**STUDENT FINANCIAL AID**

**Financial Aid may be granted to needy and deserving students who have demonstrated above average abilities in curricular and extra-curricular activities, and have exhibited willingness to render responsible service, have demonstrated high moral standards and have shown a spirit of cooperation in the supporting of the objectives of the college. However, the awarding of financial aid is always subject to the availability of government grants, private donations, and gifts. In order to receive financial aid from any Federal Financial Aid Program, the student must be in good standing and make satisfactory progress in his/her course of study. FINANCIAL AID IS NOT AUTOMATICALLY RENEWABLE. ALL RECIPIENTS OF FINANCIAL AID MUST RE-APPLY ANNUALLY.**

**How to Apply for Federal Financial Aid at Rust College**

**1. Apply and be accepted for admission to Rust College.**

**Follow the steps below to apply for financial aid:**

* **Complete the Free Application for Federal Student Aid (FAFSA). Allow 4-6 weeks for processing time. Rust College Title IV Code for the FAFSA is 002433. Complete the Rust College Financial Aid Application. Students may apply electronically on the web at** [www.fafsa.ed.gov](http://www.fafsa.ed.gov) **(a user name and password is required for you and your parent).**
* **The FAFSA will generate a student aid report (SAR). Upon receipt, carefully read the instructions and review the SAR for accuracy. Make any necessary corrections, or if the SAR is accurate, keep it for your records. The Financial Aid Office will receive your information electronically.**
* **If you have been selected for verification, the Financial Aid Office will notify you of the documentation required to complete your file. This would include a copy of your prior year federal income tax return as well as your parents’ return, if you are a dependent student or your spouse’s return, if you are married. Additional documentation may be required in some cases.**

**The verification process could take up to 4 weeks to complete.**

* **If the verification process results in the mandatory corrections of your information, the Financial Aid Office will resubmit your SAR electronically to the federal processor.**

**The average turnaround time is 2 weeks.**

* **Once the file is complete, it will be reviewed, and if the student is eligible a financial offer will be generated. The student receives and official offer listing the programs and the amounts being awarded. Offer letters are required to be returned, if the student rejects any of the awards. All aid will be disbursed into tow (2) equal payments for Fall and Spring semester.**
* **If you accept the loan, you will be required to complete a Master Promissory Note (MPN) on-line at** [www.studentloans.gov](http://www.studentloans.gov)**. Returning students are asked to complete the supplemental data form.**
* **If you receive outside scholarships, it is the student’s responsibility to notify the Financial Aid Office. The award will be reviewed and adjusted, if necessary, to comply with federal regulations. If the outside scholarship exceeds the unmet need remaining after college and federal aid has been used, the student’s loan and/or Institutional funds will be reduce.**

**Eligibility**

**To be eligible to receive aid from the Federal Financial Aid Programs, you must meet ALL of the following criteria:**

* **Have financial need, except for some loan programs.**
* **Have a high school diploma or a General Education Diploma (GED), or complete a high school education in home setting that is treated as a home school or private school under state law.**
* **Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. Financial aid is not available for audit courses.**
* **Be a U.S. citizen or eligible non-citizen (have U.S. permanent resident status).**
* **Have a valid Social Security Number.**
* **Make satisfactory academic progress in accordance with the Sap Policy.**
* **Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that you will use federal aid for educational purposes.**
* **Sign a statement on the FAFSA, certifying that you are not in default on a federal student loan and that you do not owe money back on a federal student aid grant.**
* **Be registered with Selective Service (male between the ages 18-25).**

**A recent law suspends aid eligibility for students convicted under federal or state law of the sale of possession of drugs. If you have a conviction or convictions for these offenses, please call the Federal Student Aid Program at 1-800-433-3243 to find out how, or if the law applies to you. You can regain eligibility early by successfully completing an approved drug rehabilitation program.**

**Rights and Responsibilities**

**Student Rights**

**Students have a right to know the following:**

* **The degree programs, training and other education offered by the school.**
* **Special facilities and services available to disabled students.**
* **The cost of attendance (tuition and fees, books and supplies, room and board, applicable transportation costs) and any other additional costs involved in attending the school.**
* **Need-based and non-need based federal aid that is available to students.**
* **Need-based and non-need based local aid programs, institutional scholarships and other private aid programs that are available to students.**
* **How to apply for aid and how the school determines eligibility.**
* **How and when financial aid is disbursed.**
* **The responsibilities and rights of students receiving financial aid.**
* **The school’s fair and equitable refund policy and the prescribed order of the Student Financial Aid (SFA) refund distribution.**
* **Information on preventing drug and alcohol abuse.**
* **The criteria for measuring satisfactory academic progress (SAP) and how a student who has failed to maintain SAP may reestablish eligibility for financial aid.**
* **Who to contact for financial aid information and general institutional issues.**

