required to pay a \$100 non-refundable advance deposit each year to participate in course selection for the upcoming academic year. The College reserves the right to accept deposits only from returning students whose student account is in good financial standing.

**Security Deposit:** Each resident student is required to pay a security deposit of \$200 per year. This deposit is applied toward damage charges that may be billed to the student. The unused portion of the security deposit is refunded.

**Health Insurance:** All students taking 12 or more credits must have health insurance. Proof of health insurance coverage must be presented to the Health Services Office each year PRIOR to the beginning of classes. Students will be billed for health insurance unless waived by timely presentation of proof of appropriate

insurance coverage. The cost of the insurance obtained through the College depends on the rate charged by the carrier for that year. Students who do not show proof of insurance prior to the start of classes will not receive any refunds on the health insurance premiums from Student Business Services.

## REQUIRED FEES

**Application Fee:** \$30 - The application fee is used to defray costs of processing an applicant's credentials for admission to the College.

### **New Student Orientation (NSO) Program**

**Fee:** \$125 - The NSO program fee helps defray the cost of expenses incurred during the multi-day Keystone Compass program.

**Registration Fee:** \$200 - The one-time registration fee is charged at the beginning of a full-time student's first term at the College. This fee helps pay the expenses for the student's initial Mapping Day and the registration process necessary at the beginning of each term.

### **Comprehensive College Fee**

The Comprehensive College Fee (\$425.00 per semester) for **full-time students** is billed to all students taking 12 or more credits at Keystone College. Allocation of fees is determined by the College administration to offset costs of operating expenses for student government and clubs, publication of the yearbook, special student services such as trips and excursions, and the purchase of new equipment to improve the overall activities at the College. The fee is used to provide students with enhanced services such as, but not limited to, telecommunications, computer network connectivity, personal e-mail address with web access, the Blackboard Learning solution, multimedia equipped classrooms, computer labs offering the latest software from Microsoft® and other vendors, campus-wide Internet access, and library references material access.

|  |                          |
|--|--------------------------|
| Full-time students<br>12 credits or more | \$425.00<br>per semester |
| Part-time students<br>6.0-11.5 credits   | \$200.00<br>per semester |
| Part-time students<br>.5-5.5 credits     | \$100.00<br>per semester |

**Part-time students** taking less than 12 credits are billed the Comprehensive College Fee based on the number of credits they are taking at Keystone College. Allocation of fees is determined by the College administration to offset costs of operating expenses for student government and clubs, publication of the yearbook, special student services such as trips and excursions, and the purchase of new equipment to improve the overall activities at the College. The fee is used to provide students with enhanced services such as, but not limited to, telecommunications, computer network connectivity, personal e-mail address with web access, the Blackboard Learning solution, multimedia equipped classrooms, computer labs offering the latest software from Microsoft® and other vendors, campus-wide Internet access, and campus-wide references material access.

**Books and Supplies:** \$750 - The estimated cost of books and supplies for a full-time student is \$750 per semester. However, costs vary according to major.

## MISCELLANEOUS FEES

**Course Lab or Supplies Fee:** Some courses entail special services or use supplies for which fees are assessed. Most art studio courses require a modeling and/or supply fee; most courses in culinary arts, early childhood, hospitality, or science require a supply fee; most courses involving computer usage require a supply fee; and some physical education activities require a fee to cover special costs incurred. These fees vary from course to course; see course descriptions beginning on page 196 for specific fees.

**Graduation Fee:** \$200 - This fee helps to defray the cost of evaluating the student's academic record to determine eligibility for graduation, purchasing the student's graduation cap and gown, ordering the student's diploma, and providing the commencement program and the graduate reception. Students who are excused from attending graduation by the President of the College will receive their diplomas in the mail and may request that their caps and gowns be mailed if they wish. (There is no reduction in the fee for graduates who do not attend commencement.)

The College also levies charges for special situations. (These may apply to full- and part-time students.) These charges are listed below:

| Miscellaneous Fee              | Cost             | Special Considerations   |
|--------------------------------|------------------|--|
| Administrative Schedule Change | \$50.00          | Student does not submit forms when dropping/adding class(es)       |
| Change of Schedule             | \$10.00          | After first 10 days of semester                                    |
| Course Audit                   | \$215.00/credit  | See page 53 of this catalog  |
| Credit by Assessment           | \$75.00/credit   | See page 53 of this catalog  |
| Transcript                     | \$5.00           | See page 57 of this catalog  |
| Vehicle Registration           | \$50.00/semester | Parking a vehicle on campus  |
| Late Registration              | \$25.00          | Registration after scheduled registration period has ended         |
| Housing Assignment Change Fee  | \$25.00/request  | Student requests a change of housing assignment in residence halls |

*The Trustees of the College reserve the right to change fees whenever such action is deemed advisable. Every effort will be made to notify students and parents well in advance of any major changes in cost.*

## STUDENT INVOICES/ CLASS SCHEDULES

The Office of Student Business Services, located on the first floor of Ward Hall, is responsible for billing and collection of all tuition and fees.

The annual billing cycle for a student taking classes in the traditional schedule is based on two semesters beginning in August and January of each academic year. Students taking classes in the Weekender schedule have a billing cycle based on trimesters beginning in September, January, and May of each academic year.

Instruction for payment of semester/trimester/program bills is sent by mail to all registered students, with due dates indicated. Fall semester bills are sent the second week of June for registered students, and weekly thereafter,\* depending on the date of registration.\* Spring semester bills are sent the second week in November for registered students, and weekly thereafter if changes occur. Students who do not receive a semester bill are responsible for notifying the Office of Student Business Services by calling (570) 945-8369 or by e-mailing StudentAccounts@keystone.edu. Student account information is also available to students via KC Connect.

