

Student Handbook 2010-2011



Office of Adult Studies

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THE MISSION OF CROSSROADS COLLEGE

Crossroads College serves Christ and His church through academic excellence in a Christ-centered education, by developing Christian leaders who impact the world for Christ, and by providing resources that strengthen churches and enrich the community.

CORE VALUES OF CROSSROADS COLLEGE

Crossroads College will always:

1. Remain Christ-centered, biblically based, and committed to principles of New Testament Christianity.
2. Keep the Bible central to our curriculum and integrate its truth into every discipline.
3. Partner with the church in fulfilling its mission.
4. Equip each student for a life of ministry and service.
5. Provide education for preaching and other career ministries.
6. Cultivate skill in thinking critically through academic excellence, freedom, and integrity.
7. Create an environment in which all members of the college community are strengthened in their relationship with Christ

INSTITUTIONAL GOALS OF CROSSROADS COLLEGE

1. Through baccalaureate level educational programs prepare students for vocational ministry and other professions.
2. Prepare students for servant leadership in the local church and community.

INSTITUTIONAL OBJECTIVES OF CROSSROADS COLLEGE

1. Provide an education that equips students to think critically and communicate effectively.
2. Provide instruction, tools and educational experiences so that students may progressively develop an integrated understanding of the Bible, the Christian faith and God's world.
3. Help students develop as Christian servant-leaders by acquiring appropriate characteristics and skills so they may serve with competence and excellence in vocational ministry and other professions.

GOAL OF THE COMPASS PROGRAM

It is the goal of the Compass Program to assist students to become individuals who demonstrate:

1. Ethical and influential leadership
2. Biblically sound decisions
3. Effective communication
4. Team and relationship building

Academic Policies and Procedures

GRADUATION REQUIREMENTS

To graduate, a student must:

1. Complete all course requirements for the degree (a minimum of 120 semester hours is required for a baccalaureate degree)
2. Possess a cumulative minimum grade point average of 2.0

The responsibility for fulfilling all graduation requirements rests upon the individual student.

COMMENCEMENT AND DEGREE CONFERRAL

Degrees are conferred once each year in May. Diplomas will be available from the Registrar's Office after the conferral date, once all coursework is verified and fees paid. Students are required to complete a Petition for Degree, indicating their intention to complete and receive the degree in the May commencement of that year.

Students must be registered for and plan to complete all required course work within 60 days of commencement to be eligible for participate in the respective ceremonies.

Due to a variety of situations or circumstances, students sometimes are unable to complete all the required coursework prior to commencement but have plans to finish within a few weeks or – at worst – within the next term (summer).

At the end of Fall Term each year, the Academic Office reviews potential degree candidates who might be ready for graduation, and the VP of Academics completes a final graduation degree audit.

Students might plan to complete an internship or other coursework following the actual graduation or commencement exercises in May, and choose to “walk” in the commencement with anticipation of completing their work immediately. However, a written plan for completion must be submitted to the Director of Adult Studies at least two months prior to the scheduled date of commencement. Students who fail to comply with this requirement will not be allowed to graduate.

In the case of internship, the student must have an approved internship site with confirmation from an on-site supervisor. In the case of coursework, students should be enrolled for those specific courses and evidence confirmed registration in writing.

All internship and coursework should be completed by the end of the following term, without exception. Students who fail to complete requirements for completion of required coursework will have their degree rescinded and must petition for candidacy for degree in a later graduating class (and pay all applicable fees). In the case of an internship, if the student fails to complete and submit required documentation, they will receive an “F” for the course and must register again at a later date, paying all appropriate fees.

CLASS ATTENDANCE

Because of the accelerated schedule and learning model of the Compass Program at Crossroads College, attendance at all class sessions of the respective course is considered a critical element in the accomplishment of learning outcomes. Furthermore, attendance records are maintained and are essential in compliance with government regulations for recipients of Veteran's Administration benefits and other scholarships, as well as accreditation standards.

Therefore, **students are expected to attend all class sessions** of the courses in the Compass Program. Nevertheless, it is recognized that class absences are sometimes necessary for extenuating professional or personal reasons. It is for these reasons that the following policy and procedures are established.

A student is permitted a maximum of one absence within any given 3 semester hour course at the discretion of the instructor and the Director of Adult Studies. Absences are only allowed for legitimate reasons, such as health issues, family emergencies, or employment-related duties.

Exceeding the number of absences during a course may result in an "F" for the course if that student has not requested in writing a leave of absence or withdrawal from the Director of Adult Studies.

A student is considered absent if he/she had missed at least one quarter of the class session (e.g. one hour of a four hour class). All absences must involve legitimate reasons, such as health problems, family emergencies, or extraordinary employment-related duties.

The student should inform the instructor in advance of an anticipated absence. However, if this is not possible, it is the responsibility of the student to communicate with the course instructor no later than twenty-four hours after the absence has occurred. Failure by the student to follow either of these options may result in a failing grade for the class participation component of the course.

The instructor has two options to consider when contacted by the student: the student may be permitted to either attend a make-up session with another group or to write a paper related to the course materials of the session missed. In either case, the student is required to fulfill all course assignments for the session missed and to submit all appropriate assignments to the instructor for review and grading.

Both the make-up session and the paper options are conditional. Neither the instructor nor the college is compelled to offer any options to the student due to the nature of the course materials may not be conducive for the writing of a paper (e.g. certain quantitative courses). The intensive schedule for other Compass classes may not be conducive to arranging for a make-up session.

Writing of a paper in place of an absence may replace the class participation component of a course, if instructor allows. The equivalency is dependent on the quantity and quality of the paper submitted to the instructor. All papers are to be a minimum of five pages in length, double spaced, and consistent with APA style. The content is determined by the class instructor, with the deadline for submission of the paper one week after the absence.

Attending a make-up session in place of an absence replaces both the class attendance and class participation components of the course, if the make-up session is provided by the instructor.

CLASS TARDINESS

Because of the accelerated schedule of the Compass Program, it is important that classes begin and end on time making full use of all available class time. Therefore, **a student is required to arrive prior to the time of class start and remain until the end of class.** Failure to fulfill either of these requirements will affect the class participation component of the course grade.

A student is considered absent if he/she had missed at least one quarter of the class session (e.g. one hour of a four hour class). All absences must involve legitimate reasons, such as health problems, family emergencies, or extraordinary employment-related duties.

CLASS PARTICIPATION

All “talk” does not constitute good class participation. Participation that contributes to a positive grade is characterized by the following:

Ties personal experiences to the concepts that are being studied, giving an orderly, brief version of the experience, with a point that is stated clearly.

Avoids repeating in different form points made by others.

Shows evidence of having completed, understood, and applied the readings.

Incorporates ideas shared by others and the instructor to create a “fuller picture” of the concept under review.

Poses real-life questions or challenges that spring from the discussion material and attempts to shape an “informed” conclusion.

COURSE DEADLINES

It is the student’s responsibility to meet deadlines for course assignments. When deadlines are not met, grade penalties and delays in grading may result. Instructors are expected to submit grade sheets within 14 days after the last class session.

If the student is unable to complete the work within the normal deadlines of the course, he or she may request a special extension with an “incomplete” or “emergency” grade. See page 12 of this handbook for more details of this option. Note: this is for exceptional circumstances, and repeated instances of “incompletes” or “emergency” grades could cause review of student’s academic record and ability to complete the program as designed.