**Student Responsibilities**

**Student responsibilities include the following:**

* **Review and consider all information about Rust College programs and degrees before enrolling.**
* **Pay special attention to the applications for student financial aid (FAFSA, institutional), prepare and submit the applications to the correct location. International misreporting of information on applications for federal aid is a violation of law and considered a criminal offense, subject to penalties under the U.S. Criminal Code.**
* **Have knowledge of and comply with all deadlines for the application and re-application of financial aid.**
* **Have knowledge of and comply with the school’s student aid policies.**
* **Return all additional documentation, verification, corrections and/or new information requested either by the Financial Aid Office ore the agency to which the student submitted his/her application.**
* **Red and understand all forms/agreements that the student is asked to sign and retain copies.**
* **If the student has a loan, he/she must notify the lender of changes in name, address, or school status.**

**GRANTS**

**Federal Pell Grant**

**Direct non-repayable grant from the federal government to the student; who are enrolled at least half time (6 hours). The amount of the award is based on information from the FAFSA.**

**Mississippi Resident Tuition Assistance Grant (MTAG)**

**The Mississippi Resident Tuition Assistance Grant (MTAG) offers financial assistance to Mississippi residents attending state approved public and nonprofit two-year and four-year eligible colleges and universities. Entering freshman must have a 2.5 high school grade point average and a 15 ACT score as well as meet other eligibility requirements as listed on the MTAG application. Currently enrolled students must have a 2.5 GPA as well as meet other eligibility requirements as listed on application. The amount for the award years will be determined by the level of funding available not to exceed an annual award of $500 for freshmen and sophomores or a $1,000 for juniors and seniors. If you would like to apply for this grant, please contact the Mississippi Office of State Financial Aid at (1-800-327-2980) and request an application.**

**Application deadline is September 15.**

**LOANS**

**William D. Ford Federal Direct Loans**

**Under the Direct Lending program, the funds for your loan come directly from the federal government and NOT from a bank, credit union, or other lending institution. ALL students who are requesting a student loan will be required to complete a Master Promissory Note and Loan Entrance Counseling, even if you have completed this in the past.**

**Student who are registered for at least six credit hours and who are in good academic standing may be eligible for a Federal Direct Student Loan. A dependent student can borrow the following loan amounts:**

**First-year student, Freshman 0-29 hours earned $ 3,500**

**Second year student, Sophomore 30-59 hours earned $ 4,500**

**Third and Fourth year student, Junior and 60-186 hours earned $ 5,500**

**Senior**

**An independent student or dependent student whose parents are unable to get a PLUS loan can borrow up to:**

**$ 9,500 as a first year student (only 3,500 can be subsidized)**

**$ 10,500 as a second year student (only $ 4,500 can be subsidized)**

**$ 12,500 as a third year student (only $ 5,500 can be subsidized)**

**Student must file a FAFSA form to determine family contribution. Amount of family contribution figure determines eligibility for either a subsidized or unsubsidized Direct Loan. Interest on subsidized loan is paid by federal government while student is enrolled at least half-time and for six months after student leaves school; interest on unsubsidized loan is by student. Repayment of principal begins six months after the borrower is no longer at least half-time student.**

**Delayed disbursement of funds (30 days after the first day of instruction) is required for all first-time borrowers for Direct Loan program.**

**DIRECT LOANS APPLICATION PROCEDURES**

**Note to All Applicants:**

* **A student must be enrolled for at least six (6) credit hours and in good academic standing to be eligible for a student loan.**
* **The results of the Free Application for Federal Student Aid (FAFSA) must be on file at the college before a loan can be processed.**
* **All Direct Loan borrowers must complete a Loan Entrance Interview online.**
* **All borrowers must complete a new Master Promissory Note (MPN) online.**

**For Students to Apply for Direct Loan:**

1. **Log on to Entrance Counseling**
2. **Complete Entrance Counseling**
3. **Must have User Name and Password to complete the next step**
4. **Log on to** <https://studentloans.gov/myDirectLoan/index.action> **and click on “Complete New MPN for Student Loans”**
5. **Complete Master Promissory Note on-line**

**For PARENTS to Apply for Direct Loan:**

**Complete Federal Direct PLUS Loan Credit Application on-line or Federal Direct PLUS Loan Credit Application**

**Complete the following steps electronically:**

1. **Retrieve Parent Username and Password to complete Direct Parent Plus**
2. **Long on to** [www.studentloans.gov](http://www.studentloans.gov) **and complete request for a PLUS Loan application**
3. **Complete Master Promissory Note for Plus Loan**

