INTRODUCTION
Thank you for your interest in the financial aid programs at Missouri Southern State University. This handbook describes various sources of federal Title IV and state Financial Aid available to eligible students. The financial aid staff at MSSU hopes you will find this information helpful. If you have any questions, feel free to visit our office in 109 Hearnes Hall, call us at (417) 625-9325 or e-mail at finaid@mssu.edu. Our office hours are 8 am to 5 pm Monday through Friday during the fall and spring semesters. Summer office hours are 7 am to 5 pm Monday through Thursday. The campus is closed on Fridays during the summer. This handbook contains estimates of educational expenses, financial aid awards, and selection criteria. MSSU reserves the right to change any of these without notice.

FINANCIAL AID MISSION STATEMENT
The mission of the Financial Aid Office at Missouri Southern State University is to enable students to successfully complete a university education regardless of their financial background. The Financial Aid Team strives to keep students informed of current government regulations, to foster open communication between staff and students, and maintain positive customer service.

Missouri Southern participates in a variety of aid programs to assist qualified students. These funds - from private, institutional, state, and federal sources - are coordinated to meet the individual student’s financial need, performing ability and academic excellence.

STUDENT ELIGIBILITY REQUIREMENTS

TITLE IV FEDERAL FINANCIAL AID PROGRAMS
1. The student must be granted degree-seeking admission status. This status means the student has graduated from an accredited high school, has a GED, or has proof of successful homeschool completion and has provided ACT or SAT scores if needed.
2. The student is enrolled in an eligible program of study.
3. The student is a U.S. citizen or is a permanent resident of the U.S., or is in the U.S. for other than temporary purposes with the intention of becoming a U.S. citizen.
4. The student must not be in default or owe a refund or overaward to any Title IV program.
5. Male Students are required to register with the Selective Service, although the Higher Education Act of 1965 (HEA) makes exceptions.
6. The student must file a statement of educational purpose by successfully completing a FAFSA.
7. The student must not have prior convictions for possessing or selling illegal drugs while they were enrolled and receiving federal Title IV aid.
THE APPLICATION PROCESS
All students seeking Title IV federal, state, and institutional financial aid must complete the Free Application for Federal Student Aid (FAFSA). The federal school code for MSSU is 002488. Students must reapply for aid each academic year. The Student Aid Report (FAFSA results) will be sent to students 2-5 business days after completion.

Additional forms may be required by MSSU Financial Aid Office. Aid awards cannot be calculated until all requested information is on file and processed.

FINANCIAL AID PROGRAMS
The majority of the federal and state aid programs are offered on the basis of financial need:

Financial Need = Cost of Attendance - Expected Family Contribution

Financial Need is determined by subtracting a student’s Expected Family Contribution from his or her Cost of Attendance. Cost of Attendance is the amount it will cost a student to go to school. A student’s Expected Family Contribution is an index number that MSSU staff use to determine how much financial aid a student will receive. The information a student reports on his or her FAFSA is used to calculate your EFC.

NEED-BASED FINANCIAL AID PROGRAMS

FEDERAL PELL GRANT PROGRAM
This federal program provides grants to eligible undergraduate students and does not require repayment. If eligible, a Pell Grant award for a full-time student ranges between $626 and $5,775 for the 2015-2016 academic year. The amount awarded depends upon the EFC and is split between the fall and spring semesters based upon enrollment.

The summer semester at MSSU is treated as a trailer to the academic year. Therefore, summer Pell payments will only be made for those students who are enrolled in summer classes and have remaining eligibility from the current academic year.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)
FSEOG funds are limited and do not require repayment. The award amount ranges from $100-$4000 per academic year. FSEOG awards will be made to eligible undergraduates with the greatest financial need. Priority in awarding FSEOG funds will be given to Pell eligible students with the lowest EFC. The award process will be adhered to student by student until the funds are exhausted. FSEOG funds that have been awarded to students who do not complete the enrollment process and do not attend will later be awarded to the next eligible applicant for the upcoming semester.
FEDERAL WORK-STUDY PROGRAM
MSSU offers Federal Work-Study on-campus jobs for eligible students that are interested in applying for them. Work-Study is a federally funded program that is designed to help provide jobs for students who have financial need. Students apply for work-study eligibility by completing a FAFSA. Not all students are eligible for work-study. Eligibility is determined based on your financial need. To find out if you are work-study eligible, contact the Financial Aid Office in 109 Hearnes Hall or call the Student Employment Coordinator at 417-625-9398.