COURSE ASSIGNMENTS

Students are responsible for retaining a copy of all materials submitted for grading. If a paper or project is misplaced or lost in transition, the student must be able to provide a substitute copy upon request.

All assignments for each course must be completed. If one or more assignments for a course are not completed, the student may receive a failing grade for the course, not just the assignment. Due to the accelerated nature of the program, students really do not have the luxury to skip an assignment and still pass the course.

GRADES

“A” represents: (1) Superior understanding of course material and evidence of ability to analyze critically and synthesize creatively; (2) Excellent techniques of scholarship in all projects; (3) Creativity, imagination, sound judgment, and intellectual curiosity in relating the course material to other areas of intellectual investigation.

“B” represents: (1) Understanding of course material; evidence of ability to produce viable generalizations and insightful implications; (2) Good techniques of scholarship in all projects; (3) Sustained interest and the ability to communicate the ideas and concepts which are part of the subject matter of the course.

“C” represents: (1) Understanding of course material demonstrated by few errors in fact and judgment when discussing the materials; (2) Fair techniques of scholarship; (3) Satisfaction of the minimum related requirements for the course in preparation, outside reading, and class participation.

“D” represents: (1) A lack of understanding of the course material demonstrated by a few errors in fact and judgment when discussing the material; (2) A general lack of technique in scholarship; (3) minimally meets the standards and requirements to fulfill the course.

“F” represents: (1) A lack of understanding of the course material demonstrated by many errors in fact and judgment when discussing the material; (2) An inability to use sound techniques of scholarship; (3) Failure to meet the standard and fulfill the requirements of the course.

Grades are due from the instructor in the Compass Program within 7 calendar days of the completion of each course.



GRADING CRITERIA FOR STUDENT WRITING

For the grade of “A”: The student’s predominant focus is on what will or might happen; he/she demonstrates critical and analytical thinking by integrating theories and experiences from various sources around one unifying theme; the student appropriately cites authorities who inform his/her opinions (that is, who give his/her ideas credibility); there is clear fulfillment of purpose and evidence of creative and new ideas (if the purpose is applicable to the personal and professional world, a thorough and effective plan of action demonstrates learning); the introduction sets forth the thesis and the order of attack; the body develops all major ideas; and the conclusion sums up or restates the main ideas; clear transitions connect the parts (ideas, sentences, and paragraphs); the student takes the freedom to disagree with tenets and theories but substantiates departures by sound and well-informed thought; there is advanced command of the language; the writing is lively and has rhythm and flow; grammar and mechanics are nearly flawless; there is clear integration of all parts of the assignment to make a whole.

For the grade of “B”: The student’s predominant focus is on what happens; there is an attempt to integrate one’s own and other’s experiences and thought into generalizations; purpose (intent) and focus is relatively clear; there is an orderly progression of ideas, each developed and supported as necessary; topic sentences clearly point the way; few major errors in grammar, sentence structure, organization, or logic; sentence structure is varied; new technical and theoretical language is used appropriately; a clear attempt is made to test or apply new generalizations and learning.

For the grade of “C”: The student’s predominant focus is on experience, on what is happening or on what happened; his/her thoughts reflect stereotypic views and involve other’s work to only a limited degree; purpose and focus is not clear; neither is there clear and rational organization of major and minor points; or there is little original thinking; student simply reports in summary fashion what the materials have stated’ there may be surface grammar errors, misspellings, and poor transitions; sentence structure is unvaried; technical vocabulary is missing; application shows few new insights or learning.

INCLUSIVE LANGUAGE

Crossroads College is committed to the belief that in Christ, and in the new order inaugurated in His life, death, and resurrection, there can be no room for inferior and superior categories of human beings, on the basis of gender, race, ethnic, or national origin (Galatians 3:28), physical health or ability, age, etc. Within this conviction, Scripture teaches that male and female alike respond to the calling of God into the ministries of Christ, and that both male and female are gifted by God’s Spirit for such ministries (Acts 2:16-18).

In light of the insight provided by contemporary scholarship into the ways language shapes as well as reflects culture, we have a particular responsibility to use language in ways that do not exclude members of that community, or distort the significance of contributions made by all persons to our historical and present day experience.

Therefore the College expects all members of its community (as well as other persons who are invited to address various forums at Crossroads functions):

- To use inclusive language when speaking about or addressing human beings in written and oral communication. Faculty may return written work to students for rewriting in keeping with this expectation and should make them aware of oral communication habits which tend to be exclusive.
- To exercise good judgment in the selection of classroom materials and examples. It is desirable that all students feel included and recognized in academic discourse.
- To exercise grace in ways which will allow persons to grow from traditional or habitually negative language patterns toward more inclusive ones.

ACADEMIC STANDING

Crossroads College maintains the following thresholds for good standing in all Compass studies.

Each step of the educational process requires review and approval of student progress. At the end of each term, students whose grade point average falls below the acceptable cumulative GPA of 2.0 will be placed on academic probation. If the student fails to remove this academic deficiency by the end of the following term by earning an acceptable cumulative GPA, his or her academic record will be reviewed by the Academic Office. Suspension from the Compass program may result if sufficient improvement has not been observed.

If there is an improvement in academic work, a student may be placed on continued probation. A student who is suspended must wait one semester before petitioning the Vice President of Academics and the Director of Adult Studies for readmission. A student suspended for a second time will not be readmitted to Crossroads College.

Dismissal

Students may be dismissed from the Compass Program and College:

- For failure to maintain the required academic standards and/or cumulative grade point averages,
- For ethical or professional misconduct

There is no provision for re-admission following dismissal for ethical or academic reasons once the appeal process has been exhausted. The Director of Adult Studies will mandate dismissal when it is determined that it is highly unlikely for the student, under present circumstances, to complete the requirements for graduation.



GRADE APPEALS POLICY

The Grade Appeals Policy applies only to questions of student evaluation. Since appeals involve questions of judgment, recommended action that a grade be revised in the student's favor will not be made unless there is clear evidence that the original grade was based on prejudiced or capricious judgment, or was inconsistent with official College policy.

The main concern in any grievance or appeal procedure is to bring reconciliation and growth in ways that enhance community. The first approach to any appeal should be non-adversarial and open, undertaken with careful attention to fostering understanding and problem solving. The expectation is that the majority of appeals can be resolved through a flexible process at the first or second levels. Students shall have protection against prejudiced or capricious academic evaluation through the publication of clear course objectives, grading procedures, and evaluation methods.

- Step 1: A student must initiate an appeal in writing within 30 days from the date of the decision or action in question. This written appeal should be sent to the instructor who awarded the grade in question. The student and the faculty member shall mutually attempt to resolve the appeal within five class days from the receipt of the appeal.
- Step 2: An appeal not resolved at Step 1 shall be referred by the student in writing, with all necessary documentation and evidence, within five days after the completion of Step 1 to the Director of Adult Studies. The Director shall normally submit a written response to the student within two weeks following receipt of the written statement of the problem. A copy of this response also shall be provided to the instructor.
- Step 3: If the problem is not mutually resolved by Step 2, the student may file a request for a hearing with the Vice President of Academics within one week following receipt of the written response of the Director. The decision of the Vice President of Academics shall be final.