**Additional Information**

**Direct Loans disburses loans (less the 1.5% origination fee) in two installments (disbursements) directly to the college. Funds are credited to students’ accounts through an electronic funds transfer (EFT) process. If you are a first-time borrower, your loan cannot be disbursed until at least 30 days after the day of school.**

1. **If loan funds for a student who is not enrolled for at least six (6) credit hours are disbursed, funds must be returned to Direct Loans.**
2. **Withdrawing from the college: If the student totally withdraws from college prior to completing 60% of the semester, the loan must be prorated based on the number of days in attendance. Loan funds unearned must be returned to the lender. If the loan was used to pay tuition bill, the student may now have an outstanding bill with the college.**
3. **Loan Exit Interview is required upon graduation or when the student ceases to be enrolled for at least six (6) credit hours.**

**Senior Exit Interview (Graduates)**

**U.S. Department of Education regulations require Federal Stafford and Federal Unsubsidized Stafford Loan recipients to complete Exit Loan Counseling when graduating from or when leaving Rust College. Students who borrowed Stafford and/or Unsubsidized Stafford Loans can meet this requirement on-line by logging into** [www.studentloans.gov](http://www.studentloans.gov)

**This is an opportunity for your lender to remind you of your rights and responsibilities as a student loan borrower.**

**Please note that you will be required to provide three personal references for Exit Loan Counseling. One of these references must be the address of your immediate next of kin. All references should be adults who live at separate addresses. Addresses must include street and/or P.O. Box numbers, city, state, zip codes, and complete phone numbers.**

**For a complete listing of your financial aid history, you can access the National Student Loan Data System at** [www.nslds.ed.gov](http://www.nslds.ed.gov)**. You will be required to set up an identification profile for security purposes. The National Student Loan Data System is maintained by the U.S. Department of Education.**

**Refund Policy**

**Federal Regulations require schools participating in the Student Financial Aid Programs to use specific refund policies for students who receive financial aid withdraws from the college. This policy applies to tuition, fees, and room and board.**

**For withdrawal prior to the first day of classes, a student receives a 100% refund.**

**If a student withdraws from Rust College and is receiving federal financial aid, a portion of these funds may need to be returned to the federal aid programs, and/or lender for Stafford Loans based on the following:**

1. **If a student withdraws before completing 60% of the semester, the student is only entitled to federal student aid based on the percentage of time that was completed. Pro-rata refunds are calculated and determined by percentage of the semester that has been completed up to and including the official date of withdrawals.**
2. **Based on this calculation, the college determines the amount of financial aid that is unearned and is responsible for returning any portion necessary to the appropriate financial aid programs and/or lender. Financial aid funds are returned to the federal programs in the following order: unsubsidized Federal Stafford Loan, Subsidized Stafford Loan, Federal Perkins Loan, Federal Pell Grant and SEOG. Any remaining credit balances will then be returned to the state, college and/or student.**

**Withdrawal from the college could result in a balance owed to the college for federal aid that must be returned to the federal programs and/or lender.**

**No refunds will be after the 60% point of the semester.**

**Refund Policy for Students Not Receiving Federal Financial Aid**

**The refund policy for students who are not federal aid recipients applies to tuition, fees, and room and board charges.**

**Tuition refunds are made according to the following schedule:**

* **Within the first week of the semester …………………….. 60%**
* **Within the second week of the semester …………………. 50%**
* **Within the third week of the semester ……………………. 30%**
* **After the third week of the semester ……………………… None**

**Standards of Satisfactory Academic Progress (SAP)**

**All degree/certificate seeking students of Rust College must meet the following standards in order to establish and maintain eligibility for Federal Financial Aid and certain scholarships. The Standards of Satisfactory Academic Progress (SAP) are monitored and enforced in all periods of enrollment. The Standards of Satisfactory Academic Progress are evaluated and students are notified of their current SAP standing at the conclusion of each period of enrollment.**

**GPA Requirement**

* **Students must maintain a minimum Cumulative GPA of 2.00 (computed using a 4.00 scale). Cumulative GPA includes all coursework receiving a letter grade (including remedial coursework) a student has taken while at Rust College.**

**Please Note: Some financial aid and scholarship awards have higher GPA requirements.**

**Pace of Completion**

* **Students must progress toward completion of their declared degree/certificate while maintaining a minimum 67% completion rate. The completion rate is calculated by dividing the cumulative number of credit hours a student has successfully completed by the cumulative number of credit hours a student has attempted. Remedial courses (classes with course numbers below 100) are excluded from the completion rate calculation.**

**Maximum Timeframe Requirement**

* **Students must be able to complete their declared degree/certificate program within 150% of the published number of credit hours required to complete the program. For example, if the published length of a bachelors in 124 credit hours; students must be able to complete their degree within 186 attempted credit hours.**
* **The maximum timeframe calculation is performed as follows:**