All work-study jobs are posted online to the Hire-A-Lion network as they become available. The application process for work-study and student employment positions is the same. Work-study eligible students are not guaranteed a work-study position. All students are responsible for securing their own on-campus employment.

SUBSIDIZED FEDERAL DIRECT LOAN PROGRAM (Stafford Loans)
This is a federally funded loan program that carries a fixed interest rate not to exceed 8.25%. The current interest rate is 4.29% fixed for 2015-2016. There is a 1.073% loan origination fee on all Stafford Loans. Interest is subsidized by the Federal Government while the student is enrolled at least half-time (6 credit hours). Repayment begins 6 months after the student leaves school or drops below half-time enrollment. Annual loan limits are $3,500 for freshmen, $4,500 for sophomores and $5,500 for juniors and seniors. Students must be enrolled at least half-time and demonstrate financial need as described in the “FINANCIAL AID PROGRAM INFORMATION” section. First-time borrowers at MSSU are required to complete Direct Loan entrance counseling and a master promissory note prior to fund disbursement. All borrowing students are also required to complete exit counseling upon leaving MSSU or dropping below half time status.

FEDERAL PERKINS LOAN
This is a federally funded loan program that carries a fixed interest rate of 5%. Interest is subsidized by the Federal Government while the student is enrolled at least half-time (6 credit hours). Repayment begins 9 months after the student leaves school or drops below half-time enrollment. Annual loan limits are $5,500, although amount received depends on financial need, amount of other aid, and availability at the institution (the funds are limited). Students must be enrolled at least half-time, but preference is given to students who are enrolled full-time (12 hours) and who demonstrate financial need as described in the “FINANCIAL AID PROGRAM INFORMATION” section. Borrowers are required to complete Perkins entrance counseling and a promissory note prior to fund disbursement. Loans cannot be certified after the academic year has ended. Please refer to the section entitled “Required Forms and Deadlines”. All borrowing students are also required to complete exit counseling upon leaving MSSU or dropping below half time status.

FEDERAL PLUS LOAN PROGRAM
PLUS Loans are available to students who have completed a FAFSA, meet federal eligibility requirements, and are enrolled at least half-time (6 credit hours). Parent PLUS loans are loans parents can borrow for their student. Graduate PLUS loans are for graduate students who have
exhausted their Federal Stafford Loan eligibility. A PLUS Loan Application is required by MSSU Financial Aid office. The borrower must not have an adverse credit history. The Parent or Graduate student is responsible for interest that accrues on the loan from the date the loan is disbursed through repayment. This federally funded loan program carries a fixed interest rate of 6.84% not to exceed 10.5% that is set each academic year. A Direct PLUS Loan enters repayment 60 days after the loan is disbursed. However, loans can be placed into deferment while student is enrolled at least half-time. The maximum annual loan amount is the student’s cost of attendance less other financial aid received. The loan origination fee on all Direct PLUS Loans is 4.292%. First time borrowers must sign a promissory note prior to fund disbursement. Loans cannot be certified after academic year has ended. All borrowing students are also required to complete exit counseling upon leaving MSSU or dropping below half time status.

ACCESS MISSOURI PROGRAM
This state of Missouri grant program provides awards to qualified Missouri undergraduates attending participating Missouri colleges on a full-time basis. Financial need is required. The FAFSA must be completed by April 1st each year to qualify. Renewal students must maintain a 2.5 cumulative GPA. This grant is available up to 150 completed credit hours.

MISSOURI FAMILY EDUCATION LOAN PROGRAM
The Missouri Family Education Loan Program (MOFELP) is a private education loan program that is awarded on a first come, first served basis for eligible, qualified borrowers. Annual loan limits are $5,000 with a 0% interest rate. MOFELP has no additional fees; however borrowers are responsible for a $5 monthly keep-in-touch payment. Below is the general criteria intended for qualified borrowers:

- Enrolled full-time
- Making Satisfactory Academic Progress (SAP)
- EFC of $12,000 or less
- At least 17 years of age
- US Citizen
- Permanent Missouri resident
- Not have a Bachelor’s degree
- At least 21 on ACT or 1500 on SAT; or have an overall cumulative GPA of 2.5 or higher earned at the Participating School
- Not have a Conviction for fraud
- Two year credit history (or have a cosigner with two year credit history)