INCOMPLETES AND WITHDRAWALS

The designation “I” means “incomplete” and is given when a student fails to complete course requirements in a timely manner.

The “incomplete” must be requested in writing by the student to the course instructor, AND forwarded to the Director of Adult Studies or another representative from the Academic Offices for final approval.

Once approved by the instructor and the Adult Studies office, after consultation with the Financial Aid and Business Offices, the student will work with the instructor to complete the course assignments. **The “I” automatically becomes an “F” if the student does not complete course requirements and a change of grade is not submitted within two weeks of the conclusion of the course.**

In the case of serious illness or accident, an extension of the incomplete or an “E” (“emergency”) grade may be authorized. Documentation of the illness or accident must be presented to the Vice President of Academics. “E” grades will be awarded only for a course the student was passing at the time he/she became incapacitated. Courses carrying a grade of “E” receive no credit and are not counted as hours attempted, even though they may carry a financial obligation, and coursework under the “E” designation should be completed before the end of the following term.

The issuance of an “I” or a “E” may directly impact a student’s receipt of a grade for tuition reimbursement purposes and may directly impact his/her eligibility and receipt of Financial aid. It is imperative that students contact the Financial Aid Office at Crossroads College prior to or as soon as receiving an “I” or “E”.

Students may also request to withdraw from a class, in writing, from the Director of Adult Studies or another representative from the Academic Offices; this should be done only after consulting with the instructor and the Business Office/Financial Aid Offices about any negative impact this might have on their academic or financial standing.

If that request is made prior to the start of class sessions or within one day after the first class session, student will receive a “Withdraw Pass” (“WP”) and could receive a refund of tuition; if request is made after the first session or anytime during the remaining sessions of the course, student will receive a “Withdraw Fail” (“WF”) and no refund will be due to the student.



INCOMPLETE REMOVAL PROCEDURE

If the instructor approves the request for the Incomplete, and after review and approval by the Adult Studies office, the student is allowed up to fourteen (14) days to complete the work and submit work to the instructor.

To request for an Incomplete, the student

1. Obtains the Compass Incomplete Removal Card from the Academic office; this request may also be made via email, in contact with the Director of Adult Studies.
2. Completes the Compass Incomplete Removal Card; and
3. Pays the **\$20 Incomplete Removal Fee** to the college Business Office within five (5) business days.

The Business Office will forward the Incomplete Removal Card to the instructor. The instructor will record the final grade and give the card to the Registrar. The Registrar will remove the Incomplete and record the grade earned.

NOTE: Anything other than the above-stated procedure will not be considered official and will result in a failing grade for the course.



COURSE CHANGE PROCEDURE (ADD/DROP)

Adding or withdrawing from one or more course(s) requires the approval of the Director of Adult Studies. It is strongly suggested that the student also discuss possible financial implications with the Financial Aid and Business offices.

To add or withdraw from (a) course(s), the student:

Obtains the Compass Course Change Card from the Academic office; this request may also be made via email, in contact with the Director of Adult Studies.

Completes the COMPASS Course Change Form; and

Pays a **\$20 Course Change Fee** to the college Business Office within five (5) business days.

The Business Office will forward the Course Change Card to the Registrar.

NOTE: Anything less than the above-stated procedure will not be considered **official** and may result in a failing grade for the course(s). Financial charges for the course(s) may be applicable depending on the final Course Change date.

LEAVE OF ABSENCE (FINANCIAL, ACADEMIC, OR VOLUNTARY) OR WITHDRAWAL FROM PROGRAM

***Choosing to take or being placed on any kind of leave of absence (LOA)
may affect eligibility to receive financial aid resulting in a loss of aid
or even a mandatory return of current aid.
It is imperative that students contact the Financial Aid Office at Crossroads College
prior to choosing to take or being placed on a leave of absence.***

Students occasionally need to leave the Compass Program on a voluntary basis. If a student plans to return to the Program at a later date, this is called a voluntary leave of absence (VLOA); if a student does not plan to return, this is called a withdrawal. In either case, there are specific guidelines and policies to follow:

1. A voluntary leave of absence or withdrawal will be granted if the student requests such in writing from the Director of Adult Studies.
2. A first-time voluntary leave of absence will be granted for a maximum of two consecutive courses. In the case that further leave is necessary, the student will be withdrawn from the Compass Program.
3. When a student has been absent for one year, the College will assume that the student has withdrawn from the Compass Program.

Students placed on financial hold by the Business Office while attending courses are subsequently placed on a financial leave of absence (FLOA) and are removed from registration in the Compass Program at the completion of the current course which they are attending. *This removal of registration prohibits a student from continuation in course work and attendance in classes until all financial obligations to the College are resolved.* Such action may result from failure to complete necessary financial aid paperwork in a timely fashion, or as a result of delinquency of payments to the College for any outstanding balance the student has incurred. It is therefore imperative that students make appropriate financial arrangements in a timely fashion with the College in order to remain in good financial standing.

RETURN FROM LEAVE OF ABSENCE

Return from a Leave of Absence has the following stipulations:

1. FLOA: Financial clearance must be granted from the Business Office before the return.
2. ALOA: Academic leave of absences require a petition for re-admittance to be sent to the Vice President of Academics prior to any registrations being confirmed. The student must submit a written explanation of his/her ability to return to the program.
3. VLOA: voluntary leave of absences require that the student request in writing to the Director of Adult Studies for the re-admittance through a letter of explanation of readiness to once again make a commitment to the program.
4. All details associated with reinstatement will be monitored by the Director of Adult Studies and communicated to appropriate people within the Crossroads College community.

RETURN FROM A WITHDRAWAL

Return from a Withdrawal has the following stipulations:

1. Financial clearance must be granted from the Business Office before the return.
2. Withdrawal status requires a petition for re-admittance to be sent to the Director of Adult Studies prior to any registrations being confirmed. The student must submit a written explanation of the student's ability to return to the Compass Program.
3. To re-register, the student must contact the Director of Adult Studies.
4. Should a student withdraw after attending any part of the course, the appropriate charges for partial class attendance are due.
5. All details associated with reinstatement will be monitored by the Director of Adult Studies and communicated to appropriate people within the Crossroads College community.



ADDITIONAL INFORMATION PERTAINING TO LEAVES OR WITHDRAWALS

Admission Fee

Students pay a non-refundable Admission Fee to enter or re-enter the program. The fee is not returned under any circumstance as it covers some of the costs associated with the student's intent to enter and complete the program.

Tuition

If the student has attended any portion of a course, the student will owe the college as follows:

1. Attend one session: Student owes the college 0% tuition
2. Attend two or more sessions: Student owes the college 100% tuition

Books/Materials

Students are responsible for obtaining any necessary books or outside materials required for class. Students may obtain books and materials from the Crossroads' Cornerstone Bookstore, if ordered in a timely manner. Some courses require specialized software or equipment, and will be charged for those as needed.

TRANSCRIPT REQUESTS

The first copy of the student's transcript is available free of charge. Thereafter, each copy is \$5.00 (or \$8.00 for a faxed copy). Transcripts are released to students (or third parties designated) with a signed written request, except when students owe funds to the college or have past due library materials. Please allow seven (7) days for processing of a transcript request.

