

Tuition and Fees

While the Board of Trustees reserves the right to adjust the fee schedules at any time, the following basic fees have been established for 2009-2010.

UNDERGRADUATE PROGRAMS

Comprehensive Tuition Rate

Students who are admitted to the traditional undergraduate program or Hayworth College students admitted to the pre-licensure BSN program, and who are registered for 12 or more credit hours in a fall or spring term, will pay the comprehensive tuition rate. All students living in a Residence Hall are also charged the comprehensive tuition rate, regardless of the number of credit hours enrolled.

Annual

Full-Time Comprehensive Tuition	\$22,730
Room and Board (on campus housing)	\$8,236
North Hall Apartments – 9 month contract	\$5,644

In addition to tuition, room and board, students will pay any course and lab fees applicable (i.e. music fees, science lab fees, etc.) as specified in the course fees part of this section.

Credit Hour Tuition Rate

Students admitted to the Hayworth College Program* or the Associate of Science in Nursing Program will pay the credit hour tuition rate as indicated below, regardless of the number of credit hours for which they are registered. Students admitted to the traditional undergraduate program that are registered for less than 12 hours will also pay the credit hour tuition rate.

General Courses 000-449	\$395 per credit hour
EDUC 499 (Teaching Block)	\$200 per credit hour
Associate of Science in Nursing Program	\$365 per credit hour
RN-to-BSN Program	\$365 per credit hour
Accelerated BSN Program **	\$630 per credit hour

* Students admitted to the Hayworth College Program seeking a pre-licensure Bachelor of Science in Nursing degree will pay the credit hour rate for all courses until admitted to the major and the Presbyterian School of Nursing (PSN). Once admitted to the pre-licensure BSN program, students will be charged the comprehensive tuition rate as listed above in any Fall or Spring term for which they are registered for 12 or more credit hours.

** The cost covers books and uniforms for each term enrolled.

GRADUATE PROGRAMS**College of Arts and Sciences**

Master of Fine Arts in Creative Writing	\$5,785 per term
MFA Graduation Residency	\$600 charged 3rd & 4th term

School of Communication

Master of Arts in Organizational and Strategic Communication	\$630 per credit hour
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Wayland H. Cato, Jr. School of Education

Master of Education	\$340 per credit hour
Master of Arts in Teaching	\$340 per credit hour
Master in School Administration	\$350 per credit hour
Graduate (Non-Degree)	\$340 per credit hour

McColl School of Business

Master of Science in Organization Development	\$780 per credit hour
Master of Business Administration – Professional MBA	\$780 per credit hour
Master of Business Administration – Executive MBA *	\$59,000 entire program cost
Graduate (Non-Degree)	\$780 per credit hour

**This cost covers tuition and fees for the entire program and includes the \$1,000 deposit, all books, materials, meals and a \$2,500 trip allowance towards the cost of one summer international study tour. Students typically select from several summer study tours, some may involve additional cost.*

Presbyterian School of Nursing

Master of Science in Nursing	\$365 per credit hour
Graduate (Non-Degree)	\$365 per credit hour

RESIDENCE HALLS

The residence halls are designed for full-time traditional age undergraduates. Family housing is not available. Double room residence hall accommodations are available to all full-time students paying the comprehensive rate. All residents will be charged the Comprehensive Tuition Rate and the University's Room and Board rate. If space is available, a student may choose to have a private room for an additional \$850 per term. Details of the private room policy are included in the housing contract which is available in the Office of Residence Life. Damages to residence halls are billed after the end of each term and are due upon receipt.

Meal plans

All resident students except for those residing at North Hall, are required to participate in one of the meal plans provided by the University. Students with special dietary needs should have a physician outline these needs in a letter to the general manager for Chartwells, so that the meals can be prepared accordingly. Students residing in North Hall are not required to participate in a standard meal plan but will be allotted 5 complimentary meals per week for the 2009-2010 academic year.

Telephone/cable/internet access

Each residence hall room is equipped with a telephone line*, cable television service and internet access. Students need to provide their own personal telephone, television and computer to use these services. The cost of these services is included in the basic room charge.

*North Hall residents will be responsible for arranging their own telephone services.

Laundry Machines/Microfridges

Each residence hall room is equipped with a microfridge combination microwave-refrigerator freezer appliance. In addition, each residence hall has free state-of-the-art laundry facilities.