* MOFELP criteria may be subject to change.
NON-NEED BASED FINANCIAL AID PROGRAMS

UNSUBSIDIZED FEDERAL DIRECT LOAN PROGRAM
This is a federally funded loan program that carries a fixed interest rate not to exceed 8.25%. The current interest rate is 4.29% fixed for 2015-2016. There is a 1.073% loan origination fee on all Stafford Loans. Repayment begins 6 months after the student leaves school or drops below half-time enrollment. Annual loan limits are $5,500 for freshmen, $6,500 for sophomores and $7,500 for juniors and seniors. Students must be enrolled at least half-time. First-time borrowers at MSSU are required to complete Direct Loan entrance counseling and a master promissory note prior to fund disbursement. All borrowing students are also required to complete exit counseling upon leaving MSSU or dropping below half time status.

Federal TEACH Grant Program
The TEACH Grant Program provides grants up to $4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. Award amounts are prorated based on federal funding availability and student’s enrollment level.

To receive a TEACH Grant, students must meet the basic eligibility criteria for the federal student aid programs, complete the FAFSA, and be fully admitted to the Education Program as an undergraduate or graduate student. Students must score above the 75th percentile on ACT/SAT or have a cumulative GPA of at least 3.25.

In addition students must sign a TEACH Grant Agreement to Serve and complete TEACH Grant counseling. Students agree to teach in a high-need field at an elementary/secondary school, or educational service agency that serves students from low-income families. Students must teach at least four academic years within eight years after completing the course of study for which the student received the grant. If the student does not complete their service obligation, all TEACH Grant funds will be converted to a Direct Unsubsidized Loan. The student must pay the loan in full, with interest charged from the date of each TEACH Grant disbursement.

REQUIRED FORMS AND DEADLINES
Students enrolling at MSSU and applying for Financial Aid must have necessary papers correctly completed and on file in Financial Aid Office per the following schedule:

<table>
<thead>
<tr>
<th>Semester</th>
<th>Priority Date</th>
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</thead>
<tbody>
<tr>
<td>Fall</td>
<td>May 1st</td>
</tr>
<tr>
<td>Spring</td>
<td>November 1st</td>
</tr>
<tr>
<td>Summer</td>
<td>April 1st</td>
</tr>
</tbody>
</table>

Files correctly completed by above “priority” dates will be processed first, allowing those students to receive financial aid awards earlier in the semester. Students providing documentation after priority dates will be considered late applicants. Late applicants will be
processed on a first-come basis as their files are completed. The following may be requested by the Financial Aid Office before a file can be considered complete (required signatures included):

- Valid FAFSA results
- Complete tax return transcript and verification worksheet
- Other verification documents for those chosen for verification
- Proof of admission to MSSU
- Other documentation requested by MSSU Financial Aid Office to resolve any conflicting information

**VERIFICATION POLICY**

When a student files the FAFSA, the U.S. Department of Education may select that application for a process called verification. Verification must be completed before aid is awarded.

If there are differences between the FAFSA and verification documents, corrections will be submitted by our office to the Central Processing System. If the EFC changes as the result of a correction, the student will receive an updated Student Aid Report from the Central Processor.

**To avoid a delay in the processing of federal student aid:**

- The Verification process may require additional documents such as an IRS Tax Transcript, proof of SNAP or Child Support benefits, a copy of High School Transcript, etc.
- The verification worksheet must be signed by all applicable parties.
- If there are discrepancies on the worksheet regarding other information reported, additional documents could be requested at a later date.

*If a student is requesting an income adjustment to the FAFSA through the Professional Judgment petition, the verification process must be completed first.*

**ENROLLMENT STATUS FOR FINANCIAL AID**

Students must be enrolled at least half-time to qualify for the Perkins Loan and Stafford Loan Program. In certain circumstances, the Federal Pell Grant Program, the Federal Supplemental Educational Opportunity Grant Program, TEACH Grant and the Federal Work-Study Program allow for aid at less-than-half-time enrollment.

The Access Missouri and Bright Flight programs as well as institutional scholarships require full-time enrollment. The following number of credit hours determine the calculation of awards for financial aid purposes and applies to fall, spring and summer semesters:
1-5 credit hours = less-than-half-time
6-8 credit hours = half-time
9-11 credit hours = three-quarter-time
12 or more credit hours = full-time

*Other awards not listed here could have varying enrollment status requirements.