Requests should be made directly to the Registrar's Office in the Academic Department.



ACADEMIC INTEGRITY

Honesty in all endeavors is vital as an expression of the Christian life. Students at Crossroads College will not participate, encourage, or condone such behavior as cheating, plagiarism, or other forms of academic dishonesty. All assignments must be the student's original work for the course in which the material is submitted. When students utilize work that is not their own, proper credit must be given to the source of the information. Cheating, plagiarism, and/or any other form of dishonesty in any context should be considered a moral and ethical offense, will not be tolerated at Crossroads College, and students may be placed on probation, suspended, or expelled as a result. It is the student's responsibility to be aware of behaviors which constitute academic dishonesty and consequences, as defined in the current college catalog.

PLEASE NOTE:

It is expected that all work presented to the class in the form of assignments or class participation notes represent the student's original words or ideas. When anything included in a student's work (ideas, thoughts, or words) is not original with the student, all relevant sources should be cited using proper writing format and style defined by the instructor, and the extent to which the sources were used should be noted.

Students must reference ALL sources used, including hardcopy or electronic publications, whether copyrighted or not, and all verbal or visual communication when the content comes from an identifiable source. We encourage students to use outside sources, but they must be properly referenced.

It is expected that work done in a class is original for that particular class. If you include work done in another class, you should reference that work just like you would any other source.

It is expected that students do their own work. It is not acceptable to have a tutor, spouse, or friend complete a portion of your assignments. It is not acceptable to have a reviewer make extensive revisions to an assignment.

If someone types a student's paper, the final product should represent the original work of the student and not a version edited by the typist. The student is responsible for making grammar, sentence structure, and spelling corrections as a part of the learning process, and corrections by someone other than the student are inappropriate. (A reviewer may note the mistakes, but the student should make the corrections.)



SEXUAL HARASSMENT POLICY

Believing that members of our community have the right to work, study, and communicate with each other in an atmosphere free from unsolicited and unwelcome sexual advances, Crossroads College does not condone and will not tolerate behavior, verbal or physical, which constitutes sexual harassment.

Sexual harassment is a form of discrimination in violation of Title VII of the Federal Civil Rights Act of 1964, Title IX of the 1972 Education Amendments, the Pennsylvania Human Relations Act, and Crossroads College policy. Unwelcome sexual advances, requests for sexual favors, inappropriate behavior of a sexual nature, and other written, verbal, or physical conduct of a sexually intimidating or offensive nature constitutes sexual harassment when:

- Such conduct is pursued among persons who have not mutually consented (implicitly or explicitly, verbally or non-verbally) to such conduct;
- Submission to such conduct is made, explicitly or implicitly, a term or a condition for employment, advancement, matriculation, or academic evaluation at Crossroads College;
- Submission to, or rejection of, such conduct is used as the basis for employment or academic decisions;
- A pattern of singling out members of one sex for disproportionate attention with elements of emotional or physical pressure;
- Such conduct has the purpose or effect of substantially interfering with an individual's employment or academic performance or creating an intimidating, hostile, or offensive residential work, or academic environment. Sexual harassment is unwelcome and usually repeated behavior, but in some instances it can be an action that occurs only once.

Examples of sexually harassing conduct include, but are not limited to:

- Repeated sexually suggestive looks, gestures, or questions;
- Repeated, unwanted, and unacceptable remarks that stigmatize or ridicule on the basis of gender or sexual matters;
- Persistent following, letters, or phone calls discussing sexual matters;
- Display of offensive, sexually oriented visual materials (i.e. photos or posters) except for the purposes of instruction as appropriate to course objectives;
- Cornering or leaning over, touching, pinching, or patting;
- Pressure for sexual favors.

Dealing with Sexual Harassment

Crossroads College strongly urges that each member of the community know his/her rights and responsibilities, cooperate with those who are designated to help resolve allegations of harassment, and report incidents of harassment, especially if she/he is a victim.

What to do

- Say no to the offender. Respond immediately and directly to the offender, indicating that the behavior or remark is not acceptable. State without smiling or apologizing that you want the behavior to stop, and make it clear that you do not approve.
- Do not ignore the problem. Experience shows that this only makes things worse.
- If you are unsure that your experience was sexual harassment, discuss it with a trusted friend, colleague, or a member of the Student Development staff on an informal basis.
- Keep a written record of the harassment. Include that date, time, place, and any other relevant circumstances. Record your response to the harassment as well. Keep all relevant correspondence that may be used as evidence of harassment, such as letters, notes, or memos.

- Find out if someone witnessed the incident or your reaction immediately after the incident. That person may be a witness for you. Take names and phone numbers for future references.
- If you feel that your academic or work evaluation will be affected by the harassment, ask for and collect copies of past evaluations or anything that would tell the quality of your work.

The Procedure for Reporting Sexual Assault

Members of the Crossroads College community are encouraged to report information regarding an alleged incident of Sexual Harassment or Assault to the Vice President of Student Development who will investigate it. The Vice President of Student Development may be reached at 507-535-3337.

Should the alleged victim choose to do so, she/he may choose a support person who may be a friend or may be a trusted staff or faculty member of the Crossroads College community. The support person may accompany and advise the alleged victim in the investigation and in any informal procedures which follow.

The following procedures apply when the alleged perpetrator is a student. If the alleged perpetrator is a staff or faculty member, the Director of Adult Studies will provide information about the procedure. To initiate an informal grievance, the victim of the alleged incident or her/his support person should inform the Vice President of Student Development of her/his intent. The Vice President will seek to resolve the complaint informally in a manner satisfactory to both parties; the complaining party may elect to initiate a formal grievance. The victim of the alleged incident is not obliged to pursue an informal grievance before filing a formal grievance.

The victim of the alleged incident may initiate a formal grievance to the Vice President of Student Development, after which the Vice President of Student Development will notify the accused party of the incident. If evidence warrants it, a formal hearing will be convened. The nature of the charges necessitate that the Judiciary Board be composed of the Vice President of Student Development, at least one male faculty, at least one female faculty member, at least one male student, and at least one female student. The fifth voting member will be of the same gender as the alleged victim. An effort will be made that the same members of the Board be present at every hearing for the particular case. Either the victim or the accused may request that a student member be included or excluded.

If the alleged perpetrator is a member of the faculty or staff, the Vice President of Student Development will report the incident to the Vice President to whom the alleged perpetrator reports. The provisions of the Faculty and Staff Handbook, available in the full official edition of the Sexual Harassment Policy, will pertain relative to hearing proceedings.

Confidentiality and External Charges

The College will maintain complete confidentiality regarding allegations. Only those directly involved in the alleged incident(s) and resulting investigation will have access to information concerning the case unless the alleged victim or accused chooses otherwise. The victim of criminal activity such as sexual harassment or assault is strongly encouraged to file formal charges with the local police. The victim will receive support from all members of the Student Development Office should the victim choose this option. The internal procedure will be implemented and disciplinary sanctions imposed without regard to the status of the external procedure.

Crossroads College strictly prohibits any retaliation, intimidation, or coercion directed against any member of the community, anyone who intends to register a complaint, or who has done so. Any member of the community who, after appropriate investigation, has been determined to have retaliated against a complaint or one who expresses the intent to complain (or against any other party involved) will be subject to disciplinary action. If any member of the Crossroads College community believes she/he has been retaliated against, that person should contact the Vice President of Student Development.

