

- G. **Books** – Books are sold by the College Bookstore. The cost of books for a semester is estimated to range from \$600 to \$800. Books and supplies for some programs may exceed this estimate.
- H. **Board** – **ALL RESIDENT STUDENTS ARE REQUIRED TO PURCHASE MEAL PLAN B (\$875)**. Those students residing on campus on weekends may purchase Meal Plan A (\$1,000) which provides for 19 meals, three per day on Monday through Friday and two per day on Saturday and Sunday. All board fees are due at the time of registration. Meal plans are also available for commuter students.
- I. **Room Rent** – Room Rent is payable at Registration – if a student moves from a low-rent residence hall to a higher-rent residence hall at any time during a semester, the increase in rent is payable in the Business Office before the move is officially completed.

Business Regulations

Refund Policy

1. Fall/Spring (Day or Evening) – General Fees and Room Rent
The refund policy on these items is as follows:
 - a. 100% refund if official withdrawal is made during regular registration (prior to 3 p.m. on Friday, Aug. 11, 2017 for Fall and prior to 3 p.m. on Tuesday, Jan. 9, 2018 for Spring).
 - b. 75% refund if official withdrawal is made during the first week after regular registration (prior to 3 p.m. on Friday, Aug. 18, 2017 for Fall and prior to 3 p.m. on Wednesday, Jan. 17, 2018 for Spring).
 - c. 50% refund if official withdrawal is made during the second week after regular registration (prior to 3 p.m. on Friday, Aug. 25, 2017 for Fall and prior to 3 p.m. on Wednesday, Jan. 24, 2018 for Spring).
 - d. 25% refund if official withdrawal is made during the third week after regular registration (prior to 3 p.m. on Friday, Sept. 1, 2017 for Fall and prior to 3 p.m. on Wednesday, Jan. 31, 2018 for Spring).

NO REFUND WILL BE MADE AFTER THE END OF THE THIRD WEEK AFTER REGULAR REGISTRATION (3 p.m. on Friday, Sept. 1, 2017 for Fall and 3 p.m. on Wednesday, Jan. 31, 2018 for Spring).

Mini term sessions offered by the college during the Fall and Spring semesters will follow the refund policy for Summer School due to the short length of the courses.

Note: Students attending Northwest Mississippi Community College on an institutional scholarship (Band, Basketball, Football, Leadership, etc.) must be enrolled at least six weeks before entitlement of institutional funds.
2. Summer School & Mini Terms – General Fees and Room Rent – The refund policy on these items is as follows:
 - a. 100% refund if official withdrawal is made on the day of regular registration (Fall first session mini term: prior to 3 p.m. on Friday, Aug. 11, 2017; Fall second session mini term: prior to 3 p.m. on Friday, Oct. 13, 2017; Spring first session mini term: prior to 3 p.m. on Tuesday, Jan. 9, 2018; Spring second session mini term: prior to 3 p.m. on Friday, March 9, 2018; Summer 1 & Summer Evening: prior to 3 p.m. on Friday, May 25, 2018; Summer 2: prior to 3 p.m. on Monday, July 2, 2018).
 - b. 75% refund if official withdrawal is made on the first day after regular registration (Fall first session mini term: prior to 3 p.m. on Monday, Aug. 14, 2017; Fall second session mini term: prior to 3 p.m. on Monday, Oct. 16,

2017; Spring first session mini term: prior to 3 p.m. on Wednesday, Jan. 10, 2018; Spring second session mini term: prior to 3 p.m. on Monday, March 19, 2018; Summer 1 & Summer Evening: prior to 3 p.m. on Tuesday, May 29, 2018; Summer 2: prior to 3 p.m. on Tuesday, July 3, 2018).

- c. 50% refund if official withdrawal is made on the second day after regular registration (Fall first session mini term: prior to 3 p.m. on Tuesday, Aug. 15, 2017; Fall second session mini term: prior to 3 p.m. on Tuesday, Oct. 17, 2017; Spring first session mini term: prior to 3 p.m. on Thursday, Jan. 11, 2018; Spring second session mini term: prior to 3 p.m. on Tuesday, March 20, 2018; Summer 1 & Summer Evening: prior to 3 p.m. on Wednesday, May 30, 2018; Summer 2: prior to 3 p.m. on Thursday, July 5, 2018).
- d. 25% refund if official withdrawal is made on the third day after regular registration (Fall first session mini term: prior to 3 p.m. on Wednesday, Aug. 16, 2017; Fall second session mini term: prior to 3 p.m. on Wednesday, Oct. 18, 2017; Spring first session mini term: prior to 3 p.m. on Friday, Jan. 12, 2018; Spring second session mini term: prior to 3 p.m. on Wednesday, March 21, 2018; Summer 1 & Summer Evening: prior to 3 p.m. on Thursday, May 31, 2018; Summer 2: prior to 3 p.m. on Friday, July 6, 2018).