**COST OF ATTENDANCE**
The costs listed below are estimated annual expenses for a full time student. Student costs may vary depending upon course enrollment, dependency status and living arrangements.

**Tuition and Fees (based on 28 credit hours per year):**
In-state student: $5,523
Out-of-state student: $10,480
Books and Supplies: $804
Room and Board: $6,622
Transportation: $1,146
Miscellaneous Expenses: $2,157

*Students rent textbooks at $12 per credit hour. Depending on the course, some purchase books may be required. Consequently, book costs can vary from semester to semester.

**STUDENT NOTIFICATION OF FINANCIAL AID AWARDS**
All awards are immediately available for viewing in LioNet after aid is processed. Students could be mailed or emailed additional information about their Financial Aid awards. All students should activate their MSSU email account through the helpdesk@mssu.edu MSSU email is the preferred method of communication with the MSSU Financial Aid Office.

**STUDENT RECEIPT OF FINANCIAL AID FUNDS**
With the exception of federal Stafford loans, all eligible financial aid funds are disbursed after the enrollment period of each semester (also known as the “add/drop” period). Starting Oct. 22, 2014 any 1st time freshman loan borrower will have their federal Stafford loan paid to the student account once 30 days of the semester has lapsed. All federal Stafford loan borrowers who have a loan for a single semester will have their loans paid out in two equal disbursements during the semester.

As part of financial aid processing, each student gives MSSU authorization to apply Federal Title IV funds to their student account for charges other than tuition, fees, and room and board. Other charges may include, but are not limited to, books and supplies. Student may rescind this authorization at any time. However, if authorization is rescinded, student is then responsible for payment of any balance due to the university, and will be unable to enroll for the next semester until their account is paid.
Pell Grants, as well as all other aid programs, are intended as only a supplement to help cover university attendance costs. These programs cannot be construed as a way to pay a student’s entire living expenses while attending.

Students will be paid financial aid for the number of hours they are enrolled at end of enrollment period (2 weeks into the semester). Exact disbursement dates are available from Financial Aid and Bursar’s Offices each semester.

Pell Grants which have disbursed will not be adjusted to allow for a late start class. Additionally, the student must have been enrolled in the class by the end of the regular semester class add/drop period. The first disbursement of aid funds will be for those students who have completed all financial aid requirements (including online Terms & Conditions, Master Promissory Notes, Entrance Counseling etc.) and who have begun attendance in all enrolled classes. Students who submit and/or complete financial aid requirements after the priority deadline are considered late applicants and may need to make arrangements with the Bursar’s Office for payment of their student account. The financial aid requirements for late applicants will be processed on a rolling basis (first-in, first-out) as the Financial Aid Office and Bursar’s Office are able to complete the award cycle.

All Title IV financial aid funds, as well as any state aid funds, will be posted directly to the student accounts on a weekly disbursement cycle. If a credit balance remains, a refund will be issued electronically or by mail. The student will be notified of their right to reduce or cancel their loan when their loan proceeds are posted to their student account. Accounts that remain unpaid will be subject to collection action by Bursar’s Office.

RESPONSIBILITIES OF THE FINANCIAL AID RECIPIENT
Students should be aware of their responsibilities as a financial aid recipient. The Financial Aid Office must be notified of the following changes:

- Withdrawal from all classes
- Dropping of courses during the semester
- Name or address change
- Transfer to another school

MSSU SATISFACTORY ACADEMIC PROGRESS STANDARDS FOR FINANCIAL AID
The U.S. Department of Education requires institutions of higher education to define, establish, and enforce minimum standards of satisfactory progress for students receiving financial assistance. These standards must include qualitative and quantitative measures for evaluating the progress of financial aid recipients towards their educational goals. An assessment of these efforts will be performed after each semester. State, non-federal, and institutional programs may have differing standards of satisfactory academic progress.