It is the student's responsibility to obtain, complete, and return the Financial Responsibility Agreement prior to the beginning of each academic year at Keystone College. Any outstanding balance which remains on a student's account after deduction of financial aid, grants, scholarships, and loans should be paid in accordance with the billing instructions. A specific due date is publicized on billing statements. Following registration, a monthly statement will be sent to each student's home address, generally the second week of the month. This statement will show any outstanding balance, as well as charges incurred for that month, due upon receipt. In addition, for all balances not paid in full when due, the student is responsible for all costs incurred by the College to collect such debt. This may include, but is not limited to, collection costs, litigation/attorney fees, and court costs.

Students who are unable to pay in full by the stipulated time may contact the Office of Student Business Services prior to the bill's due date to review the College's payment plan options.

Payment of the term bill may be made in person or by mail. Checks or money orders should be made payable to Keystone College. The College also accepts VISA, MasterCard, Discover, and American Express credit cards. Cash should not be sent through the mail.

Students wishing to wire transfer their payment to the College should use the following account information:

PNC Bank  
ABA # 031300053  
Scranton, PA 18501

For further credit to Keystone College  
Account # 9009700944

A \$15 charge for each wire transfer will be reflected on the student's account as a "bank charge."

Questions relating to any charge appearing on a monthly billing statement should be brought to the attention of the Office of Student Business Services within five days of receipt of the billing statement.

The full payment of each term's bill is a prerequisite for official enrollment for the term, for registration in a new semester, for retention of on-campus housing, for receipt of credit for coursework, for participation in commencement exercises, and for issuance of grade reports and transcripts.

*\*If changes occur or initial registration has occurred.*

**Returned Checks:** A service charge of \$25 is assessed to the student's account if a check presented for payment is returned to the College as uncollectible.

## FINANCIAL CLEARANCE

Financial clearance is obtained by students through Student Business Services when their student accounts are considered to be in good financial standing. Financial clearance is needed to register for courses, apply for student housing, maintain course registration and house assignments, receive official College transcripts, participate in commencement, and receive a diploma.

The College reserves the right to terminate the registration of a student who has an outstanding financial obligation to the College, after sufficient notice has been given to the student. The College reserves the right to hold transcripts and diplomas as a result of

nonpayment of obligations and to forward delinquent accounts to collection agencies and to levy a collection fee. Holds are removed upon satisfaction of the outstanding obligation. The terminated student may petition for reinstatement of enrollment by satisfying the indebtedness to the College and paying the \$50 reinstatement fee. The College does not guarantee that the previous course selections will be available upon reinstatement.

The privileges of registration, advance registration, receipt of a diploma at commencement, and receipt of transcripts of record are barred to students having outstanding obligations to the College. Obligations may take the form of unpaid monies, unreturned or damaged library books and equipment, parking fines, other charges for which a student may become legally indebted to the College, and failure to meet immunization requirements or to comply with disciplinary sanctions or administrative actions.

## WITHDRAWALS, REFUNDS, AND CREDITS

Withdrawing from or dropping a course may adversely affect a student's financial aid eligibility. All students should speak with a member of the Financial Assistance and Planning Office prior to withdrawing from or dropping a course.

A student seeking to withdraw from the College during a semester must schedule an appointment with the Retention Assistant to complete an exit interview and begin the withdrawal process. Merely notifying an instructor or academic adviser is not sufficient. Once a withdrawal is authorized by the Dean of Academic Affairs, tuition refunds will be made as outlined below.

A student in the Weekender schedule seeking to withdraw from Keystone College during a trimester must submit written notice of withdrawal to the Assistant Director of Adult Admissions or the Towanda Center or Delaware Valley Coordinator. Merely notifying an instructor or academic adviser is not sufficient.

Tuition refunds will be calculated according to a percent of payment period completed when a withdrawal is authorized. Upon completion of the refund process any outstanding balance due to Keystone College is the responsibility of the withdrawing student. Contact the Student Business Services Office with any questions.

A student who leaves the College due to dismissal for disciplinary reasons is not entitled to any refund. No credits on any charges will be made to students who have been suspended or expelled from the residence halls and/or the College. Room charges are not refunded at any time, and board credits are prorated as of the end of the calendar week of withdrawal.

### **Refund Policy**

If a student completes the official withdrawal process before the first day of classes for the payment period, Keystone College will refund 100% of all tuition, lab fee(s), activities fee, health fee, technology fee, and room and board charges. Keystone College will return all respective Title IV awarded monies, in full, to the appropriate program accounts.

When a student withdraws on or after the first day of classes, Keystone College will refund the difference between any amount paid toward tuition and board charges (which includes financial aid payments) and the amount of charges retained on the student's account for the period of the student's attendance. The charges retained on the student's account are in accordance with the return of Title IV Refunds Policy, as directed by federal regulations.

A student who withdraws on or before the 60% point of time in the period of enrollment, for which the student has been charged, is only eligible to receive the amount of Title IV Federal Aid earned during his or her actual enrollment. Keystone College must, per federal regulations, calculate a refund of Title IV Federal Aid to be returned under the federal refund calculation. Refunds of tuition and board, if applicable, for students as a result of an official withdrawal will be made according to the appropriate tuition

refund schedule. These schedules are listed further in this section.

The room charge is not refundable due to a withdrawal; however, board is prorated as of the end of the calendar week of withdrawal. Institutional fees are not refunded. An unofficial withdrawal will be calculated at a maximum refund of 50%.

The date used to calculate the refund is the official withdrawal date as determined by Keystone College. Backdating withdrawal dates is not permissible.

After the last day to add classes, no reduction is granted to a student who withdraws from one or more courses but remains registered in others. No adjustment is made from full-time to part-time status after the add deadline.