STUDENT RECORDS AND RIGHT TO PRIVACY

Crossroads maintains a full complement of records for its students for purposes of counseling and guidance, as well as for permanent record. Crossroads complies with the Family Educational Rights and Privacy Act of 1974 as amended (FERPA). Crossroads considers the following to be “directory information” and may disclose such information to third parties upon request *without* the written permission of students:

- Student name, photograph, date and place of birth
- Residency status, permanent address and phone number, school-year address and phone number, e-mail address
- Participation in officially-recognized activities and sports, height and weight of members of athletic teams
- Most recently attended educational institution prior to enrollment at Crossroads College, dates of attendance at Crossroads College, classification, enrollment status, major(s) and/or minor(s)
- Date of graduation (anticipated or actual) from Crossroads, degree(s) and honors received

Students who object to the release of any or all aforementioned directory information must notify the Registrar’s Office in writing that they do not wish to have information released and indicate, with specificity, which information is not to be released. Crossroads College will make every effort not to disclose any “personally identifiable” information or school records except as allowed by law, e.g., in an emergency to protect the health and/or safety of the student or other individual(s), certain disciplinary records may be disclosed to an alleged victim of a crime of violence or non-forcible sex offense, or to parents if the student is a dependent for income tax purposes. See complete regulations at 34 CFR Part 99. FERPA affords students certain rights with respect to their educational records.

- The right to inspect and review educational records within 45 days of the College receipt of such request. Students should submit a written and signed request to the Registrar specifying which educational records they wish to review. The Registrar will make appropriate arrangement.
- The right to request amendment of educational records that the student believes may be inaccurate. Such a request for alteration of the educational record must be in writing, clearly identified, and must specify why it is inaccurate or misleading. The written request for amendment should be sent to the Registrar. The college will notify the student if the college does not/will not amend the record. An appeals process is available to the student. See the Registrar for details.
- The right to file a complaint with the US Department of Education concerning alleged failures by the college to comply with requirements of FERPA. The address for filing a complaint is available from the Registrar.

A copy of Crossroads’ FERPA Policy may be found in the following offices: Vice President of Academics, Registrar, Director of Adult Studies, Vice President of Student Development. Academic records are kept by the Registrar’s Office and are part of students’ permanent files. Records are available to students upon *written* request. Transcripts are available to faculty advisors for academic and personal counseling, and to others only as *written* permission is given by students.

ELECTRONIC EXAM-FOR-CREDIT TESTING

Crossroads College is an approved test-site for two options of “exam-for-credit” with CLEP® and DSST/Dante® programs (other test sites are listed online). Students may take a pre-scheduled electronic exam on campus and, after receiving a passing score, college credit is awarded based on the topic and level of the exam, as recommended by the American Council on Education (ACE) and accepted by Crossroads’ Academic Office.

CLEP® (“College-Level Examination Program”) provides the opportunity to receive college credit for what you already know by earning passing scores on any of the CLEP® examinations. A total of 2,900 colleges and universities in the United States recognize comprehensive subject knowledge acquired through independent or prior study, on-the-job training, professional development, cultural pursuits, or internships.

Currently, 34 exams are offered, including English Composition, Humanities, American Literature, English Literature, College Mathematics, Natural Sciences, Biology, American Government, History of United States, Introductory Psychology, Social Sciences and History, Introductory Sociology, Western Civilization, Accounting, Business Law, Principles of Marketing, Principles of Management, and Foreign Languages of French, German, and Spanish.

Passing scores are worth either three or six semester hours, depending on the exam and depth of the specific area of study. Study materials are available online at www.collegeboard.com/CLEP, or can be found through larger booksellers either online or at major retail outlets (i.e. Barnes and Noble, Amazon, etc.).

DSST/Dantes® (“Dantes Subject Standardized Tests” / “Defense Activity for Non-Traditional Education Support”) allows students to receive college or continuing education credit to advance competency and increase life-changing credentials. Originally a military option, now over 1,900 colleges and universities make use of the DSST/Dantes® option with 37 exams offered on a wide range of academic, technical and business topics, including Mathematics, History, Education, Psychology, Anthropology, Law Enforcement, Counseling, Finance, HR Supervision, Business, Astronomy, Environment, Physical Science, Geology, Writing, Ethics, World Religions, etc.

Study materials are available at the www.getcollegecredit.com website, or can be found through larger booksellers either online or at major retail outlets (i.e. Barnes and Noble, Amazon, etc.).

CREDIT FOR PRIOR LEARNING

Students may fulfill degree requirements by successfully completing courses offered at Crossroads College or its cooperative programs. Students may also secure credit for prior learning. Decisions regarding the awarding of credit for prior learning are made by the Vice President of Academics or his agents. The Academic Office provides students with transcript evaluations and other documents specifying the type and amount of credit granted. Policies regarding credit for prior learning appear below:

Transfer Credits from Colleges or Universities

Crossroads accepts academic credits transferred from other colleges and universities according to the following criteria:

- The college or university must be an institution of higher education accredited by a regional accrediting body (e.g. NCA, SACS, WASC), an appropriate professional accrediting body (e.g. NASM, NCATE), or by the Association for Biblical Higher Education (ABHE). Other educational experiences will be considered on a case-by-case basis under the Credit for Other Life Experiences policy (described below). Crossroads College reserves the right to withhold recognition of credits awarded by any college or university that does not, in the opinion of the Academic Office, meet reasonable academic standards.
- Students must have completed the transferred courses, earning a minimum grade of “C” (or “P” if the courses were offered on a Pass/Fail basis).
- The transferred courses must apply to a Crossroads degree program as the equivalents of required courses (i.e. providing a similar knowledge base and/or competencies), or as appropriate electives.
- The transferred courses must be of the appropriate level.
- Crossroads evaluates the credentials of international applicants on the basis of the standards published by the American Association of Collegiate Registrars and Admissions Officers (AACRAO) or by appeal to the National Liaison Committee of Foreign Student Admissions. Students who transfer credits from non-English-speaking countries must provide Crossroads with a certified translation of transcripts and course descriptions. A copy of the transcript in the native language must accompany the certified translation.
- Crossroads does not grant credit for remedial coursework, high school level courses (apart from the Advanced Placement program described below), or General Education Development (GED) tests.
- Crossroads does not grant credit for duplicated courses (e.g., Beginning Composition completed at Crossroads *and* Freshman English completed at another college).
- If a course has been repeated for credit, the last grade earned will be used in the evaluation of the acceptance of credit.
- Crossroads College does not count grades earned for transferred courses when computing a student’s grade point average (GPA). *In their Crossroads coursework*, students must achieve a minimum cumulative GPA of 2.00 for a bachelor’s degree in order to graduate from the college.
- Students who are returning after having previously attended either the traditional or non-traditional programs of Crossroads College or Minnesota Bible College will have all their hours computed in their overall GPA, including earlier and current coursework from this college as one.