NO REFUND WILL BE MADE AFTER THE END OF THE THIRD DAY AFTER REGULAR REGISTRATION (Fall first session mini term: prior to 3 p.m. on Wednesday, Aug. 16, 2017; Fall second session mini term: prior to 3 p.m. on Wednesday, Oct. 18, 2017; Spring first session mini term: prior to 3 p.m. on Friday, Jan. 12, 2018; Spring second session mini term: prior to 3 p.m. on Wednesday, March 21, 2018; Summer 1 & Summer Evening: prior to 3 p.m. on Thursday, May 31, 2018; Summer 2: prior to 3 p.m. on Friday, July 6, 2018).

- 3. Room Rent – Room reservation is considered final upon completion of registration for each semester.
- 4. Room Deposit – Seventy-five dollars of a \$100 deposit paid or \$25 of a \$50 deposit will be refunded if an applicant decides not to live in the residence hall and cancels their room assignment prior to the first day of open registration for the semester. Cancellations after this time frame result in forfeit of full room deposit. The entire room deposit will be refunded when the student obtains a residence hall check-out slip from the residence hall supervisor, provided the student is not charged with residence hall damage, which includes loss of key, defacing or destroying property, and does not owe other enrollment fees.
- 5. Meal Plan – A pro-rated portion of a meal plan is refunded when a student officially withdraws, or officially vacates their assigned residence hall room and requests that their meal plan be canceled. Meal plans are pro-rated on a weekly basis for the future weeks of the semester. NO MEAL PLAN REFUNDS WILL BE MADE AFTER THE LAST DAY TO WITHDRAW FROM A COURSE PASSING AND RECEIVE A “W” GRADE (Fall Semester: 3 p.m. on Friday, Nov. 10, 2017; Spring Semester: 3 p.m. on Friday, April 20, 2018; Summer 1: prior to 3 p.m. on Friday, June 15, 2018; Summer Evening: prior to 3 p.m. on Friday, July 6, 2018 & Summer 2: prior to 3 p.m. on Friday, July 20, 2018).
- 6. Institutional Scholarships will only cover direct costs to attend Northwest, such as tuition, room and meal plan. Scholarships cannot be used to cover the costs of textbooks or other expenses above tuition, room and meal plan. Scholarships cannot exceed cost of attendance minus other aid received. Scholarships will not “stack” against any Federal aid awarded. Federal aid overrides all scholarships with the exception of a Foundation Scholarship. Students receiving scholarships must attend Northwest for a minimum of six weeks during the semester

in which they are awarded a scholarship. Any student who officially or unofficially withdraws prior to the six week requirement shall not receive the scholarship previously awarded. Each student shall also be required to maintain specific academic standards relative to the scholarship awarded. These standards are included on the acceptance letter which is signed by the student at the beginning of each academic year.

7. Special Fees – Other than required deposits, these fees are not refundable.
8. Official Withdrawal – To withdraw officially from the college, students are required to go by the following offices to have their withdrawal slips signed in the order listed below:
 1. Student Development Center
 2. Housing (Senatobia campus only)
 3. Business Office
 4. Office of Admissions and Records

At Centers, students complete the withdrawal process at the Center Dean's office. Since charges are made for a full semester when a student registers, it is important that students clear with the Business Office when they make any changes which might affect their account. In some instances, students will be due a cash refund or credit to their account. Cash refunds are made to the source from which the money originally came.

9. Check Cashing – As a special accommodation to students, personal checks may be cashed in the college Business Office upon presentation of their Northwest ID. A student should have personal checks on his bank. Personnel in the Business Office will deny the privilege of cashing checks when the student has had a check returned. Personal checks are not cashed for students during the last two weeks of a semester. No two-party checks will be accepted.
10. Returned Checks – Any check returned to the College is due in full within seven days plus a \$25 service charge.

Financial Aid

Northwest Mississippi Community College provides a comprehensive student financial aid program of scholarships, loans, work-study, and grants to assist any person meeting requirements to pursue a college education.

Believing that everyone who wishes should have an opportunity to increase his knowledge and skill in order to enrich his own life and make his contribution to the society in which he lives, the college has made available the means of access to two years of education for those students having special abilities and skills and for those with financial need.