OTHER TUITION / FEES INFORMATION**Charlotte Area Educational Consortium (CAEC)**

Full-time degree-seeking undergraduates paying the University's comprehensive tuition rate may register, on a space-available basis, for a course at any of the 23 institutions in the Charlotte Area Educational Consortium with no additional charge. Consortium members include Belmont Abbey College, Cabarrus College of Health Sciences, Carolinas College of Health Sciences, Catawba College, Catawba Valley Community College, Central Piedmont Community College, Cleveland Community College, Davidson College, Gardner-Webb University, Gordon-Conwell Theological Seminary, Johnson C. Smith University, Lenoir-Rhyne College, Livingstone College, Mitchell Community College, Pfeiffer University, Queens University of Charlotte, South Piedmont Community College, Stanly Community College, University of North Carolina at Charlotte, University of South Carolina at Lancaster, Wingate University, Winthrop University and York Technical College. A student interested in the consortium should contact the Registrar's Office.

Audited Courses

Students will be charged for audited courses as they would for any other course.

Repeated Courses

A student who chooses to repeat a course will be charged for the course.

Enrollment Across Programs

Regardless of a student's program-of-entry (traditional Undergraduate Program, the Hayworth College program, the Associate of Science in Nursing program, or a Graduate Program), a student may register for any course for which the student has met the prerequisites; provided there is space available and there are no special restrictions on the course. Students paying by the credit hour will be charged according to the origin of the course at the prevailing rate for that course.



OTHER ACADEMIC FEES (non-refundable)

Application Fees

Baccalaureate Programs

Traditional Undergraduate Program	\$40
Hayworth College Program	\$40

Associate Programs

Presbyterian School of Nursing	\$40
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Graduate Programs

Master of Fine Arts	\$40
McCull School of Business	\$75
Wayland H. Cato Jr. School of Education	\$40
School of Communication	\$40
Presbyterian School of Nursing	\$40

Tuition Deposits

(Applied towards enrollment costs for the student's first term)

Traditional Undergraduate Program*	\$250
Associate of Science in Nursing	\$250
Master of Fine Arts Program	\$300
EMBA	\$1000

*Traditional Undergraduate Program deposits will be refunded if the University has been notified of the student's decision to not attend prior to May 1st.

Room Damage Deposit

A \$150 room damage deposit is required for all resident students. This deposit will be held until the student graduates and/or separates from University housing. For room damage charges incurred prior to graduation/separation, payment is required and will be billed to the student's account. The room damage deposit will be refunded after graduation/separation less any outstanding charges. This deposit does not eliminate the student's right to appeal any and all room damage charges.

Course Fees:

The courses in which a student enrolls will determine the course fees that are charged. Below is a brief overview of the possible non-refundable course fees that could be charged:

Applied Music Fees	\$110 – \$405 (based upon number of hours and if accompaniment is required)
Art Course fees	\$25 (\$50 for ART 304 Printmaking only)
BUSN 600 Materials	\$295
Core Materials	\$10 – \$55
Experimental Psychology II Course Fee	\$25
Forensic Class Lab Fee	\$125
Heart Health and CPR	\$20
Horseback Riding	\$450
Interior Design (ARDE) Course Fee	\$25
Lifeguard Training	\$40

MFA Thesis Fee	\$30
MSN Clinical Internship Fee	\$195
Nursing Lab Fee	\$150
Nursing Clinical Course Fee	\$150
Nursing Professional Liability Fee	\$20
Nursing Testing Fee	\$150
Professional Golf Management Fee (per term)	\$950 (\$475 is nonrefundable)
Science Lab Fee	\$50
Student Teaching Fee	\$30

Other Fees:

Health and Illness Insurance	\$550 annually
Late Payment Fee (accrued monthly)	\$60
Private Room Fee	\$850 per term
Private Room Fee (North Hall)	\$1000 per contract term
Private One-Bedroom Apartment Fee (North Hall)	\$2000 per contract term

Transcript Fee	\$5
Transcript Fee (expedited)	\$15

Student Activity Fee	\$95 per semester
Student Technology Fee	\$85 per semester

Excludes students paying the comprehensive tuition rate and graduate students.

Parking

Resident Students	\$125 per year
Commuter Students (Traditional Undergraduate Program)	\$75 per year

Payment Plan Fees:

Monthly Installment Plan	\$75 per term
Tuition Deferment Plan (TDP)	\$100 per term

REQUIRED HEALTH AND ILLNESS INSURANCE:

All full-time students paying the Comprehensive Tuition Rate and all full-time and part-time students in the ASN, BSN and Accelerated BSN programs are automatically billed for a Health and Illness insurance plan through the University. To decline participation in and remove charges from an account for this insurance, students must complete an opt-out verification form online with the University's insurance provider the first term of each academic year the student is enrolled. This opt-out verification form must be completed by September 15 for Fall term and January 15 for Spring/Summer term. Brochures outlining coverage, costs and limitations are mailed in the summer to all registered full-time students paying the Comprehensive Tuition Rate and all full-time and part-time students in the ASN, BSN and Accelerated BSN programs. This information is sent to the students' permanent home address. Student athletes have additional insurance requirements. Please contact the athletics department for more information.