Transfer of Credits from Vocational or Technical Colleges, or from Institutes Credits earned at vocational or technical institutions, which are equivalent in content to required Crossroads courses, may be transferred to Crossroads according to the policies stated above. In the traditional daytime program, a maximum of 8 such credits may be transferred to Crossroads as general electives. The limit does not apply to the Compass adult accelerated degree completion program. If students have completed vocational programs based on clock hours, rather than credit hours, then transfer credit will be computed on the basis of 50 clock hours equaling 1 semester credit hour.

Concurrent Enrollment Students may take courses at other institutions concurrently with studies at Crossroads. To ensure that credits are transferable to Crossroads and that they can receive financial aid for their courses at both colleges, students should consult with the Vice President of Academics or Registrar, and Director of Financial Aid prior to enrolling at the other college.

Credit for Military Training

The Minnesota State Department of Education has approved Crossroads for the education of veterans. Military training courses are evaluated according to the guidelines set forth by the American Council on Education (ACE) as published in the *Guide to the Evaluation of Educational Experiences in the Armed Services*. Students must submit all pertinent documentation to the Registrar for evaluation. Crossroads also awards one semester hour of Physical Education credit for basic training.

Credit for Business and Industry Training

Business courses are evaluated according to the ACE “National Guide to Educational Credit for Training Programs” and/or the National Program on Non-College Sponsored Institutions (PONSI). Students must submit all pertinent documentation to the Registrar for evaluation.

Credit for Other Life Experiences: The Independent Learning Review (ILR)

The faculty of Crossroads College recognizes that many students come to the school with college-level competencies that have been developed experientially or attained outside the traditional college classroom. Students who enroll in a degree program at Crossroads may obtain college credit for such competencies by successfully completing an Independent Learning Review (ILR).

Students requesting an ILR must assemble appropriate evidence for each claimed competence and submit it to the Vice President of Academics. Evidence of competence may be illustrated, for example, through certificates, demonstrations, examinations, interviews, job descriptions, licenses, memoirs, papers, products, publications, publicity, references, and other appropriate materials. Students should accompany such evidence with a Life Experience Essay (LEE), in which they make a case for receiving credit based on life experiences. Students must demonstrate the knowledge, skills, and philosophical grounding taught in a course(s) required for their Crossroads academic program. Most requests for credit for life experience are course specific.

After receiving these materials, the Vice President appoints an ILR Committee made up of faculty members with expertise in the area(s) under consideration. The Committee then evaluates the evidence and sends its written recommendation to the Vice President. Based upon the recommendation, the Vice President may (1) award academic credit according to the level of mastery displayed by the student, (2) waive a required course(s) in the student’s degree program or substitute a more advanced course in the same area, or (3) deny the student’s petition for credit based on life experience.



CERTIFICATE PROGRAMS

For students who do not desire to pursue a baccalaureate degree, Compass Adult Studies offers the option of certificate programs. To receive the formal certificate at graduation, students take courses for credit . Students may also take courses for non-credit or audit but will not receive a formal certificate at completion of the program. With advance payment, a package discount may apply.

Students may wish to customize their program with other courses, enrolling as a part-time student. Crossroads College welcomes these non-degree adult students who are pursuing personal knowledge through life-long learning.

In addition to completing the 18 semester hour certificate curriculum, credit-seeking students must maintain a grade point average of 2.0 or higher in each of the six courses.

ONLINE PROGRAM

Crossroads College online courses are taught by Crossroads instructors, but several courses are offered through special partnerships with Nazarene Bible College (NBC) in Colorado Springs, Colorado, and through the Christian College Consortium for Distance Learning (CCC). Whether through Crossroads, NBC, or CCC, our online courses offer practical and quality instruction around the Biblical foundation of truth.

Online courses offered through Crossroads College are generally six weeks in length, and intensive by nature (other courses offered through partner colleges may vary in length). Classes require regular and consistent internet use during class sessions, although access to content and discussion in the courses is available 24/7 and not linked to any specific times of the day.

Study time requirements vary depending on the course content and topic, but **generally online classes require access to the content and discussion at least five of the seven days each week, with an expectation of course work of approximately 10-15 hours each week per course.**

These online courses are available for PSEO (Post-Secondary Education Option) students who satisfactorily complete the online orientation but also demonstrate a level of maturity to function within the online environment with older students. PSEO students are provided new or gently-used books for online classes, but they must be returned or purchased by the student at the completion of the course.

Costs

Online courses are offered at the same tuition rates as onsite courses. Please note that tuition and fees for online classes are non-refundable after the class begins; if withdrawal from the class prior to the start date is necessary, tuition is refundable.

Attendance

Because of the intensive and self-motivated nature of these online courses, **students should plan to be “in class” at least five of the seven days of each week making a minimum of two substantial notes or comments daily to indicate their presence and engagement in learning.** Failure to participate in this manner will impact the overall grade of the course, and could result in failure of the course if there is not adequate evidence of regular and consistent participation.

VETERANS BENEFITS

Crossroads College is approved for Veterans Administration Education Benefits and makes every effort to assist the veteran to receive those benefits. The college, however, does not determine eligibility or monetary amounts. Securing and maintaining these benefits is the responsibility of the veteran, e.g., initiating the process by completing the Application for Benefits [VA Form 22-1990 or 22-5490]; providing to the college with requested documentation; and verifying enrollment on a monthly basis, if required. The Certifying Official for the college certifies that the veteran is enrolled in a particular degree/major, at what level [full-time, etc.], and the beginning and end dates of the semester.

An individual seeking initial financing through the VA for Chapters 30, 32, 35, and 1606 must complete and submit VA Form 22-1990 or 22-5490 [Application for VA Education Benefits] to the Regional Processing Office at: VA Regional Office, P.O. Box 66830, St. Louis, MO 63166-6830. Transfer students use VA Form 22-1995 or 22-5495. Forms are available at www.gibill.va.gov/forms/ and can be completed and submitted on-line [NOTE: The VA requires an original signature; be sure to print the signature page and mail it to the above address]. Initial processing for the VA Regional Office may take as long as 10-12 weeks. Processing for subsequent terms should take less time.

Veteran / Student Responsibilities:

- Be degree-seeking and determine courses taken at Crossroads are within that program of study
- Apply to and be accepted at Crossroads College
- Complete the appropriate VA form [22-1990, 22-1995, 22-5490, or 22-5495] and mail to the Regional Processing Office
- Provide a copy of the Notice of Basic Eligibility [NOBE] and/or DD-214 [Certificate of Release or Discharge from Active Duty] as appropriate to the Certifying Official at the college
- Register for and attend classes
- Notify Certifying Official of change in enrollment status or major
- Notify VA of changes to address, direct deposit information, etc.
- Chapter 30 and 1606 participants must provide monthly verification of enrollment to the VA by calling 1.877.823.2378 or using the WAVE link at www.gibill.va.gov.

Miscellaneous:

Chapter designations

Chapter 30 - Former Active Duty
Chapter 31 - Vocational Rehabilitation
Chapter 35 - Survivor/Dependent
Chapter 1606 - Guard/Reserve
Chapter 1607 - Guard/Reserve (Activated after 9/11/2001)

Enrollment status

Full-time = 12 or more credits
¾-time = 9-11 credits
½-time = 6-8 credits

Contact the Veterans Administration

1.888.GIBILL.1 (1.888.442.4551)
1.800.829.4833 (for hearing impaired)
www.gibill.va.gov

Financial Policies and Procedures

BUSINESS OFFICE

Crossroads College accepts payments by cash, check, money order, or credit card. There are two options for you to select from to meet your financial obligation to the college after loans and applicable scholarships have been applied.