The Title IV portion of the refund will be distributed to the Title IV programs, up to the full amount received from each program for the enrollment period in question. Title IV funds are returned to the appropriate accounts in the following order:

1. Federal Unsubsidized Loans
2. Federal Subsidized Loans
3. Federal Perkins Loans
4. Federal Parent Plus Loans
5. Federal Pell Grants
6. Federal SEOG
7. Other Title IV Programs

Written examples of the applications of these refund policies are available, upon request, from the Financial Assistance and Planning Office.

## Tuition Refund Schedules Traditional Fall and Spring Semesters

| Segment of Semester              | Refund    |
|----------------------------------|-----------|
| Prior to the start of classes    | 100%      |
| Up to the end of the first week  | 90%       |
| Up to the end of the second week | 75%       |
| Up to the end of the third week  | 60%       |
| Up to the end of the fourth week | 45%       |
| Up to the end of the fifth week  | 25%       |
| Beyond the fifth week            | No Refund |

## Weekender Trimesters

| Segment of Trimester                              | Refund    |
|---|-----------|
| Start of Weekender #1<br>to start of Weekender #2 | 75%       |
| Start of Weekender #2<br>to start of Weekender #3 | 50%       |
| After the start of Weekender #3                   | No Refund |

## Summer Sessions

| Segment of Session              | Refund    |
|---------------------------------|-----------|
| Up to the end of the first week | 50%       |
| Beyond the first week           | No Refund |

## Financial Assistance and Planning

Keystone College is committed to helping as many eligible students as possible earn their degrees at our institution. To achieve this goal, Keystone has established a broad and effective financial aid assistance program. In cooperation with various federal and state agencies, and drawing substantially upon its own resources, Keystone makes a combination of grants, loans, work-study opportunities, scholarships, and awards available to its students.

The Free Application for Federal Student Aid (FAFSA) may be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), which is the recommended way to apply.

Further information regarding financial aid may be obtained by calling (570) 945-8134 or 1-800-824-2764, option 3, or by writing to: Financial Assistance and Planning Office, Keystone College, One College Green, La Plume, PA 18440-1099, or by e-mailing: [financialaid@keystone.edu](mailto:financialaid@keystone.edu).

## Eligibility

To be eligible for financial assistance, full-time students must demonstrate need and must be enrolled in a minimum of 12 semester hours. The amount of need is determined by filing the Free Application for Federal Student Aid (FAFSA). Residents of Pennsylvania also are expected to apply for the Pennsylvania State Grant by filing the FAFSA before May 1, the state grant deadline. April 1 is the priority deadline for Pennsylvania residents. International students are not eligible for state and/or federal financial programs. However, Keystone does offer institutional financial aid to selected international students.

Please contact the Financial Assistance and Planning Office for details.

## Early Admission and Home-Schooled Students

Early admission students (high school seniors who have not yet graduated from high school) and home-schooled students must successfully pass an ability-to-benefit test (ABT) to establish eligibility for federal and institutional financial aid. The Pennsylvania Higher Education Assistance Agency (PHEAA) does not allow the ABT to substitute for a high school diploma or GED. Therefore, early admission students and home-schooled students will not be eligible for PHEAA state grants until they actually have their high school diplomas or GED certificates. Please contact the Financial Assistance and Planning Office for the ABT and cost information.

### Deadlines

It is recommended that all students who wish to be considered for financial assistance file their FAFSA by April 25, Keystone's priority deadline. Applications received after this date will be processed as funds are available. Keystone's Federal School Code is 003280.

## FINANCIAL ASSISTANCE PROGRAM DESCRIPTIONS

### Federal Aid Programs

Students must meet the following requirements to be considered for any of the federal financial aid programs:

- \* Must have a high school diploma or GED.
- \* Must be enrolled as a matriculating student in an eligible degree program or a certificate program.
- \* Must be a U.S. citizen or eligible non-citizen
- \* Must maintain satisfactory academic progress.
- \* Must not already hold a bachelor's degree (this requirement does not apply to the Stafford, Federal Work Study, or Perkins Loan program).
- \* If required, must be registered with Selective

Service.

- \* Must not owe any refund on Federal Aid and not be in default on Federal education loans.
- \* Must not have been convicted of any illegal drug offense that would make you ineligible for Federal Aid.

### Federal Pell Grant

The federal Pell Grant is considered to be the foundation of financial aid. Eligibility for this program is determined before aid from other sources (federal and non-federal) is awarded. The Pell Grant does not have to be paid back, unlike loans. Awards are made according to the EFC calculated for the student. The Pell Grant for the 2009-2010 academic year (July 1, 2009 to June 30, 2010) maximum award is \$5,350. The amount you receive will depend not only on your demonstrated financial need, but also on your costs to attend Keystone College, your status as a full-time or part-time student, and your plans to attend Keystone College for a full year or less.

### Supplemental Educational Opportunity Grant (SEOG)

The Supplemental Educational Opportunity Grant or SEOG is a grant awarded to students with exceptional financial need. Students who are Pell Grant eligible with the lowest EFCs will be the first to receive SEOGs, which do not have to be paid back. Keystone College bases its SEOG awards on the EFC, demonstrated financial need, and funding available in the program.

### Academic Competitiveness Grant (ACG)

An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are U.S. citizens, eligible for a federal Pell Grant, and who had successfully completed a rigorous high school program, as determined by the state or local education

agency and is recognized by the Secretary of Education. Second year students must also have maintained a cumulative grade point average (CGPA) of at least a 3.0. The program was available for the first time for the 2006-2007 school year. The ACG award is in addition to a student's Pell grant award.

### **National Science & Mathematics Access to Retain Talent Grant (National SMART Grant)**

A National SMART grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study to full time students who are U.S. citizens, eligible for a federal Pell Grant, and majoring in information technology, biology, environmental biology or natural sciences at Keystone College. The student must also have maintained a cumulative grade point average (CGPA) of at least a 3.0 in coursework required for the major. The National SMART grant is in addition to the student's Pell grant award.