Payment Information

Upon registration the applicant accepts as binding all fees and regulations set forth in the Catalog or as amended during the year:

1. Tuition and fees, less financial assistance awarded, are due and payable according to the schedule listed below:

For Students in the Undergraduate Program

Fall Term	Spring Term	Summer Term**
August 10*	January 10*	May 10

* **Fall and Spring Classes dropped for non-payment** – These due dates correspond with the date on which classes will be dropped at the close of business if a student has not paid in full or made suitable payment arrangements with the Office of Student Financial Services. Preliminary financial aid (scholarships, grants, approved student loans, third party payment authorizations, etc.) is taken into consideration when determining account status. Students may register after their classes have been dropped (prior to the end of the Add Period) by making appropriate financial arrangements with the Office of Student Financial Services.

** **Summer Classes dropped for non-payment** – Classes this term will be dropped after the close of business on the last day to add registration for the summer term if a student has not paid in full or made suitable payment arrangements with the Office of Student Financial Services. Preliminary financial aid (scholarships, grants, approved student loans, third party payment authorizations, etc.) is taken into consideration when determining account status.

For Students in Graduate Programs:

Fall Term	Spring Term	Summer Term
September 10	January 10	May 10

Graduate Classes dropped for non-payment – Each term classes will be dropped after the close of business on the last day to add registration for the current term if a student has not paid in full or made suitable payment arrangements with the Office of Student Financial Services. Preliminary financial aid (scholarships, grants, approved student loans, third party payment authorizations, etc.) is taken into consideration when determining account status.

For Students in the Master of Fine Arts Program:

Summer/Fall Term	Spring Term
May 10	January 10

2. Payments are accepted in US currency via check or cash. You may also pay online via myQueens with MasterCard, VISA, or ACH.

3. Credits for scholarships and financial assistance are divided equally between the fall and spring terms.

4. Overpayments created by financial assistance will only be refunded to the student and/or parent after charges have been paid in full.

5. Students who do not wish to pay in full at the beginning of each term may be interested in the following programs offered by Queens University of Charlotte.

(a) *Installment plan:*

Enrollment in the Queens installment plan allows a student to divide their balance into equal installments. The length of the payment plan is determined by the term and the student's program of study. Please see the table below to identify the installment plan available to you and the due dates for the term. There is a \$75 enrollment fee assessed for each term enrolled and this payment should be made by the due date for that term. Enrollment fees may be made online via myQueens with MasterCard, VISA, or ACH. A late-payment penalty is incurred if an installment is not paid by the due date. The University reserves the right to deny participation in this plan to students on the basis of their payment history with the University. Credit card or ACH payments may be made via myQueens at <https://myqueens.queens.edu/ics>

For Undergraduate Students:

<u>Fall Term</u>	<u>Spring Term</u>	<u>Summer Term</u>
(4-pay)	(4-pay)	(3-pay)
August 10	January 10	May 10
September 10	February 10	June 10
October 10	March 10	July 10
November 10	April 10	

For Graduate Students (except students in the MFA Program):

<u>Fall Term</u>	<u>Spring Term</u>	<u>Summer Term</u>
(4-pay)	(4-pay)	(3-pay)
September 10	January 10	May 10
October 10	February 10	June 10
November 10	March 10	July 10
December 10	April 10	

For Students in the Master of Fine Arts Program:

<u>Spring Term</u>	<u>Summer/Fall Term</u>
(4-pay)	(4-pay)
January 10	May 10
February 10	June 10
March 10	July 10
April 10	August 10

(b) *Tuition Deferment Plan*

The Tuition Deferment Plan (TDP) is a deferment plan available to students whose employer will reimburse them for tuition at the end of a term. Under this plan, tuition for fall term is due by February 10, spring term by June 10, and summer term by September 10. Students wishing to apply for this plan must submit the TDP application form to the Office of Student Financial Services by the tuition due date for that term. A deferment fee of \$100 is due by the due date for that term and can be made online via myQueens with MasterCard, VISA or ACH. Tuition is the only expense that may be deferred. A late-payment penalty is incurred if a payment is not made by the due date. The University reserves the right to deny participation in this plan to students on the basis of their payment history with the University.