**All Rust College credit hours attempted (including repeated credits plus (+)**

**All credit hours transferred\* from other colleges/universities minus (-)**

**All remedial credit hours attempted (course numbers less than 100 equals (=)**

**The TOTAL number of credit hours used to determine current progress toward degree/certificate.**

**\*All transfer credit hours accepted by the college are counted as both attempted and completed credits and are included in the maximum timeframe calculation.**

* **If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum time frame, the student is placed on “Suspension”.**
* **Students who change declared degree/certificate programs prior to completion may do so, however, all attempted credits in all degree programs that count towards the student’s declared degree/certificate, including elective credits, will be included in the maximum timeframe calculation.**
* **Students who have previously completed the requirements for a degree/certificate at Rust College and who wish to earn an additional degree/certificate may do so, however, all attempted credits that fill degree requirements, including elective credits, will be counted.**

**Notifications**

**The Standards of Satisfactory Academic Progress are evaluated and students are notified of their current SAP standing at the conclusion of each period of enrollment. Please Note: If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum timeframe, regardless of status (‘Good Standing”, “Warning”, or “Probation”), the student will be placed on “Suspension”.**

**“Good Standing”**

* **Students, who are meeting all of the Standards of Satisfactory Academic Progress, are not in a period of “Warning”, “Suspension”, or “Probation” are in good standing and no additional enrollment, advising, or academic plan requirements are specified.**

**“Warning”**

* **Students who have been in “Good Standing: and who have met the maximum timeframe standard but have not met either the minimum cumulative GPA or minimum completion rate standards are placed on “Warning: and strongly encouraged to meet with their academic advisors to develop a plan for academic success. A “Warning” does not prevent a student from receiving Federal Financial Aid or scholarships. A “Warning” is intended to alert students to a current deficiency in their academic progress. Continued lack of progress will ultimately lead to “Suspension.” If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum time frame, the student is placed on Suspension.”**

**“Suspension”**

* **If a SAP review makes it clear that a student cannot mathematically finish his/her declared degree/certificate program within the maximum time frame, the student is placed on “Suspension.”**
* **Students who have not met one or more of the Standards of Satisfactory Academic Progress while on “Warning” will be placed on “Suspension.”**
* **Students who have been placed on “Suspension” may appeal. Appeals are reviewed and either approved or denied-submitting an appeal does not guarantee approval.**
* **Without an approved appeal, students who have been placed on “Suspension” are NOT eligible for Federal Financial Aid and certain scholarships.**

**“Probation”**

* **Students who have been placed on “Suspension” and have successfully appealed are placed on “Probation” for one period of enrollment. Students placed on “Probation” regain eligibility for Federal Financial Aid and certain scholarships; if**
* **the student should be able to meet ALL of the Standards of Satisfactory**

**Academic Progress by the end of one subsequent period of enrollment; or**

* **The student is placed on an academic plan leading to graduation that, if followed, ensures that the student will be able to meet all of the Standards of Satisfactory Academic Progress by a specific point in time.**
* **Students who again begin meeting all of the Standards of Satisfactory Academic Progress while on “Probation” will be placed in “Good Standing” at the conclusion of the period of enrollment or contract period. Progress in an academic contract/plan is measured at the end of each period of enrollment. Students who do not meet all of the Standards of Satisfactory Academic Progress while on “Probation” and/or who do not follow their approved academic plan will again be placed on “Suspension.”**

**Appeals to Regain Eligibility for Federal Financial Aid**

* **SAP Appeals must include:**
* **Completed SAP appeal form**
* **written statement from the student addressing why the student failed to make satisfactory academic progress, and what has changed in the student’s situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation; and**
* **supporting documentation of extenuating circumstances.**
* **SAP appeals are submitted to the Financial Aid Office**
* **SAP appeals are reviewed and approved/denied by Financial Aid staff**
* **STEP One – Students appealing must submit with their appeal documentation of extenuating circumstances which led to academic difficulties.**
* **Extenuating circumstances are those which the student has no control and may include death in the student’s immediate family, hospitalization, accidents, and illness.**
* **The Financial Aid Office will review the statement and documentation to determine if the extenuating circumstances have merit.**
* **If the extenuating circumstances are deemed to have merit, the student will be granted the ability to complete step two of the appeal. If it is determined that the extenuating circumstances and/or documentation is not acceptable the appeal will be denied. Incomplete appeals/documentation will not be considered.**
* **Step Two – The appeal requires that students complete an academic plan with their major advisor. Academic plans will be developed issued by the Student Success Center. Approval/denial of the Satisfactory Academic Progress Appeal will depend on the students’ academic plan and their ability to meet the terms of Satisfactory Academic Progress. Please note that receiving initial approval of extenuating circumstances does not guarantee that the appeal will be approved.**
* **Students who are placed on “Suspension” as a result of “Incomplete (I)” or missing grades may also appeal using the standard appeal form and procedure.**
* **In order for an appeal to be approved, students must either be able to meet the Standards of Satisfactory Academic Progress by the end of the next period of enrollment; or the student will be able to meet the Standards of Satisfactory Academic Progress by a specific point in time.**
* **When considering an appeal:**
* **Transfer credit hours that do not fulfill graduation requirements in the student’s current major are excluded from the maximum timeframe calculation.**
* **All attempted credit hours from a prior degree/certificate that can fill graduation requirements (including elective credit hours) in the additional degree/certificate must be counted. All other non-remedial attempted credits that do not fill graduation requirements (including elective credits) in the additional degree/certificate program are excluded from the maximum time frame calculation.**
* **Students who successfully appeal are placed on “Probation”**