### **Federal Carl D. Perkins Loan**

The Carl D. Perkins Loan is a low interest (5%) loan that is administered by Keystone College for students who demonstrate financial need. This loan is made through the Financial Assistance and Planning Office.

Keystone College is the lender and the loan is made with federal funding. You must repay this loan. Repayment begins nine months after graduation, withdrawal, or change to less than half-time status.

Interest accrues in the student's name beginning in the tenth month after the student ceases to be enrolled on at least a half time basis. The maximum repayment schedule is ten years.

### **Federal Stafford Student Loan**

Stafford student loans are available to students enrolled at least half-time (at least six credits) in their program of study. In order to determine eligibility for federal interest subsidy, all applicants must file the FAFSA. Additionally, a student must complete a Master Promissory

Note (MPN) if they have never received a Stafford loan previously and the student must receive entrance loan counseling, which will be discussed later. If you have financial need remaining after your EFC, the amount of any federal Pell Grant, the amount of any state grant assistance, and aid from all other sources are subtracted from your cost of attendance, you can borrow a "subsidized" Stafford Loan to cover some or all of the remaining need. If you are eligible for a subsidized loan, the government will pay the interest while you are in school, for the first six months after you leave school, and when you qualify to have your payments deferred.

Depending on your financial need, you may borrow subsidized loan money for up to the annual loan limit for your grade level in school.

You might also be able to borrow loan funds beyond your subsidized loan amount or even if you do not have any demonstrated need. Keystone College will subtract the total amount of your other aid, if any, from your cost of attendance to determine the amount for an unsubsidized loan. Unlike the subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it is paid in full.

You can choose to pay the interest or allow it to accumulate and be capitalized (that is, added to the principle amount of your loan).

You can receive a subsidized loan and an unsubsidized loan for the same enrollment period as long as the loans do not exceed the annual loan limit or your cost of attendance.

Annual loan limits are determined by grade level and if a student is dependent or independent.

### **Dependent Student Loan Limits**

- \$2,625 for preparatory coursework for enrollment in an undergraduate program.
- \$5,500 for a freshman (0-29 credits completed) and at least \$2,000 of this amount must be in unsubsidized loans.
- \$6,500 for a sophomore (30-59 credits

completed) and at least \$2,000 of this amount must be in unsubsidized loans.

•\$7,500 for junior and/or senior (60 credits completed or more) and at least \$2,000 of this amount must be in unsubsidized loans.

### **Independent Student Loan Limits**

•\$6,625 for preparatory coursework for enrollment in an undergraduate program and at least \$4,000 of this amount in unsubsidized loans.

•\$7,500 for a freshman (0-29 credits completed) and at least \$4,000 of this amount must be in unsubsidized loans.

•\$8,500 for a sophomore (30-59 credits completed) and at least \$4,000 of this amount must be in unsubsidized loans.

•\$10,500 for a junior and/or senior (60 credits completed or more) and at least \$5,000 of this amount must be in unsubsidized loans.

Loan proceeds are sent directly to the Student Business Services Office at Keystone College and will be credited to a student's account. Two disbursements will be made for each approved loan. If disbursed by check, proceeds cannot be credited to the account until the student endorses the check. Students will be notified when the check or EFT has arrived or the loan has been disbursed to the account.

Keystone College participates with some lenders in the electronic funds transfer (EFT) of Stafford and/or Plus loans, thereby eliminating the disbursement of loan checks and the need for borrower endorsement.

### **Entrance/Exit Interview Requirement for Stafford and Perkins Borrowers**

The Higher Education Amendments of 1986 stipulates that schools must conduct entrance and exit interviews for all students borrowing from the Stafford and Perkins loan programs.

Entrance interviews are conducted prior to the certification and crediting of the student's first loan. These interviews are intended to give new student loan borrowers pertinent information about the terms and conditions of

the loan, the borrower's responsibilities, and the importance of meeting repayment obligations. During entrance interview counseling, students will also receive sample repayment tables that can be used to estimate monthly payments and information on when loan repayment begins.

Prior to graduation or upon withdrawal from the College, all Stafford and Perkins borrowers must attend an exit interview. Exit interviews are designed to prepare the student loan borrower for repayment. During the interview, the borrower will receive information on repayment options, consequences of default, deferments, loan consolidation, and communication with the lender and/or loan servicer.

To satisfy the entrance interview requirement, Keystone College conducts entrance loan counseling sessions at all New Student Orientations. A borrower may also complete this requirement on-line through the internet at [www.aesuccess.org](http://www.aesuccess.org) and click on entrance loan counseling. Be sure to select Keystone College from the list of participating schools. Read and complete all required information. You may also complete your exit loan interview online at the same Web site. Exit loan counseling sessions are conducted each semester. The Financial Assistance and Planning Office receive a list each semester of those students eligible for graduation, which we use to contact each graduate to attend. Those students who withdraw will see their counselor as they come around with the withdrawal form and receive their counseling.

### **Work Study**

Keystone College is proud to provide two types of work study. The first is the federal work study program which is need-based. As the Financial Assistance and Planning Office prepares your financial assistance package, if there is need available, a student will receive an estimated federal work study award in the package. The second type is the Keystone work study that is funded solely by Keystone College. If a student does not have any available need, he/she will be awarded an estimated Keystone

work study amount. Please keep in mind that even though a work study award is included in your financial assistance package, there is not a guarantee for employment. There are a variety of jobs available to students with various hours and responsibilities. Job descriptions can be viewed by making an appointment with the Coordinator of Student Employment who is located in the Career Development Center.

Work study awards do not get credited to a student's account. It is a job that the student will receive a paycheck for bi-weekly that can be used to cover educational and/or personal expenses while enrolled at least half time.

All students who are new to the work study program must first document that they are eligible to work in the United States by completing the U.S. Department of Justice Form I-9. At the time they are completing the I-9 form, students must have two forms of identification with them. Acceptable forms of identification include: the student's driver's license **and** social security card; **or** birth certificate **and** driver's license; **or** social security card **and** student picture ID card.