(c) *Unsecured educational loans*

There are a variety of student and parent loans available. For information, please visit www.queens.edu/financial. If the posting of Title IV funding to a student account creates a credit balance, a check will be issued by the University to the student/parent within fourteen days of receipt of the funding.

6. Failure to pay by the due date and/or failure to adhere to the terms of the University's payment plans will result in a monthly late fee until the balance has been paid in full. The student is responsible for all charges assessed against the student regardless of any arrangements or agreements made with other parties.
7. Students that submit payments to Queens for tuition and other related expenses that are returned by the bank for insufficient funds, stop-payments or closed account will be assessed a \$30 returned check fee. The student may be asked to replace the returned check with guaranteed funds.
8. Students are not permitted to attend class until satisfactory arrangements have been made to meet all financial obligations. Continued class attendance is contingent upon maintaining good financial standing with the University throughout the term.
9. Participation in graduation activities and receipt of diplomas, certificates, and transcripts are permitted only when the student's account has been paid in full.
10. Students that become financially delinquent will have their student account turned over to collections. If an account is referred to a collection agency or attorney, the student will be liable for all attorney fees, court costs and collection fees as allowed by law. Students that would like to re-enroll at Queens after having been in collections will be asked to pre-pay all tuition and fees with guaranteed funds before being allowed to register for the upcoming term.

Students wishing to apply for financial assistance should visit

www.queens.edu/financial/apply.asp

WITHDRAWAL AND FINANCIAL OBLIGATIONS

The policies and procedures below apply to all undergraduate and graduate students. Students who enroll in multiple programs must follow that program's calendar for each class. Additional information is available in the Office of Student Financial Services or online at www.queens.edu/financial/tuitionfees.asp.

Dropping a Course

When a course is dropped during the Drop/Add period there is no record of that registration, and no tuition is charged for that course. After the Drop/Add period has ended, a student leaving a class must formally withdraw from the course in order to receive a status of "W."

Withdrawal from a Course

There is no refund of tuition for withdrawal from an individual course unless the withdrawal results in zero enrolled credit hours.

Withdrawal from all classes/from the University

Withdrawal-Academic Ineligibility

A student determined by the Student Qualifications Committee to be academically ineligible to return will receive a refund if the student has made payments or has a credit balance toward the next term's tuition and fees. Such decisions are made at the end of each term.

Withdrawal-Illness

Students who withdraw from all classes during the term as a result of illness will have tuition prorated as of the date of withdrawal, provided the physician recommends withdrawal in a letter to the Registrar's Office.

Withdrawal-Other Reasons

Students who withdraw from the University effectively leaving Queens, will have tuition, room and board adjusted. Please see the adjustment schedule below.

Exceptions

Students who feel that individual circumstances warrant exceptions to this policy may appeal to the Financial Policies Committee, provided such appeal is made in writing before the end of the term for which the proration is requested.

Tuition, Room and Board Adjustments

Tuition, Room and Board adjustments will be made according to the following schedule for the standard 16-week undergraduate session and the standard 15-week graduate session. (For non-standard sessions, please see the following estimated adjusted rate template below.) The first week of the semester is the seven-day period that begins on the first day of class as stated on the academic calendar.

Period of Withdrawal	Adjustment
Week 1 and 2	100%
Week 3 and 4	50%
Week 5 through 8	25%
After Week 8	0%

(MFA ONLY)

Period of Withdrawal	Adjustment
Day 1 and 2	90%
Day 3 through 7	50%
Week 2 through Week 4	50%
Week 5 through Week 8	25%
After Week 8	0%

(Estimated rate adjustment template for NON-STANDARD SESSIONS)

Period of Withdrawal	Estimated Adjustment
First 12.5% of the session	100%
Second 12.5% of the session	50%
Next 25% of the session	25%
Last 50% of the session	0%

Example: An 8-week non-standard session

Period of Withdrawal	Estimated Adjustment
Week 1 (First 12.5% of term)	100%
Week 2 (Second 12.5% of the term)	50%
Weeks 3 and 4 (Next 25% of the term)	25%
Weeks 5 through 8 (Last 50% of term)	0%

REFUND POLICY FOR FEDERAL AID RECIPIENTS

If a student withdrawals from all classes or withdrawals from the University, all or a portion of the student's assistance may be required to be returned to the originating source. The amount to be returned is determined according to Federal and State of North Carolina regulations and policies. A detailed copy of the refund worksheet is available upon request from the Office of Student Financial Services. In accordance with regulations, Queens will refund applicable funds in the following order:

- Federal Education Loan Programs (Stafford, PLUS and Perkins Loans)
- Federal Pell Grant
- Federal Academic Competitiveness Grant

Federal National SMART Grant
 Federal Supplemental Educational Opportunity Grant
 Other Federal Title IV Programs
 North Carolina Legislative Tuition Grant
 North Carolina Education Lottery Scholarship
 Other North Carolina Programs
 Queens University of Charlotte Programs

Financial Assistance

Queens University of Charlotte offers merit and need-based funding. Merit funding recognizes academic achievement, leadership and talent as well as school, church and community involvement. Students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for need-based funding. The FAFSA may be completed online at www.fafsa.ed.gov. Students must be accepted for admission to the University prior to being awarded any funding. A complete listing of Federal, North Carolina and University funding opportunities is available online at www.queens.edu/financial.

FEDERAL PROGRAMS

All federal programs are subject to funding and congressional action.

Federal Pell Grants are available to eligible degree seeking undergraduate students on the basis of financial need. The grants are scheduled to range from \$609 to \$5,350 for the 2009-2010 academic year, depending on need and hours enrolled. A student must complete the Free Application for Federal Student Aid (FAFSA) to determine eligibility.

Academic Competitiveness Grants are available to Federal Pell Grant eligible students who are enrolled at least half-time and who have successfully completed a rigorous high school program, as determined by the state or local education agency and recognized by the Secretary of Education. Students may apply for the grant by completing the Free Application for Federal Student Aid (FAFSA). First-year awards (for students graduating from high school after 1/1/2006) are valued at \$750 annually for full-time enrollment. Second-year awards (for students graduating from high school after 1/1/2005) are valued at \$1300 annually for full-time enrollment. For less than full-time enrollment, but at least half-time award amounts are pro-rated. Second-year eligible students must have maintained a cumulative GPA of at least 3.0.

National Science and Mathematics Access to Retain Talent Grant (SMART) Grants are available to Federal Pell Grant eligible students who are enrolled at least half-time as a third or fourth year student in a baccalaureate degree program majoring in an eligible program. To view complete list of eligible majors, visit:

<http://www.ifap.ed.gov/dpcletters/attachments/GENO615Attach1.pdf>. Students must have a minimum 3.0 GPA on a 4.0 scale. Annual full-time award value is \$4,000. For less than full-time enrollment, but at least half-time award amounts are pro-rated. Students may apply for the grant by completing the Free Application for Federal Student Aid (FAFSA).

Federal Supplemental Educational Opportunity Grants (FSEOG) are available on an annual basis to degree seeking undergraduate students with exceptional financial need. These grants range in value and priority is given to Federal Pell Grant recipients. A student must complete the Free Application for Federal Student Aid (FAFSA) to be considered for funding.

Federal Work-Study (FWS) Awards are available to degree seeking students with financial need. Awards are based on available federal funding. Each student awarded work-study will be placed in a campus or community service job and paid monthly for hours worked. A student must complete the Free Application for Federal Student Aid (FAFSA) to be considered for funding.

Federal Stafford Student Loans are available to degree seeking students enrolled at least half-time (6 credit hours per term). Students must complete the Free Application for Federal Student Aid (FAFSA) and required loan forms to receive funding. For loans processed after July 1, 2009, the interest rate will be 5.6% for subsidized loans for undergraduate study and 6.8% for subsidized loans for graduate study and all unsubsidized loans. For students demonstrating financial need, interest is subsidized (the U.S. government pays the interest while you are enrolled at least half-time (six credit hours) and for six months after graduation or when attendance drops to less than half-time). Students not demonstrating financial need may borrow an unsubsidized Federal Stafford Loan for which they would be responsible for interest payments while in school. For loan limits and information on lenders, please visit www.queens.edu/financial/staffordloans.asp.

Federal Parent PLUS Loan Program enables parents to borrow for each dependent that is enrolled in school at least half-time as a degree seeking student. Parents may finance up to the full cost of their child's education each academic year, minus grants and other financial aid the child receives. (Although parents do not have to prove financial need, credit checks are mandatory. Applicants with adverse credit histories may not be eligible for PLUS loans.) Repayment on these loans usually begins within 60 days after full disbursement. The current interest rate is 8.5%. If for any reason the PLUS application is denied, the dependent may be able to borrow additional funds through the Unsubsidized Federal Stafford Loan Program. The student and his/her parent(s) must complete the Free Application for Federal Student Aid (FAFSA) and required loan forms to receive funding. Information on lenders and loan benefits is available at www.queens.edu/financial/federalplusloans.asp.