No prospective applicant for student aid will be awarded a loan, grant, scholarship or work-study assistance until he/she has been fully accepted for admission to Northwest. Each student desiring either federal, state, or institutional aid must first file the Free Application for Federal Student Aid. The free application filing process should be completed and submitted to the Federal Processor. Instructions for completing the FAFSA application filing process is provided on the Financial Aid section of the Northwest website at northwestms.edu under FAFSA.

All students receiving federal, state, or institutional financial assistance must be in good standing with the institution, and each student is expected to maintain satisfactory academic progress toward an educational goal. Students desiring any type of federal, state, or institutional financial assistance (Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal College Work-Study, Federal



Return of Title IV Funds

The law specifies how your school must determine the amount of Title IV program assistance that you earn if you withdraw from school. The Title IV programs that are covered by this law are Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Direct Loans (Subsidized, Unsubsidized and PLUS), Federal Supplemental Educational Opportunity Grant (SEOG) and Perkins Loans.

When you withdraw during your payment period or period of enrollment (your school can define these for you and tell you which one applies), the amount of Title IV program assistance that you have earned up to that point is determined by a specific formula. If you received (or your school or parent received on your behalf) less assistance than the amount that you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school and/or you.

The amount of assistance that you have earned is determined on a pro-rata basis. For example, if you completed 30 percent of your payment period or period of enrollment, you earn 30 percent of the assistance you were originally scheduled to receive. Once you have completed more than 60 percent of the payment period or period of enrollment, you earn all of the assistance that you were scheduled to receive for that period.

If you did not receive all of the funds that you earned, you may be due a post-withdrawal disbursement. If your post-withdrawal disbursement includes loan funds, your school must obtain your written permission before it can disburse them. You may choose to decline some or all of the loan funds so that you don't incur additional debt. Your school may automatically use all or a portion of your post-withdrawal disbursement of grant funds for tuition, fees and room and board charges (as contracted with the school). The school needs your permission to use the post-withdrawal grant disbursement for all other charges. If you do not give your permission (some schools ask for this when you enroll), you will be offered the funds. However, it may be in your best interest to allow the school to keep the funds to reduce your debt to the school.

There are some Title IV funds that you were scheduled to receive that cannot be disbursed to you once you withdraw because of other eligibility requirements. For example, if you are a first-time, first-year undergraduate student and you have not completed the first 30 days of your program before you withdraw, you will not receive any Direct Loan funds that you would have received had you remained enrolled past the thirtieth day.

If you receive (or your school or parent receive on your behalf) excess Title IV program funds that must be returned, your school must return a portion of the excess equal to the lesser of:

1. your institutional charges multiplied by the unearned percentage of your funds or
2. the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of your Title IV program funds.

If your school is not required to return all of the excess funds, you must return the remaining amount. Any loan funds that you must return, you (or your parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, you make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that you must return is called an overpayment. The maximum amount of a grant overpayment that you must repay is half of the grant funds you received or were scheduled to receive. You do not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. You must make arrangements with your school or the U.S. Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return. If you don't already know what your school's refund policy is, you can ask your school for a copy. Your school can also provide you with the requirements and procedures for officially withdrawing from school.

Refunds

The Financial Aid Office will authorize the Business Office to pay credit balances from Federal Grants after the student completes the 10th or 11th week of classes. If your financial aid awards exceed assessed tuition and fees, you will receive a refund check from the Business Office. If there is a balance due, the Business Office will bill you.

If you have questions about your Title IV program funds, you can call the Federal Student Aid Information Center at 1.800.433.3243. TTY users may call 1.800.730.8913.

Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Northwest Mississippi Community College does not discriminate on the basis of race, color, national origin, sex, disability, religion, gender identity, age, or status as a veteran or disabled veteran in all its programs and activities. Northwest Mississippi Community College prohibits sexual harassment and all forms of sexual violence, regardless of sex, gender identity or sexual orientation. The following have been designated to handle inquiries regarding non-discrimination policies: Americans with Disabilities Act of 1990/Section 504 of the Rehabilitation Act of 1973: Disability Support Services Coordinator, Tate Hall, P.O. Box 5555, 4975 Highway 51 North, Senatobia, MS 38668, telephone number 662-562-3309, e-mail address gbeard@northwestms.edu; Title II of the Age Discrimination Act: Vice President for Finance, James P. McCormick Administration Building, P.O. Box 7017, 4975 Highway 51 North, Senatobia, MS 38668, telephone number 662-562-3216, e-mail address gtmosley@northwestms.edu; Title IX of the Educational Amendments of 1972/Title VII of the Civil Rights Act of 1964: Vice President for Student Services, Tate Hall, P.O. Box 7010, 4975 Highway 51 North, Senatobia, MS 38668, telephone number 662-562-3997, e-mail address dsmith@northwestms.edu.