**Terms and Definitions**

**Grading Symbols**

* **The following are credits successfully completed for SAP purposes: “A”, “B”, “C”, “D”, “P”. *While successfully completed for SAP purposes, “D” may not fulfill specific* *program and/or graduation requirements.***
* **The following are NOT credits successfully completed: “F” = Failure, “NC” = No Credit Granted, “NP” = No Pass, “I” = Incomplete, “W” = Withdrawal, “WIP” = Work In Progress.**

**Cumulative GPA**

* **Includes all coursework receiving a letter grade (including remedial and transfer coursework) a student has taken while at Rust College. This GPA appears on the transcript as TOTALS.**

**Repeat, Incomplete, and Audit Courses**

* **Courses previously passed with a grade of “C”, “B”, or “A” may not be repeated with the assistance of Federal Financial Aid. Courses previously passed with a “D” or courses failed with an “F” or “NC” may be repeated one time with the assistance of Federal Financial Aid.**
* **Incompletes “I” must be arranged with instructors and must be completed as indicated by the instructor and in accordance with the policy listed in the catalog.**

**Non-Credit and Remedial Courses**

* **Non-credit courses which do not satisfy graduation requirements in the student’s declared degree/certificate program are not counted either as attempted or completed credits.**
* **Remedial courses (credit bearing courses numbered below 100) do count as both attempted and completed credits although remedial credits are excluded from the pace of completion and maximum timeframe evaluation.**

***Please Note*: *Federal Financial Aid recipients may receive aid for a maximum of 30 attempted remedial credit hours.***

**REINSTATEMENT OF AID**

**To have financial aid eligibility reinstated, a student may make up the credit hours and/or GPA deficiencies in a subsequent term without receipt of financial aid for that term. The student must then submit his/her academic transcript to verify the number of credits and grades earned.**

**Dependency Status**

**Dependent Student – A dependent student is one who relies on the financial help and support of his or her parent(s) or guardian(s), and is under 24 years of age. The Student must report his or her income amounts as well as the parent(s).**

**Independent Student – Independent students are those who are twenty-four years of age or older, married, or are veterans of the U.S. Armed Services, or who support dependents other than a spouse, or are orphans or wards of the court. Other conditions may allow students to be classified as independent; however proper documentation must be provided.**

**Described below are the various types of financial aid awarded to needy and/or deserving students at Rust College.**

1. **Federal Pell Grant:**

**The Federal Pell Grant is a federal entitlement program that provides funds to students pursuing a first undergraduate degree. To apply, the student must complete the Free Application for Federal Student Aid. The Federal Pell Grant award currently ranges from $555 to $5,550 and is based on financial need.**

1. **Federal Supplemental Educational Opportunity Grant (FSEOG):**

**The Federal Supplemental Educational Opportunity Grant is a federal program for undergraduate students who demonstrate exceptional financial need. FSEOG awards are made to students with the greatest need; the funds are only awarded to FPELL eligible students. The grant ranges from $100 to $4,000 per academic year, depending on need and availability of funds.**

1. **Federal Work-Study Program (FWSP);**

**The College Work-study Program is a federal program that provides part-time employment to FPELL eligible students who are enrolled at Rust College. Students are employed on campus by a variety of departments, with the typical student working approximately 10-15 hours per week. They are paid minimum wage. Also, the program encourages community service work and work related to a student’s course of study.**

1. **William D. Ford Federal Direct Loan Program (Federal):**

**Loans made through this program are referred to as Direct Loans. Eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Loans include subsidized and unsubsidized Direct Stafford Loans (also known as Direct Subsidized Loans and Direct Unsubsidized Loans), Direct PLUS Loans, and Direct Consolidation Loans. You repay these loans directly to us. Students who demonstrate financial need may borrow up to $3,500 for the first year of enrollment, $4,500 for the sophomore year and $5,500 per academic year for the remaining undergraduate years. Repayment begins six months after the student graduates, withdraws, or drops below half-time.**