Federal Graduate/Professional PLUS Loan Program allows degree seeking graduate students to borrow under the PLUS Loan Program up to their cost of attendance minus other financial assistance. The terms and conditions applicable to Parent PLUS Loans also apply to Graduate/Professional PLUS loans. These requirements include a determination that the applicant does not have an adverse credit history, repayment beginning on the date of the last disbursement of the loan and a fixed interest rate of 8.5 percent. Applicants for these loans are required to complete the Free Application for Federal Student Aid (FAFSA). They also must have applied for their annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Stafford Loan Program before applying for a Graduate/Professional PLUS loan. Information on lenders and loan benefits is available at www.queens.edu/financial/gradplusloans.asp.

NORTH CAROLINA PROGRAMS

All state programs are subject to revision of funding or regulation by the North Carolina General Assembly.

North Carolina Legislative Tuition Grants (NCLTG) are awarded to North Carolina residents pursuing their first undergraduate degree or seeking teacher education or nursing licensure. Funding is made available by the North Carolina General Assembly. The General Assembly also defines residency for grant eligibility. Currently the North Carolina Legislative Tuition Grants are funded annually at \$1,950 for full-time students and \$1,463 for three-quarter-time and \$975 for half-time. Eligibility is based on the student's enrollment status as of October 1st for the fall term and the 10th class day for the spring term. Eligible students who have completed 140 or more credit hours shall have their award reduced by twenty-five percent. The completed NCLTG application must be received by the Office of Student Financial Services at Queens no later than October 1 for the fall term and the 10th class day for the spring term.

The North Carolina Education Lottery Scholarship was created by the North Carolina General Assembly to provide financial assistance to needy North Carolina residents enrolled at least half-time as an undergraduate degree seeking student at an eligible college or university within the state of North Carolina. Students may apply by completing the Free Application for Federal Student Aid (FAFSA) and submitting a completed NCLTG form to Queens University of Charlotte. Based on the FAFSA analysis, awards are determined by the state of North Carolina. Currently awards range from \$100 to \$3,400 annually. Students who have earned a baccalaureate college degree are ineligible.

The State Contractual Scholarship Fund is provided to Queens University of Charlotte by an act of the North Carolina General Assembly. Scholarships are available to at least half-time degree seeking undergraduate students and teacher education and nursing licensure students who are legal residents of North Carolina. Award amounts vary depending on financial need and funding levels. Students must complete the FAFSA and the NCLTG application for consideration of funding.

The North Carolina Student Incentive Grant provides grants up to \$700 per academic year for eligible degree seeking, full-time undergraduate students who are North Carolina residents. Recipients must demonstrate substantial financial need as determined by the FAFSA. Applicants are encouraged to complete the FAFSA no later than early March. Awards are determined by College Foundation of North Carolina.

The North Carolina Teaching Fellows Scholarship is funded by the North Carolina General Assembly. Teaching Fellows are selected annually from NC High Schools and are applicable to four years of study. The current annual funding level provided by the state of North Carolina is \$6,500. Recipients are selected by the NC Teaching Fellows Commission. More information is available at www.teachingfellows.org.

The North Carolina Prospective Teachers Scholarship Loan Fund awards scholarships in the amount of \$2,500 for each academic year. The criteria for awarding scholarships are measures of academic performance, including grade point average, scores on standardized tests, class rank and recommendations of guidance counselors. Teaching in North Carolina public schools upon graduation allows cancellation of the loan at a prescribed amount per year of service. Further information is available at www.cfnc.org/PTSL.

The North Carolina Nurse Scholars Program is a scholarship/loan program. The State of North Carolina awards annual scholarship/loans in the amount of up to \$3,000 for ASN students, \$5,000 for BSN students and \$6,000 for MSN students to North Carolina residents enrolled in a nursing program in preparation for licensure as a registered nurse. Service as a full-time registered nurse in North Carolina upon graduation allows cancellation of the loan. Further information is available at www.cfnc.org/nursescholars.

QUEENS UNIVERSITY OF CHARLOTTE PROGRAMS

Presidential Scholarships are awarded annually to 12 graduating high school seniors based on superior academic and leadership achievement. These full tuition scholarships are for four years of study in the traditional undergraduate program. A separate scholarship application (available from the traditional undergraduate Office of Admissions) is required in addition to the admission application. For consideration, both the admission and scholarship applications must be post-marked by December 15. Scholarship finalists are interviewed during Scholars Weekend in February.