A. LENGTH OF TIME (Quantitative Standard)
Federal financial aid regulations provide for assistance up to 150% of the length of the program. All periods of enrollment and credits attempted/earned must be counted towards this maximum (whether or not financial aid assistance was received for all periods of enrollment). Students transferring into MSSU must have all academic records from previously attended institution(s) on file before any possible aid awards can be determined. No aid will be given to those transfer students who are at or over the maximum hours allowed for their chosen program of study at MSSU. Any student who has reached a total of 160 attempted hours and has not applied for graduation must provide the Financial Aid Office with a plan of study to complete the degree program within the allotted time limit. If the plan of study indicates that the degree cannot be completed within the time limit, all aid will be suspended immediately. Students pursuing an associate’s degree may only accumulate a maximum of 93 attempted credit hours. Students pursuing a bachelor’s degree may only accumulate a maximum of 186 attempted credit hours. Graduate students pursuing a master’s degree may only accumulate a maximum of 54 attempted credit hours. Accumulated hours will be the total of: MSSU hours and hours from previously attended institutions, regardless of course applicability to current program of study being pursued.

B. HOUR COMPLETION REQUIREMENT (Pace Standard)
Students must complete 67% of their total credit hours attempted. Attempted hours will be verified at the end of each semester. In figuring the student aid award, based upon the number of credit hours attempted each semester, the following will not be considered: dual credit courses, audited courses, credits granted, repeated courses for the third time or more, and credits earned non-traditionally. Incompletes, failed courses, and withdrawals will not be counted as credits earned but do apply as attempted hours. All transfer hours accepted from other colleges and universities will be included in the cumulative number of credits hours attempted and earned. Coursework attempted during all semesters, including fall, spring, and summer will be evaluated cumulatively for the required 67% completion.

C. GRADE POINT AVERAGE (Qualitative Standard)
Students receiving financial assistance must maintain a cumulative grade point average (GPA) as outlined below:

<table>
<thead>
<tr>
<th>Hours Attempted</th>
<th>Grade Point Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-22 credit hours</td>
<td>1.5</td>
</tr>
<tr>
<td>23-44 credit hours</td>
<td>1.6</td>
</tr>
<tr>
<td>45-59 credit hours</td>
<td>1.7</td>
</tr>
<tr>
<td>60 &amp; above credit hours</td>
<td>2.0</td>
</tr>
<tr>
<td>Graduate</td>
<td>3.0</td>
</tr>
</tbody>
</table>

D. FINANCIAL AID WARNING AND SUSPENSION
Student progress will be evaluated at the end of each semester. If the student falls below the cumulative grade point average requirement or the standard hours of completion requirement at the end of any semester, he or she will be placed on FINANCIAL AID WARNING for one
semester. Students may continue to receive available aid during the warning semester as long as they are otherwise eligible. No withdrawals or failures will be permitted for a student in warning status. At the end of the warning semester, the student must meet the cumulative grade point and credit hour completion requirements based upon hours attempted and earned, in order to avoid being placed on financial aid suspension. Any student accepting financial aid and then totally withdrawing from, or failing, all classes will automatically be placed on FINANCIAL AID SUSPENSION. Students who have reached the maximum number of accumulated hours allowed for their program of study will be placed on financial aid suspension. If at any time in the past a student was disbursed aid at MSSU, and student did not complete the hours for which aid was received (or the grade point average was unsatisfactory), student will be placed on warning or suspension status. Student who does not complete warning requirements is placed on aid suspension until after the requirements are met. Students completing suspension requirements during the affected semester do not regain financial aid eligibility until the first day of the next semester.

Financial aid suspension means that a student will receive no further aid until the minimum standards have been met. Financial aid includes Federal Pell Grant, Federal SEOG, Federal Work-Study, Federal Perkins Loan Program, Federal Direct Loan Program, Federal TEACH Grant, Access Missouri Grant, Marguerite Ross Barnett Memorial Scholarship Program, Missouri Bright Flight and MSSU institutional scholarships. Once the student has established the minimum standard requirement for grade point average and hours earned, he or she may be eligible for financial assistance, excluding those students on financial aid suspension due to having accumulated the maximum allowable credit hours for their program of study.

Students who attend MSSU without financial assistance and then apply for assistance will have to meet the satisfactory academic progress standards as if they had received assistance from the beginning of their attendance at MSSU. Transfer students must have fewer accumulated hours than the maximum allowed at MSSU and be able to complete a degree program within the maximum allowed in order to receive financial assistance. Students transferring into MSSU with cumulative hours earned and/or a cumulative GPA that falls below the guidelines as previously outlined will be automatically placed on financial aid warning. If, at the end of that warning semester, the cumulative hours earned and/or GPA has not been raised to an acceptable level, the student will be placed on financial aid suspension until the guidelines have been met.