Payment in Full

Crossroads College accepts Visa, Mastercard, Discover, and American Express. Cash, money orders and checks are always accepted.

Payment in full is due two weeks prior to the start of your first class. *If payment in full is not received, you will automatically be enrolled in the monthly payment option and charged a \$25 enrollment fee.*

Monthly Payments

Crossroads College also offers 12 monthly payments beginning two weeks prior to the start of your first class. There is a \$25 one-time enrollment fee for the payment plan, and payments are due by the 5th of each month after initial payment.

Employer Reimbursements

Some companies offer tuition reimbursements to employees seeking higher education opportunities. Please let us know if you are eligible for this when discussing your financial aid options. You are responsible for tracking on tuition reimbursement being paid to the college in a timely manner. Grade sheets are not automatically generated after each class but usually sent at the end of each term. If you need grade sheets more often for tuition reimbursement purposes, please contact the Adult Studies or Registrar's Offices for assistance. Should you choose to withdraw from a class, company reimbursement is usually not an option. You will be responsible for tuition and fees for the dropped class.



FINANCIAL AID INFORMATION

Filing the **FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)** as soon as possible after you have done your taxes ensures that your Financial Aid will be in place for the following academic year.

To begin the on-line FAFSA process, go to www.pin.ed.gov (all students and parents must have a Federal PIN# to file a FAFSA.) Then go to www.fafsa.ed.gov

FEDERAL PELL GRANT

The Federal Pell Grant is awarded to undergraduate students who have not earned a Bachelor's or a Professional Degree. The Federal Pell Grant is a Title IV fund provided by the Department of Education to assist students in paying their college and educational costs. This is a grant and does not need to be repaid.

The Federal Pell Grant is awarded based on three criteria:

1. Financial need is interpreted by the Office of Financial Aid using the results of the FAFSA.
2. Student's enrollment level. (The Pell Grant will pay for a maximum of up to 13 credit hours.)
3. The student's cost of attendance as determined by the Financial Aid Office.

The Federal Pell Grant is awarded for the semester the student is enrolled. Federal Pell Grant awards are subject to change based on additional or revised data the college may receive (i.e., changes made to the FAFSA.)

How will funds be applied to my student account?

Crossroads College will credit the Federal Pell Grant to a student account automatically when eligibility requirements have been met and enrollment verified not to exceed 10 days before a semester begins. The Federal Pell Grant will be adjusted until the point in the semester when the student has been charged 100% of tuition and fees from the college.

FEDERAL SUPPLEMENTAL EDUCATION OPPORTUNITY GRANT

The Federal Supplemental Education Opportunity Grant (SEOG) is for undergraduates with exceptional need. This grant is awarded to those students with the highest need determined by the results of the FAFSA. This is a grant and does not need to be repaid.

Crossroads College awarding criteria are as follows:

1. All students with an "estimated family contribution" (EFC) of \$0.00 can receive up to \$400 for the academic year depending on fund availability.
2. Additional funds may be awarded to Pell-eligible students demonstrating additional need.

The SEOG is awarded for each semester the student is enrolled. Awards are subject to change based on additional or revised data the college may receive (i.e., changes to the FAFSA.)

How will funds be applied to my student account?

Crossroads College will credit the SEOG Grant to a student account automatically when eligibility requirements have been met and enrollment verified not to exceed 10 days before a semester begins. The Federal Pell Grant will be adjusted until the point in the semester when student has been charged 100% of tuition and fees from the college.

MINNESOTA STATE GRANT

The State of Minnesota provides monetary assistance to eligible students who demonstrate financial need in order to encourage attendance at a Minnesota post-secondary institution. The MN State Grant Program is available to undergraduate students for up to four years of post-secondary attendance. The Crossroads College Office of Financial Aid will determine a student's eligibility based on the results of the FAFSA as dictated by the Minnesota Higher Education Services Office. This is a grant and does not need to be repaid.

The MN State Grant is awarded based on four criteria:

1. The results of the FAFSA and the shared responsibility formula provided by the State.
2. Student's enrollment level. The MN Grant award ranges from a minimum of 6 credit hours to a maximum of 15 credit hours. The award amount varies with the number of credit hours attempted.
3. Student's tuition and fee charges.
4. State residency according to the standards of Minnesota Higher Education State Office.

The Minnesota State Grant is awarded for each semester the student is enrolled and is subject to change based on additional/revised data the college may receive (i.e., changes made to FAFSA.)

How will funds be applied to my student account?

Crossroads College will credit the Minnesota State Grant to a student account automatically when eligibility requirements have been met and enrollment verified not to exceed 10 days before a semester begins. The Federal Pell Grant will be adjusted until the point in the semester when student has been charged 100% of tuition and fees from the college.

CROSSROADS COLLEGE MATCHING GRANT

This grant allows Crossroads College to partner with churches to support students in the degree completion program. Crossroads will match up to \$250 per semester for a maximum of 4 semesters. The church will need to notify the Financial Aid Office in writing (could also be done through email) of its intention to participate in the matching grant. The grant will be applied to the student account once the funds are received from the church.

How will funds be applied to my student account?

Crossroads College will credit the Matching Grant to a student account automatically when eligibility requirements have been met and enrollment verified. The Matching Grant will be adjusted until the point in the semester when student has been charged 100% of tuition and fees from the college.

ENDOWED SCHOLARSHIP INFORMATION

Endowed Scholarships are monies given by private donors to award to students meeting specified criteria. A full list is available at www.crossroadscollege.edu under financial aid/scholarships. All students will be notified via their Crossroads email account of the application process for the following academic year.

How will Institutional/Endowed funds be applied to my student account?

Crossroads College will credit the student account automatically when eligibility requirements have been met and enrollment verified not to exceed 10 days before the semester begins.

FEDERAL STAFFORD LOAN INFORMATION

On-line Entrance Counseling

Crossroads College requires each student to complete entrance counseling on a yearly basis. This session will inform you of your rights and responsibilities. Once it has been completed, the Financial Aid Office will receive an email confirming the completion. Access the on-line counseling on the Crossroads Financial Aid web site, www.crossroadscollege.edu, and click "Financial Aid".

Electronic Master Promissory Note (EMPN)

Once you have completed the entrance counseling, you will be directed to complete your promissory note on-line. You will use your federal PIN to sign your EMPN. This is the same PIN number you used to sign your FAFSA. To complete the EMPN, you will need to select a lender, supply demographic information and two references with separate addresses. After you complete the EMPN, the Financial Aid Office will be notified and complete the certification process.

STUDENTS MUST COMPLETE A FAFSA TO BORROW IN THE FEDERAL LOAN PROGRAMS.

EVERY STUDENT RECEIVING FINANCIAL AID WILL RECEIVE AN AWARD NOTIFICATION AND ESTIMATED COST OF ATTENDANCE VIA REGULAR MAIL.