Reece A. Overcash Scholarships are awarded to graduating high school seniors enrolling in the traditional undergraduate program. Up to two students annually are awarded an Over-cash Scholarship in the amount of \$5,000. The tuition scholarships are offered on a competitive basis to students who exhibit an interest in and capacity to find creative relationships between the humanities and math, science and technology and are available for four years of study. Candidates must submit a scholarship application (available from the traditional undergraduate Office of Admissions) no later than December 15. Scholarship finalists are interviewed during Scholars Weekend in February.

University Scholars are named from graduating high school seniors enrolling in the traditional undergraduate program. These tuition scholarships are based on weighted GPA and SAT or ACT test scores at the time of admission. Students are awarded funding at three levels, Trustee, Deans' and Alumni. For more information, contact the traditional undergraduate Office of Admissions at 704 337-2212.

Charles A. Dana Scholarships are awarded annually to full-time students in each of the rising sophomore, junior and senior classes enrolled in the traditional undergraduate program, who maintain outstanding records for scholarship and leadership. Recipients are selected at the recommendation of the Faculty Honors Committee.

Music/Drama/Art Scholarships are awarded during the admissions process to students who plan a major or concentration in music, drama or art; or major in Music Therapy. Tuition awards to full-time degree-seeking students enrolled in the traditional undergraduate program are based on academic background, talent and degree of advancement. An audition or portfolio review is required. Awards are based on faculty recommendations and are available for four years of study. Students must schedule an audition or submit portfolio by January 15 to receive scholarship consideration.

Ministerial Tuition Remission is available for a dependent or spouse of an active Presbyterian minister who is enrolled full-time in our traditional undergraduate program of study. Dependents or spouse of active ministers of the Presbyterian Church (USA) Mid-Atlantic Synod receive a 20% tuition remission. Dependents or spouse of active ministers in all other synods of the Presbyterian Church (USA) receive a 15% tuition remission. Remission forms are available from the Office of Student Financial Services.

Athletic Scholarships are awarded according to NCAA Division II policies and are based on the recommendation of the athletic department in the following sports:

Men's

Basketball
Cross Country
Golf
Lacrosse

Soccer
Tennis
Track and Field

Women's

Basketball
Cross Country
Golf
Lacrosse
Soccer

Softball
Track and Field
Tennis
Volleyball

For more information, contact the Department of Athletics.

National Presbyterian College Scholarship Program (NPCSP) is co-sponsored by Queens University of Charlotte and the Presbyterian Church (USA). The NPCSP affirms excellence in scholastic ability and leadership and encourages superior students to attend Presbyterian-related colleges and universities. Funds for awards are provided by Queens University of Charlotte and the Presbyterian Church (USA). The scholarship is applicable for full-time studies in the traditional undergraduate program. Application information is available at www.pcusa.org/financialaid. Finalists are selected by a National Committee in mid-March. Scholarship amounts are determined on the basis of financial need.

Karl and Anna Ginter Fellowships are awarded to degree seeking students enrolled in Hayworth College as working adults. Fellowships are awarded to students during the admission process. Selection is based on academic promise, leadership potential and character. Awards range up to \$2,000 annually. For more information, please contact the Hayworth College admissions office.

Pauline Lewis Fellowships are awarded to degree seeking undergraduate students enrolled in Hayworth College. Fellowships are awarded to students during the admission process. Selection is based on potential for academic success and campus leadership. Awards range up to \$2,000 annually. For more information, please contact the Hayworth College admissions office.

Pat and B.D. Rodgers Fellowships are awarded to degree seeking students enrolled in Hayworth College. Fellowships are awarded to students during the admission process. Selection is based on demonstrated financial need, potential for academic success, character and leadership potential. For more information, please contact the Hayworth College admissions office.

Hershel H. and Cornelia N. Everett Fellowships are awarded during the admission process to students enrolling in graduate programs in the Wayland H. Cato, Jr. School of Education. Recipients must have established North or South Carolina residency. Selection is based on academic promise, personal achievement, leadership potential and character. Awards range up to \$2,000 annually. The Everett Fellowships are also available on a one-time basis to students who have suffered job loss or other financial difficulties. For more information, please contact the Wayland H. Cato, Jr. School of Education.

McCull School MBA Fellowships are awarded to new degree candidates in the Professional MBA and the Executive MBA programs. For additional information contact the McCull School MBA Admissions Office.