## **Pennsylvania State Financial Aid Programs PHEAA State Grant**

The Pennsylvania State Grant Program is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA) and provides grant assistance to undergraduate students enrolled in at least a two-year program and who are Pennsylvania residents. Students must be enrolled at least half-time (at least six credits) in order to qualify for the program as well. Eligibility is determined by PHEAA, and awards range between \$400 and \$4,120. Recipients must also be high school graduates or have a Pennsylvania GED. Receipt of the PHEAA State Grant assistance may not exceed the equivalent of eight semesters of full time award for a four-year program or four semesters of full time award for a two-year program. The deadline for the 2009-2010 academic year is May

1, 2009.

## **Pennsylvania New Economy Technology Scholarship Program**

Scholarships are awarded to students who are at least a sophomore and enrolled as a full-time student pursuing a bachelor's degree in an approved science or technology field at an approved institution. Scholarships provide up to \$3,000 per year based on the total educational costs (tuition, mandatory fees, room, board, and an allowance for books) to students who are enrolled full-time, for a maximum of three years. For additional information and criteria contact the Financial Assistance and Planning Office or PHEAA's website at [www.pheaa.org](http://www.pheaa.org), or 1-800-692-7392.

## **State Work Study Program (SWSP)**

The State Work Study Program, administered by PHEAA, provides eligible Pennsylvania students with opportunities to earn money for college education while working for a high tech or community development employer. Participating agencies include non-profit organizations, private businesses, and industry. Students must be enrolled in an eligible program of study to be considered. Applications and further information are available on PHEAA's website, which is [www.pheaa.org](http://www.pheaa.org).

## **Program Scholarships**

Keystone College offers a variety of scholarships that are both need-based and program specific. The scholarships are:

- \* Professional Accounting Scholarship
- \* Drinko Criminal Justice Scholarship
- \* Information Technology Scholarship
- \* Shoney's Culinary Arts Scholarship
- \* Sports and Recreation Management Scholarship

For more information on program scholarships, visit [www.keystone.edu/tuition\\_aid/scholarships.dot](http://www.keystone.edu/tuition_aid/scholarships.dot).

## **Office of Vocational Rehabilitation (OVR)**

OVR provides educational assistance to medically qualified students. When determining the amount of assistance, OVR requests information from the Financial Assistance and Planning Office pertaining to the student's eligibility for state and federal grant assistance.

To find out more about OVR requirements, contact the OVR representative in your area.

## **Veterans' Benefits**

If you are an eligible veteran or dependent of an eligible veteran, you may be eligible for Veteran's Educational Benefits. For more information, contact the Registrar's Office.

## **FINANCING YOUR EDUCATION AT KEYSTONE COLLEGE**

Keystone College provides several options to assist in covering the cost of education. Understandably, the financial assistance package developed may not cover the entire cost to attend. We understand and offer several options for payment.

### **Federal Parent Loan (PLUS)**

PLUS loans are available to parents of dependent students to meet educational costs. Through the PLUS program, parents may borrow the difference between a student's cost of attendance less any financial aid.

Eligibility for a PLUS loan is based on credit-worthiness of the parent borrower. The interest rate is variable and will not exceed 9 percent. PLUS loan proceeds are sent in two disbursements and are made co-payable to the parent and to the school. If the parents have authorized EFT, loan proceeds will be credited directly to the student account and the parent will be notified. If the funds are issued by check, the Student Business Services Office will contact the parent borrower for endorsement and then credit the funds to the student account.

## **Tuition Management Systems (TMS)**

Keystone College participates in the Tuition Management Systems (TMS) payment program. This program offers families the ability to make monthly payments while the student is in college. This eliminates the need to make lump sum payments prior to the beginning of each semester. Families can budget an amount not to exceed total yearly charges less any financial aid that will be received. No interest is charged by TMS, rather there is a one time minimal fee to participate each year.

You may contact the Student Accounts Office for more information or TMS directly. You may contact TMS at 1-800-722-4867 or through the internet at [www.afford.com](http://www.afford.com).

## **Alternative Loan Programs**

Many programs are available through lending institutions to families in need of additional funding for education. These alternative sources may be a lien of credit to cover educational costs for four years, a supplemental loan processed on a yearly basis, or a home equity loan. In most cases, eligibility for supplemental loan programs is based on the personal credit history and financial circumstances of the student. Usually a debt-income analysis is performed to determine the applicant's ability to repay the loan. Some applicants may find they need a co-borrower to gain approval for a supplemental loan. For additional information on these programs, contact the Financial Assistance and Planning Office.

## **Payment/Aid Disbursement**

Students receive a statement of account for each semester they are enrolled or plan to enroll. The statement reflects tuition, mandatory fees, room, and board. The statement will also include financial aid awards that are complete and/or have been received by the Student Business Services Office. Any balance due **must** be paid prior to the start of classes.

## Summation of Discounts

Keystone College offers students a variety of College funded aid options, including the following awards and discounts.

**Family of Graduate Award:** In order to be eligible for this award, students must be a member of the immediate family (mother, father, children, stepchildren, grandchild, sister, or brother) of a bonafide graduate of Keystone College. This award allows for up to 25 percent tuition discount, which is renewable annually up to four years to new, first-time, full-time students. The Office of Admissions is responsible for determining the name of the graduate and coordinates with the Registrar's Office. The Registrar's Office certifies eligibility for this award, which is posted by the Financial Assistance and Planning Office.

**Sibling Award:** In order to be eligible for this award, both siblings must be enrolled at Keystone College simultaneously. Available to full-time students, this award is prorated up to 10 percent of tuition and is renewable annually up to four years. Siblings are eligible for up to \$2000 tuition discount per year (up to \$1000 per sibling). The Office of Admissions is responsible for determining siblings and the Registrar's Office certifies eligibility. The Office of Financial Assistance and Planning posts this award.