E. FINANCIAL AID APPEALS
If student has extenuating circumstances causing financial aid suspension, the student has the right to appeal the suspension status. Appeals can be submitted via web or in writing to explain any mitigating circumstances concerning their academic performance and how they plan to improve their performance in the future. Supporting documentation is encouraged with any appeal submission. Appeals are reviewed by Financial Aid Staff or the Financial Aid Appeals Committee on a case-by-case basis. Appeals are not a guarantee of aid reinstatement. Outcome of the appeals are submitted to students typically via email. The decision of the Financial Aid Appeals Committee is final. The Financial Aid Office reserves the right to limit the number of appeals submitted by each student.
REQUIRED FINANCIAL LITERACY TRAINING

Missouri Southern State University wants to assist students managing their life outside of the classroom. As part of the Financial Aid Appeal process, each student is required to complete a USA Funds Life Skills lesson online of their choice. This lesson has to be completed before any financial aid is awarded to their account, if their appeal is approved.

OTHER POSSIBLE REASONS FOR DENIAL OR POSTPONEMENT OF FINANCIAL AID AWARDING AND/OR DISBURSEMENT

Caution codes: These problems could be caused by missing information, selective service issues, mismatched names and social security numbers, or citizenship issues that occur on the FAFSA. Additional documentation may be required to clear a caution code.

Defaulted student loans: If a student has defaulted on a previous student loan, no further aid can be processed until the loan has been paid in full or confirmation has been received by the MSSU Financial Aid Office that the loan has been rehabilitated.

Grant overawards: If a student has been overawarded on a federally funded grant, no further aid can be processed until the overaward has been returned to the U.S. Department of Education.

Active bankruptcy classification on the Student Aid Report or NSLDS comments: Students who have an open bankruptcy are subject to a delay in the federal aid processing until the bankruptcy claim has been closed or determined that the student is eligible to receive federal aid. Additional information may be required from the student to document this.

Students with previous permanent loan discharge: Students who have previously discharged a student loan due to a disability are not eligible for future loans unless they are able to obtain a physician’s certification that they are able to engage in substantial gainful activity. In addition to the physician’s statement, the student must also sign a statement that he/she is aware all new loans are not eligible for discharge for any present condition under normal circumstances and may be required to submit a new master promissory note for additional loans. Students are eligible for any applicable grants with no extra documentation.

INSTITUTIONAL REFUND POLICY

Any student who partially withdrawals must contact the Registrar’s Office. A student completing a total withdrawal must do so through the Financial Aid Office. If this is not done, the student will be financially responsible for the classes and receive failing grades on his/her transcript. Tuition refunds are based upon the date the student completes the withdrawal or the last day the student attended the class. The amount of the refund of institutional fees for
those students who officially withdraw will be calculated as outlined in the MSSU Schedule Book.

RETURN OF FEDERAL FUNDS POLICY
A return of federal funds will be required when aid has been disbursed to a student from financial aid funds in excess of the amount of aid the student earned during 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 at MSSU: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, TEACH Grant, Federal PLUS Loan Program, Federal Perkins Loan Program, and Federal Direct Loan Program. This policy is effective only if the student completely terminates their enrollment by official withdrawal, is dismissed from classes, stops attending classes without an official withdrawal before completing more than 60% of the enrollment period or fails all courses at the end of the semester.

Students must make repayment of their portion of financial aid within 45 days. Failure to make repayment within 45 days will result in:

1. Referral to the federal government for collection.
2. Ineligibility for federal financial aid from all colleges and universities until the overpayment of aid and interest due is paid to the U.S. Department of Education.

NOTICE TO STUDENTS AND PARENTS
The confidentiality of student and family records will be respected to protect the student’s right of privacy. Only general information can be provided to parents or others without the student being present (students must provide photo identification). Students will not be given any information without proper proof of identity.

A student’s financial aid may be terminated for any of the following reasons:
- Withdrawal or failure of all classes
- Providing fraudulent information with the intent to increase financial aid awards
- Default on any federally funded student loan
- Overpayment due on any federally funded grant

RELEASE OF TRANSCRIPTS
Official Transcripts WILL NOT be issued for a student who has a balance due on their MSSU student account or has not completed exit counseling.