PMBA: Several funds provide academic fellowships for new degree candidates in the Professional MBA program. Financial need is not a factor in the selection.

EMBA: Several need-based scholarships are available to first time degree candidates admitted to the Executive MBA program. The Executive MBA program also has fellowships available for non-profit senior managers and promising entrepreneurs.

Additional named scholarships are awarded by the University on the basis of academic merit and/or financial need. There is no scholarship application necessary for these funds. Academic information and/or the Free Application for Federal Student Aid (FAFSA) are all that is required.

STUDY ABROAD

Students who wish to study abroad should first contact the John Belk International Program office. Students wishing to receive financial assistance for studies outside the United States must contact the Office of Student Financial Services at least three months prior to their departure. Federal financial aid is available for approved study abroad programs. University funding can be used for study abroad if the student pays tuition, room and board directly to Queens University of Charlotte and the University makes payment to the participating study abroad University. Financial aid is not disbursed until after the term begins. Therefore, financial aid funding is not available in time to pay upfront costs such as deposits and plane fare.

FINANCIAL AID APPLICATION

To be considered for need-based financial assistance, students must have been admitted to Queens as degree or licensure candidates and must complete and submit the Free Application for Federal Student Aid (FAFSA). The form is available online at www.fafsa.ed.gov. A copy of the student's (and family's if applicable) federal income tax return, as well as other documentation, may be required for verification purposes. Applications for financial aid should be submitted by entering traditional students as early as possible after January 1 of their senior year in high school. Students filing before March 1 will receive priority in funding. New evening undergraduates and graduate students are encouraged to complete the FAFSA as early as possible prior to their first term of enrollment. Renewal of need-based financial aid is not automatic. Therefore, continuing students are encouraged to submit a Renewal FAFSA available at www.fafsa.ed.gov no later than April 1 of each academic year. For more information on applying for financial assistance, visit www.queens.edu/financial/apply.asp. Queens University of Charlotte reserves the right to review and modify an offer of financial aid should the recipient receive aid from other sources.

SATISFACTORY ACADEMIC PROGRESS FOR RECEIVING FINANCIAL AID

Queens University of Charlotte has established standards of satisfactory academic progress which are administered by its Student Qualifications Committee (SQC). This committee reviews the academic record of each student at the end of each term. Students must show progress in both quality (grade point average) and quantity (credit hours earned) toward completion of their degree requirements to continue receiving financial aid funding.

A student whose cumulative grade point average falls below the required levels (see Academic Policies sections of this catalog) is considered to be on academic probation. The first term a student is placed on academic probation, they are deemed to be on financial aid probation as well. Financial aid probation is permitted for one academic term. During this probationary period students may continue to receive financial aid provided they are otherwise eligible. Should a student have their probation removed, but then be placed on probation in a subsequent term, they are ineligible for aid.

The timeframe in which a student has to complete an undergraduate degree cannot exceed 150% of the published length of the program as measured in credit hours. Evaluation of the timeframe progress is made at the end of the spring semester by the Office of Student Financial Services. The academic year evaluated may include any combination of the prior summer, fall and spring terms. Transfer students are treated as first year students for measuring the financial aid eligibility time frame for completion of a degree program. Repeated courses, course withdrawals, incomplete courses and course failures count as hours attempted but not completed. Additional time needed to complete the undergraduate degree beyond the maximum stipulated must be entirely at the student's expense.

The timeframe in which a student has to complete a graduate degree cannot exceed the time limit as established by the university for each of its graduate programs. Timeframes are published in the Graduate Academic Policies section of the university's catalog. Any exceptions to the time limit must be granted by the program's Graduate Student Qualifications Committee.

Students ineligible to receive financial aid due to academic probation or continued academic probation may appeal such action on a term by term basis. There is no limit to the number of appeals that can be submitted by an individual student. Letters of appeals must be submitted to the Office of Student Financial Services no later than two weeks before the end of the probationary semester (end of exams) or notification of placement on probationary status. Appeals must include an explanation of the circumstances contributing to the unsatisfactory performance and how they have resolved the difficulties or their plan to improve performance. Supporting documentation, such as a letter from a physician or counselor, should be included when relevant. The student will be notified in writing of the final decision regarding whether the appeal will be granted within two weeks of the receipt of the student's appeal letter. If the appeal is granted, the students' progress is assumed to be satisfactory for the term in question and aid eligibility for that term only is restored. If the appeal is denied, the student remains ineligible. Appeal decisions made by the Associate VP and Director for Student Financial Services are final.