1. **Federal Direct Parental Loans for Undergraduate Students(FDPLU):**

**The PLUS Program is a non-need based loan that is available to parents who may borrow to help pay for their children’s education. Federal Direct Plus Loans enable parents with good credit histories to borrow money for each child who is enrolled in at least half-time (6 hours) and is a dependent student. The annual loan limit is the student’s cost of education minus any estimated financial aid received.**

**Scholarships**

1. **Academics**

**Scholastic potential and financial need are the two most important criteria for awarding academic scholarships. All new students applying for an academic scholarship must have a minimum high school average equal to that of “B.” Enrolled students at Rust must have achieved a minimum over-all average of “B” for all course work completed at the college level. Renewal of this award will depend on maintaining a “B” average, good character, and availability of funds.**

1. **United Methodist Scholarship**

**Any United Methodist student who is registered as a full-time student may apply for this scholarship. An applicant must be a citizen of the United States and/or an eligible non-citizen, a member of the United Methodist Church and be Christian in character, sound in health, and show promise of future usefulness. An applicant is required to have a grade average of “B” or better during the semester immediately preceding the application. These scholarships are funded by the United Methodist Church. Renewal of this scholarship depends on maintaining the above requirements and the availability of funds from the church.**

1. **Letter Pate Whitehead Foundation Scholarship**

**This foundation provides scholarship grants to deserving female students from nine southeastern states.**

1. **Honors Scholarships**

**Rust College awards three groups of scholarships that are collectively grouped to recognize the most academically outstanding students. These scholarships are known as: (1) The Honors Track, (2) The Presidential Scholarship and (3) The Academic Dean’s Scholarship. There are fifteen slots available in each program. Scholarships are renewable for no more than four years, contingent upon maintaining the GPA.**

**One the time or GPA eligibility is lost the scholarship cannot be regained.**

**HONOR TRACK (Up to full cost to attend including federal and state aid).**

**Criteria for Admission**

1. **Applicants should rank in the top 10% of high school graduating class and have a 3.50 or above cumulative GPA.**
2. **Submit a desirable score of 22 on the ACT or 1530 on the SAT.**
3. **Three letters of recommendation (high school counselor and two teachers) must accompany the application.**
4. **Submit a 500 word essay addressing why you would like to attend college and Rust College, in particular, along with academic and life goals.**
5. **If accepted into the program, the student must maintain a cumulative GPA of 3.50 for as long as the scholarship is held.**

**Presidential Scholarship (Up to $3,000 each year).**

**Criteria for Admission**

1. **Must meet tow of the following requirements:**

* **a 3.25 or above cumulative GPA**
* **an ACT score of 19 or above or 1350 on SAT**
* **in the top 10% of graduating class**

1. **If accepted into the program the student must maintain a cumulative GPA of 3.25 for as long as the scholarship is held.**
2. **Submit a 500 word essay addressing why you would like to attend college and Rust College, in particular, along with academic and life goals.**

**Academic Dean Scholarship (Up to $2,500 Scholarship each year).**

**Criteria for Admission**

1. **Must meet tow of the following requirements:**

* **a 3.00 or above cumulative GPA**
* **an ACT score of 17 or above or 1230 on SAT**
* **in the top 10% of graduating class.**

1. **If accepted into the program, the student must maintain a cumulative GPA of 3.00 for as long as the scholarship is held.**
2. **Submit a 500 word essay addressing why you would like to attend college and Rust College, in particular, along with academic and life goals.**

**GRANTS**

1. **College Grant-in-Aid**

**The College offers a limited number of “Grant-in-Aid” awards (varying from $100-$1,000) to students on the basis of their ability to perform in such areas as drama, band, and choir. These gran-in-aid awards are funded by special student aid contributions, made by donors to assist in special programs. Renewal of these programs depends on performance and availability of funds.**

1. **Mississippi Tuition Assistance Grant (MTAG)**

**This grant is for full time residents of Mississippi (the student must have lived four years in-state prior to receiving the grant). If eligible, the maximum grant is $500 for freshmen and sophomores, and $1,000 for juniors and seniors. Deadline to apply is September 15.**

1. **Mississippi Eminent Scholars Grant (MESG)**

**This grant is for residents of the state of Mississippi. The grant amount is $2,500 per year.**

1. **William Winter Teach Scholar/Loan Program (WWTS)**

**This program offers Mississippi residents who are enrolled full-time in an undergraduate teacher education program leading to a Class “A” standard teacher education license up to $1,000 per academic year as freshmen and sophomores, while juniors and seniors may receive up to $3,000 per academic year. Freshman applicants must have a cumulative college grade point average of 2.5 each academic year and earn a minimum of 24 credit hours per academic year. Application deadline is April 30th.**