**High School Discount:** In order to be eligible for this discount, students must be currently enrolled in high school or home school. Eligible students may receive a 50 percent tuition discount. Applicable only to summer school, this discount is available to part-time students only and is renewable. A high school transcript is required and should be submitted to the Registrar's Office. The Registrar's Office certifies eligibility and space availability. The Student Business Services Office posts this discount.

**Senior Discount:** In order to be eligible for this discount, a student must be 55 years of age or older at the beginning of the semester. This award allows for a 50 percent tuition discount for full- and part-time students. Students must request this discount by providing appropriate ID showing age to the Registrar's Office. The Registrar's Office will certify eligibility and space. The Student Business Services Office applies this discount which takes effect only once age has been verified (this is not retroactively applied). A student receiving this award is not eligible for any other institutional grants or scholarships.

**Tuition Discount for Graduates:** In order to be eligible for this discount, students must have received a bachelor's degree from Keystone College and are taking six or less credits of personal enrichment courses (non-matriculating student-education certificates ineligible). This award allows for a 50 percent tuition only discount. The Registrar's Office certifies eligibility and space availability. The Student Business Services Office posts this discount.

## SATISFACTORY ACADEMIC PROGRESS REQUIREMENTS FOR FINANCIAL AID

Federal regulations require that educational institutions measure students' progress toward a declared educational objective, both quantitatively and qualitatively. In accordance to these requirements, Keystone College has established the following standards to measure a student's academic progress for each academic year. These standards will be applied uniformly to all students when determining their eligibility for federal and/or Keystone College Funding regardless of whether the student previously received these funds. Should a student fail to meet any of these requirements they are deemed not eligible to receive federal and/or Keystone College funding until the deficiency is made up by the student.

## **Enrollment Status**

Students enrolled for at least 12 credits per semester are considered “full-time” for that semester.

Students enrolled for at least 9 credits but less than 12 credits per semester are considered “three-quarter Time” for that semester.

Students enrolled for at least 6 credits but less than 9 credits per semester are considered “half-time” for that semester.

Students enrolled for less than 6 credits per semester are considered “less than half-time” for that semester.

## **Satisfactory Progress**

1. For full-time students, academic progress is defined as successful completion of no less than 24 credits per academic year.

2. For three-quarter time students, academic progress is defined as successful completion of no less than 18 credits per academic year.

3. For half-time students, academic progress is defined as successful completion of no less than 12 credits per academic year.

4. For less than half-time students, academic progress is defined as successful completion of all credits for which the student is registered.

Students who have not met the credit requirement are not eligible for Federal and/or Keystone College funding until the credit deficiency is made up.

In addition, students must meet the following minimum Cumulative Grade Point Average (CGPA) requirements:

1. At the end of the first year: 1.75
2. At the end of subsequent years: 2.00

## **Maximum Semester of Aid Eligibility**

Full-time students may receive financial aid for a maximum of 12 semesters; three quarter-time Students may receive financial aid for a maximum of 16 semesters; half-time students may receive financial aid for a maximum of 24 semesters; less than half-time students may receive financial aid for a maximum of 40 semesters.

Students who are pursuing a double major or who change majors may be eligible for an extension of the time on an individual review basis.

## **Procedure for Checking Satisfactory Academic Progress**

At the end of each fall semester, aid recipients are reviewed to determine the number of credits completed as well as the CGPA. If a student is lacking in either completed number of credits or the CGPA is below the requirement or both, a warning letter is sent indicating where the deficiency is and informs the student that they are now on “Financial Aid Probation”. The letter will also inform the student of what they need to accomplish by the end of the spring semester.

At the end of the spring semester, aid recipients are again reviewed to determine if they have met the minimum credit requirements as well as earned the appropriate CGPA. If they have not, a letter is sent to each student informing them that they are not eligible for continued federal and/or Keystone College funding until the deficiency is made up.

Academic progress for spring-admit students is checked at the end of the spring semester. If the student completed the required number of credits based upon their registration for the spring semester and meets the CGPA requirement, they are considered to have made progress and are eligible to continue receiving funding. If they have not met all requirements, they are placed on “Financial Aid Probation” for the following fall semester. Upon completion of the fall semester, their progress is reviewed again. If they have satisfied the requirements, they are considered making progress and their progress is then checked on a fall-spring basis. Students not making progress after the fall are notified of their ineligibility to receive continued funding and are informed of what they need to do to become eligible again.

## **Transfer Students**

All transfer students will be treated as new students for the purpose of this policy except that students who transfer in 24 credits or more

will be required to earn a CGPA of at least a 2.00.

### **Students Applying for Re-Admittance to Keystone College**

Any student applying to return to Keystone College will have their progress checked upon request of clearance from the Admissions Office. If at that time the student shows a deficiency in either requirement from previous semesters at Keystone College, they will be deemed ineligible for federal and/or Keystone College funding until the progress is made up. These students will be notified immediately upon completion of review.

### **PHEAA State Grant**

PHEAA state grant recipients who received assistance as full time students must complete a minimum of twenty-four (24) credits for every two terms of state grant assistance while those who received assistance as part time students must complete a minimum of twelve (12) credits for every two terms of state grant assistance. This requirement must be met even if the state grant was received for attendance at another institution.

### **Prior Institutional Course Work**

Course work completed at an institution attended prior to a student's initial enrollment at Keystone College will not be used to determine a student's academic progress in terms of federal or institutional financial assistance.

### **Incomplete Work and Withdrawals**

Incomplete work in a course, resulting in an "I" on the grade report will be counted toward the academic progress calculation. In addition, withdrawing from a course or a number of courses may affect a student's academic progress if the withdrawal causes a student to fall short of the minimum credits required for that term's academic progress requirement. Since financial aid assistance may have been previously awarded for the course(s) dropped, students may need to earn the credits at their own expense in order to make academic progress and remain eligible for financial aid assistance.