**ENDOWED SCHOLARSHIPS**

**Endowed Scholarships are made possible by individual donations. These scholarships are presented at Honors and Awards Day in April of each year.**

1. **The L.M. McCoy Fund was set up for Dr. L.M. McCoy who served as President of Rust College for 33 years. It provides a $300 scholarship for a selected freshman, sophomore, and junior who display high standards of leadership in campus life.**
2. **The Algernon Sullivan Scholarship Award is a fund which provides a $2,500 scholarship for the student selected on the basis of scholarship, personality, character, and leadership in religious and social activities.**
3. **The James and Lydia McMillian Scholarship is a fund which provides a $1,000 scholarship to four needy students selected on the basis of need, scholarship and personality.**
4. **The Leontyne Price Scholarship Fund was founded by the Metropolitan Opera Star, Miss Leontyne Price. The interest from this fund provides two scholarships yearly in the amount of $500 each for students majoring in music selected on the basis of need, scholarship, personality, character and leadership in religious and social activities.**
5. **The James T. Heard Scholarship is a fund which provides a $500 scholarship for students selected on the basis of scholarship, personality, character, and leadership in religious and social activities.**
6. **The Earnest A. & Milverta Smith Scholarship Award is a fund which provides a $500 scholarship annually for a student selected on the basis of scholarship, personality, character, and leadership in religious and social activities.**
7. **The Rainsford A. and Ruth M. Brown Award provides scholarships for three (3) students selected on the basis of scholarship, personality, character, and leadership in religious and social activities, granted in the following amounts:**