### **Re-Establishing Eligibility for Financial Aid**

**Credit Deficiency:** Students may make up a credit deficiency by attending Keystone College summer sessions or other sessions without aid. Or, students may take credits at another accredited institution as long as they will be accepted toward the student's degree objective.

Once a student has made up the credit deficiency, it is the student's responsibility to notify the Financial Assistance and Planning Office and request to be reinstated.

### **Cumulative Grade Point Average Deficiency:**

Students may make up a CGPA deficiency by attending summer sessions or other sessions without aid. In order for a CGPA deficiency to be made up, classes must be taken at Keystone College. Classes taken at other accredited institutions have bearing only on credit deficiencies and will not affect the CGPA deficiencies. Only credits transfer in – not the grade(s) earned. Once a student has reached the required CGPA, it is the student's responsibility to notify the Financial Assistance and Planning Office and request to be reinstated.

In both situations the Financial Assistance and Planning Office will verify that the deficiency has been made up and award aid if appropriate. If the Financial Assistance & Planning Office's findings are inconsistent with the student's, the student will be contacted and the results explained.

### **Appeals**

Any student who has failed to meet the academic progress policy requirements due to extenuating circumstances may appeal the termination of their financial aid. Appeals must be made in writing to the Director of Financial Assistance and Planning and must include an explanation of the student's situation, along with a request for reinstatement. Any substantiating documentation should be submitted with the letter of appeal. All appeals must be submitted no more than 30 days after receiving notification that the student is no longer eligible. Based

upon a review of the student's circumstances, the Director of Financial Assistance & Planning may make allowable exceptions to the academic progress requirements. All such appeals will be reviewed on an individual basis and will take into consideration special circumstances and improved academic performance.

## **SCHOLARSHIPS AND AWARDS**

### **Merit Scholarships**

A variety of merit scholarships are awarded from the Admissions Office. Each student who applies to Keystone College and is accepted may be eligible for a merit scholarship. A student can only receive one and the scholarship is not need-based. The Admissions Office uses several pieces of information to determine what scholarship and the dollar value is awarded. These factors include, but are not limited to, SAT/ACT scores, high school academic record, and information provided in the application file. The scholarships available are:

- Academic Excellence Scholarships
- Presidential Scholarships
- Trustee Scholarships
- Leadership Awards
- International Student Scholarship for Currently Enrolled Students

For more information on merit scholarships, visit [www.keystone.edu/tuition\\_aid/scholarships.dot](http://www.keystone.edu/tuition_aid/scholarships.dot).

### **Transfer Scholarships**

Keystone College offers a variety of scholarships geared directly towards transfer students including:

- Transfer Presidential Scholarships
- Transfer Trustee Scholarships
- Transfer Leadership Scholarships
- Local College Scholarships
- Phi Theta Kappa Scholarships

### **Program Awards**

Keystone College offers a variety of scholarships that are both need-based and program specific. Program scholarships are awarded to students in a particular major and

have demonstrated need available. Program scholarships include:

- Professional Accounting Scholarships
- Drisko Criminal Justice Scholarships
- Information Technology Scholarships
- Shoney's Culinary Arts Scholarship

For more information on program scholarships, visit [www.keystone.edu/tuition\\_aid/scholarships.dot](http://www.keystone.edu/tuition_aid/scholarships.dot).

### **Donor-Supported Scholarships**

Endowed and annual scholarships are funds that benefactors provide to Keystone College to award to students in accordance with the criteria established for each scholarship. The Financial Assistance and Planning Office awards most of these scholarships during the preparation of the financial assistance package; however some do require a separate application process. All students who receive one of these awards are asked to respond to the benefactors through the Office of Institutional Advancement and receive instructions on doing so.

Since 1996, more than \$3.4 million in scholarship funding has been awarded to over 1,800 worthy Keystone College students. For the 2008-2009 academic year, 217 students received approximately \$557,000 in donor-funded scholarship assistance. Thanks to the generosity of donors, the College currently offers the following donor-funded scholarships.

### **Endowed and Annual Donor-Supported Scholarships**

- Margaret Addis Scholarship
- Alperin Family Scholarship
- American Hotel and Lodging Association Scholarship
- Professor Anita S. Appleton Scholarship
- N. Ruth Bayliss '53 Memorial Scholarship
- John and Pat Atkins Scholarship
- Sister Adrian Barrett, IHM, Leadership Award
- Behrmann Family Scholarship
- Constance Reynolds Belin Scholarship
- Sarah Beth Beynon Memorial Scholarship of the Scranton Area Foundation