**Freshman $500.00**

**Sophomore $500.00**

**Junior $500.00**

1. **The Amanda Elzy Scholarship Fund provides approximately $850 per year to needy students in the field of education.**
2. **The J. W. Patillo and D.M. Ray Memorial Scholarship is given to a pre-ministerial United Methodist student based on (1) need, (2) character, (3) scholarship, (4) personality, (5) dedication, and (6) leadership. The amount of this scholarship is $350.**
3. **The Beckley Family Scholarship Fund, established by President and Mrs. David L. Beckley, in memory of Mrs. Georgiana Thompson (1952), the Reverend and Mrs. Brown Jackson, and Mr. and Mrs. Leander Fields, provides $700 per year to a student selected on the basis of scholarship, character, and leadership.**
4. **The Elizabeth Naas Scholarship Fund, the interest from this fund provides $1,200 scholarships for needy students selected on the basis of need, scholarship, character, and leadership.**
5. **The Rosa Rogers Steward Endowed Scholarship Fund was established by her children in recognition of their love for her and her contribution to them and humanity. An annual scholarship is awarded to a student who exemplifies unusual leadership qualities in at least one or more of the following areas: academics, religion, social, recreational or organizational activities.**
6. **The William Randolph Hearst Endowment Scholarship was established in 1988 to provide annual scholarships to students selected on the basis of scholarship, character and leadership abilities.**
7. **The Hernando Central High School Alumni Scholarship provides an annual scholarship of $500 to an African American student from Desoto County. The student is selected on the basis of grade point average, financial need, personality, character and leadership in religious and social activities.**
8. **The Morris Marion Scholarship provides $100 annually for a student selected as a regular library user who maintains an average of 3.00 or above. All nominees receive gifts in the form of money and/or books.**
9. **The Willie Erst Elliott Memorial Scholarship Fund was established in 1988. It was to provide a $200 scholarship annually to a student from Carroll or Montgomery County on the basis of 2.75 GPA or above, financial need, personality, character and leadership.**
10. **The John W. and Mary N. Mosley Memorial Scholarship Fund was established in honor of John W. and Mary N. Mosley to provide scholarships for United Methodist students from Oktibbeha County who are making satisfactory academic progress with a cumulative grade point average of at least 2.75m are active in campus religious activities and show willingness to assist others through precepts and examples.**
11. **The Edgar and Robbie Rankin Scholarship is a fund which provides annually a $500 scholarship to a student in the field of education who has an interest in teaching in the state of Mississippi.**
12. **The Ruth D. Cummings Memorial Scholarship Fund established by her granddaughter (Paula Drungole) provides the financial assistance to juniors/seniors with a demonstrated need, particularly when such aid may make the difference between success and failure. Students must be full-time, members of the United Methodist Church, political science/pre-law majors, maintain a 3.8 cumulative grade point average and be residents of Mississippi.**
13. **The Dr. Ching-Lein Han Memorial Scholarship Fund established in 1998 by his daughter (Jan Han) provides an annual scholarship of $500 to a student in the field of Education and Psychology with a 3.5 CGPA or above who has an interest in teaching in the state of Mississippi. The student will be selected by the Division of Education faculty.**
14. **The Ruby Hamilton Puryear Memorial Scholarship was established by Dr. M.T. Puryear in memory of his wife, who died in 1983. The scholarship, which carries a stipend of five hundred dollars ($500), will be awarded to a senior student who qualifies as an honor student, a leader in student and campus life, and who shows potential as a leader in graduate school, on the job and in the community in which the recipient shall reside.**
15. **The Cecile (Murrell) Flippen Endowed Scholarship provides funds to highly motivated students with at least a 2.5 cumulative grade point average.**
16. **The H.M. Thompson and Allen Stewart Endowed Scholarship Fund established by the United Supreme Council Charitable Foundation in honor of two outstanding educators, Rust College Supporters and Masonic Members will provide a $300 annual scholarship to a mathematics student pursuing a baccalaureate degree at Rust College.**
17. **The Reverend Joyce Graham Dozier Endowed Scholarship is a fund which provides $300 annually to support ministerial students to attend Rust College.**
18. **The Vernon-Child Memorial Fund was established by Mr. Arnold Vernon and Mr. John Child at Rust College on March 23, 1999, in the amount of $25,000. This fund was established to help promote quality education for deserving students and to provide financial assistance to those students with a minimum GPA of 3.0 and demonstrated academic achievement. The recipient must sign a commitment statement to give back to Rust College the monetary value that he or she receives in financial assistance while attending the college. The maximum amount a student can receive is $2,000 per year from the fund.**
19. **The Macon Stewart & Annette H. Stewart Memorial Scholarship is a fund awarded in the amount of $1,000 in honor of their granddaughter, Aisha Nakita Williams. This Scholarship provides financial assistance to students selected on the basis of scholarship, personality, character and leadership who plan to attend Rust College and participate in the Rust College A’cappella Choir pursuing a career in an academic area of their choice with the approval of the Academic Scholarship Committee at the college.**
20. **The Arvern Moore Head Start Scholarship Award established by the Institute of Community Services, Inc. to support a student of good character with a financial need majoring in Biology, Chemistry, or Physics with a grade point average of 3.00 and above. The student must be an active member of the Christian Methodist Episcopal Church (CME) and a resident of Mississippi.**
21. **The George and Deolia Bruce Endowed Scholarship Fund established by the Bruce family to provide a $300 scholarship to a senior education major from Panola or Lafayette County selected on the basis of scholarship, personality, character, and leadership in religious and social activities.**
22. **Class of 1964 Promise Scholarship supports six scholarships of $1,000 each for students studying to become teachers, three females, and three males based on economic need with a minimum GPA of 2.50.**
23. **Rock River Endowed Scholarship was established by Morgan Freeman to support needy students from Coahoma and Tallahatchie Counties making satisfactory progress toward a degree. The fund provides five $1,000 scholarships annually.**
24. **The Marjorie Jones Barringer Endowed Scholarship Fund was established by Mrs. Barringer in memory of her son Alan Alvoyd Jones. An annual scholarship in the amount of $1,000 is awarded to two students majoring in Education with a minimum 2.75 cumulative grade point average. The students shall also have financial need, pleasing personality and leadership characteristics.**
25. **The Rubye Street-Owens Scholarship is awarded to an entering first year student with demonstrated financial need. The scholarship is in memory of a dedicated employee of Rust College for forty-two ears. The Street-Owens Scholarship may range from $500 to $1,000.**
26. **The Gertrude White Hayes, ’50, Memorial Scholarship established by Joe S. Hayes, ’48, to support a needy student majoring in music or science with a GPA of 2.00 in music and 3.00 in science. The Hayes Memorial Scholarship will be awarded annually in the amount of $500.**
27. **Omicron Alpha Omega Chapter of Alpha Kappa Alpha Sorority, Inc. Endowed Scholarship established by Omicron Alpha Omega Chapter to support a need-based, full time, female sophomore student who has a cumulative grade point average of 2.50 or above.**
28. **Odell Davis Dockins Endowed Scholarship established by Mr. Joe T. Dockins in memory of Mrs. Odelle Davis Dockins, Class of 1952, to support an English major with a 3.0 or above GPA from Starkville or Oktibbeha County, MS.**
29. **The Alonza J. Nero Scholarship was established by Mr. and Mrs. David Harrington and the Nero family to support a needy student with a grade point average of at least 2.5.**
30. **The Katina Kitchens-Lloyd Memoria Scholarship (Class of 1995) is a fund which provides a $1,250 annual scholarship for a Junior or Senior Education Major with a minimum 2.90 grade point average. A student from Mississippi should have first preference followed by any student from the United States that meets the above criteria.**

**RUST WORK PROGRAM**

**Through special assistantships and tutoring grants made by donors, Rust College is able to provide assistance to students with special financial needs. Students who are not eligible for federal work-aid may apply for work through this program.**