Vladimir Bialkowski Memorial Scholarship  
 Dr. Edward G. Boehm, Jr., Appreciation  
 Scholarship  
 Regina E. Boehm Scholarship  
 Boehm-Evans Education Fund  
 Barry L. Brauer '74 Memorial Scholarship  
 Margaret Briggs Foundation Scholarship  
 John H. Brooks Memorial Scholarship  
 Dr. Roscoe C. Brown, Jr., Tuskegee Airman  
 Scholarship  
 Barry J. Capwell Memorial Scholarship  
 Arnold Cembalest Scholarship  
 Margaretta B. Chamberlin Fund for  
 Part-Time Students  
 Corabelle Chappell Memorial Scholarship  
 Mr. and Mrs. Benton Coleman Scholarship  
 Commuter Council Scholarship  
 Tracy L. Compton '96 Award  
 Thomas W. '52 and Charlotte M. '53 Davis  
 Scholarship  
 Frank "Chick" DePietro, Sr., Memorial Scholarship  
 Shirley A. DiAndriola Memorial Scholarship  
 Jack Donis '37 Academic Leadership Award  
 Caroline C. Donovan Memorial Scholarship  
 John and Elizabeth Drinko Scholarship  
 Mr. and Mrs. Benjamin F. Evans Scholarship  
 Joseph and Louise Finetti Scholarship  
 Bonnie Bennett Fiore Memorial Scholarship  
 Robert C. Fisher & Willard G. Seymour  
 Scholarship  
 August and Helen Dippre Fleckenstein Scholarship  
 Ben Franklin Award of the Scranton Area  
 Foundation  
 Shirley M. Friden '51 Memorial Scholarship  
 Charles A. Frueauff Foundation Scholarship  
 Furthering the Promise Scholarship  
 Stephen Gambal Scholarship  
 George Ginader Scholarship  
 Alfred J. Golo Scholarship  
 Paul Grego '39 Scholarship  
 John and Lucille Guzey Scholarship  
 Eleanor Yevitz Haselhuhn '43 Scholarship  
 Elmer and Louise Hawk Scholarship  
 Steven A. Heath Memorial Scholarship  
 Sterling E. and Naomi Reynolds Hess Scholarship  
 Betsy Hibbard Leadership Recognition Award

Dr. Byron Sharpe Hollinshead Scholarship  
 Frank and Jean Hubbard Scholarship  
 Michelle Huff '99 Memorial Scholarship  
 Inter-Hall Council Leadership Award  
 Sophie K. & Edison A. Isherwood Memorial  
 Scholarship  
 Curtis G. James '52 Scholarship  
 Kagler Family Endowment Scholarship  
 Kathryn Peck Knight Scholarship  
 Andrew and Mary Kostige Family Scholarship in  
 Early Childhood Education  
 Lees Family Scholarship  
 Robert A. Linder Memorial Scholarship  
 James A. Linen, Jr., Memorial Scholarship  
 Manchester Scholarship  
 Marquardt Family Scholarship  
 Msgr. Andrew McGowan Cornerstone Scholarship  
 Jack L. Middleton Environmental Scholarship  
 Carl A. Miller Memorial Scholarship  
 Harry K. and Dorothy S. Miller Loan  
 Dr. Robert E. Mooney, Jr., Scholarship  
 Morgart Family Scholarship  
 Jean Cavalieri Mori Culinary Scholarship  
 Albert and Carol Mueller Scholarship at Keystone  
 College  
 National Alumni Association Scholarship  
 PASR Educational Support Foundation  
 Scholarship  
 Arnie Patrick Award  
 William G. Pearson Scholarship  
 Pauline Peck Memorial Scholarship  
 Pennsylvania Governors Conference for Women  
 Scholarship  
 Pennsylvania Society of Public Accountants  
 Scholarship  
 John R. and Maureen Pesavento Award  
 Leo Pietrefase Memorial Scholarship  
 in Culinary Arts  
 Agostino Silvio Pillon Memorial Scholarship  
 Roy W. Piper Scholarship  
 Frederick J. Platt, Jr., Scholarship  
 Pocahontas Foods Scholarship  
 Paul J. Poinard Scholarship  
 Classes of 1948, 1949 & 1950,  
 "Edward G. Prebor '49," Scholarship  
 Elizabeth H. Rees Memorial Scholarship

Frank A. and Georgia J. Reynolds Scholarship  
William P. Rinaldi Memorial Scholarship  
Kimberly Rogers Scholarship  
Ross Family Fund Scholarship  
Fay Robins Roth Memorial Scholarship  
Mildred Wrigley Ryder Scholarship  
Charles E. and Marion B. Savige Scholarship  
Walter L. Schautz Foundation Scholarship  
Alex Schoenbaum Scholarship  
Frederick J. Scott Memorial Scholarship  
Scranton Chapter of UNICO National  
Foundation Scholarship  
Scranton Times-Tribune Scholarship  
William Seamans '38 Leadership Award  
Joseph Sirotnak '66, Esq. Scholarship  
Lowell and Nora Swarts Scholarship  
Mike Thomas '56 Memorial Scholarship  
Naomi H. Traub '48 Scholarship  
U.P.S. Foundation Scholarship  
Robert G. Urie '50 Scholarship in Math  
and Science  
Katherine O'Dea Van Deusen Scholarship  
for the Arts  
Lynn E. VanGorder Scholarship  
Mark Vanko, Jr. Memorial Scholarship  
Wachovia Foundation Scholarship for Sophomores  
Murray Weinberger Leadership Scholarship  
Charles S. Weston Scholarship  
Dr. J. Norman White Memorial Scholarship  
Thomas White Leadership Award  
John Woloschuk '47 Scholarship  
Jean and Frank Woodward & Helen Woodward

Myers Scholarship in Biological Science  
Warren G. Yeisley '52 Memorial Scholarship  
Gene and Florian ZaBach Scholarship  
Pete and Ann Zarko Award for Early  
Childhood Education

Also available is the "Friends of Keystone" award, comprised of the earnings from several funds, specifically Jeannie A. Hartley Memorial Fund, Samuel R. Lilly Memorial Fund, Scranton Central High School Class of 1910 Fund, and VanNort Memorial Fund.

### **Convocation Awards**

J. Harold Brislin Award  
T. Rose Cogswell Memorial Award  
Jo Ann M. Donahue Memorial Award  
Mollie Hanover Memorial Award  
Chester Merrick Memorial Award  
Rose Ann "Scotty" Neuroth Memorial Award

### **Helpful Scholarship Links**

For more information on scholarships available to Keystone College students, visit the following Web sites:

[www.keystone.edu/tuition\\_aid/scholarships.dot](http://www.keystone.edu/tuition_aid/scholarships.dot)

[www.keystone.edu/tuition\\_aid/outside\\_scholarshipopportunities.  
dot](http://www.keystone.edu/tuition_aid/outside_scholarshipopportunities.dot)