BY COMPLETING THE ON-LINE LOAN PROCESS AND SIGNING THE MASTER PROMISSORY NOTE ELECTRONICALLY, YOU ARE ACKNOWLEDGING THAT YOU WISH TO BORROW IN THE FEDERAL LOAN PROGRAM. PLEASE SPECIFY THE AMOUNT YOU WISH TO BORROW WHEN YOU COMPLETE THE ON-LINE PROCESS OR EMAIL THE FINANCIAL AID OFFICE THE AMOUNT YOU WISH TO BORROW.

FEDERAL STAFFORD LOAN LENDER INFORMATION

For ease of repayment, if you have borrowed in a previous year from a lender other than those listed here, we recommend you use the same lender. If you have not previously borrowed, we encourage you to review the list and contact the lender with specific questions. These lenders do not require that you have an existing account with them to receive an educational loan. Federal guidelines regulate the Federal Loan Programs, such as interest rate and repayment terms. There are, however, some differences in the services that lenders provide to their education loan customers.

Lender Policies

Some lenders retain ownership of student loans throughout the life of the loan. Other lenders may sell student loans and transfer them to another holder, called a secondary market. The terms of the loan will remain the same; however loan payments are made to the new holder. To avoid repayment challenges, find out from the lender of your choice if they sell their loans and to whom.

Loan Fees

Origination and Guarantee fees are costs associated with borrowing Federal Loans. The Origination fee is 3% per loan. This fee is paid to the federal government to administer the loan. The Guarantee fee is 1% per loan. This fee is paid to the guarantor of your choice in order to insure or guarantee the loan. Some lenders may choose to pay the guarantee fee on your behalf or refund them as part of a loan repayment incentive program. Loan fees are deducted equally from each disbursement of a loan.

Repayment Incentives

Lenders offer a variety of repayment options. You will find an outline of specific lender benefits below. Contact your prospective lender with specific questions about their benefits and or incentives.

CITIBANK:	Offers a 3% origination fee and 0% guarantee fee. Receive 1% principal reduction at repayment, 2% interest rate reduction for making first 48 consecutive on time monthly payments. Receive .25% interest rate reduction with EZ pay. 1-800-967-2400
FIRST FEDERAL:	Offers a 3% origination fee and 0% guarantee fee. Receive 2% interest rate reduction after 48 consecutive on time payments. 1-800-657-4636
PROVINCIAL(AFG):	Offers no origination fee. Receive .25% interest rate reduction for automatic payments. 1-877-740-9334 (www.academicfundinggroup.com)
US BANK:	Offers a 3% origination fee rebate (minus \$250) after 24 timely payments, .25% interest rate reduction for auto/direct payments, and 2% interest rate reduction after 48 timely payments. 1-800-344-3227
WELLS FARGO:	Offers a 4.6% principal reduction after 36 on time monthly payments and a .25% interest rate reduction for auto/direct payments. (www.wellsfargo.com) 1-800-658-3567

ALTERNATIVE EDUCATION LOAN INFORMATION

There are numerous loan programs available from various lenders that are not part of the Federal Loan Program. These loans are available to help students and parents finance the cost of education. Alternative loan programs have varying qualifications, fees, interest rates, and repayment terms.

Application Process

1. All alternative loan programs have an application process. Applicants should always seek pre-approval before going through the application process.
2. Once you have been pre-approved, you can request an application on line or from the Financial Aid Office. Complete the application and forward it to the Financial Aid Office.
3. The amount a student and/or parent is eligible to borrow is found on the Award Letter under "other loan eligibility." If you have questions regarding the amount, contact the Financial Aid Office.
4. The Financial Aid Office will certify the loan application as well as amount requested and forward it on to the designated lender.

How will funds be applied to my student account?

The Alternative Loan Funds will come directly to the school via electronic funds transfer. The funds will be credited to the student account when eligibility requirements have been met and enrollment verified not to exceed 10 days before class begins. The funds will be received in two disbursements: one in the Fall semester and one in the Spring semester. For those students attending one semester only the funds will be received in two disbursements: one at the beginning of the semester and one half-way through the semester.

Note: Always utilize your Federal Stafford Loan eligibility before borrowing in an Alternative Loan program. If possible, use your Stafford Loan Lender for the alternative loan too. This will allow the lender the ability to service your federal and alternative loans in the same account. That could mean ONE BILLING STATEMENT at repayment!!

Crossroads College works with several Alternative Loan programs.

FIRST FEDERAL A+ LOAN:	Annual minimum \$1000 with an annual maximum of \$20,000 and Aggregate limit of \$80,000. Interest accrues upon disbursement. Not required to make payments while in school. Interest rate is variable and depends on credit-worthiness of borrower/co-borrower. Co-signer is optional. May have up to 15 years to repay loan. Seek pre-approval. For more information go to: www.firstfed.com or call 1-800-657-4636 ext. 4530
ACADEMIC FUNDING GROUP:	Annual minimum of \$500. Interest accrues but can be deferred while in school or paid quarterly. Interest rate and fees are variable depending on credit-worthiness of borrower/co-borrower. Interest is capped at repayment. May have up to 30 years to repay loan. Seek pre-approval. For more information go to: www.approvemyloan.org or call 1-877-740-9334
CITIBANK CITIASSIST LOAN:	Annual minimum of \$500 with an Aggregate limit of \$75,000. No origination or repayment fees. Interest rates range from Prime + .375% to Prime + 4% depending on credit-worthiness. Complete online application available. A .25% interest rate reduction with E-Z pay, .50% interest rate reduction with first 48 consecutive monthly payments on time. Repayment term up to 12 years. For more information go to: www.studentloan.com
WELLS FARGO COLLEGIATE:	Annual minimum of \$1000. Annual limit up to \$25,000 with an aggregate limit of \$100,000. Interest accrues. Can be deferred or paid quarterly. Interest is variable depending on borrower/co-borrower credit-worthiness. Interest is capped at repayment. May have up to 12 years to repay loan. For more information go to: www.wellsfargo.com or call 1-800-658-3567

THE ABOVE INFORMATION IS ONLY A BRIEF DESCRIPTION OF EACH LOAN PROGRAM. TO FIND OUT MORE DETAILS REGARDING INCENTIVES AND BENEFITS, CONTACT THE LENDER LISTED.

AS BORROWERS YOU ARE NOT LIMITED TO USING ONLY THESE ALTERNATIVE LOAN PROGRAMS. IF YOU WOULD LIKE TO USE A DIFFERENT LENDER, CONTACT THE FINANCIAL AID OFFICE SO THAT ARRANGEMENTS CAN BE MADE FOR THE APPLICATION PROCESS.

SATISFACTORY ACADEMIC PROGRESS

All students at Crossroads College are required to maintain “satisfactory academic progress” (SAP) in the degree program in which they are enrolled to receive Title IV aid or Minnesota State aid. Title IV includes the Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Federal Work Study, and the Federal Family Education Loan Program. Minnesota Aid includes: Minnesota State Grant, Minnesota Work Study, and the Minnesota SELF Loan Program. Satisfactory Academic Progress also applies to all Institutional aid offered by Crossroads College.

SAP is determined qualitatively and quantitatively. Progress is measured by a student’s cumulative grade point average (GPA), credits earned in relation to those attempted, and the maximum time frame allowed for completing the academic program.

<u>Grade Level</u>	<u>Credits</u>	<u>SAP GPA</u>
Sophomore	30-59	1.9
Junior	60-89	2.0
Senior	90 +	2.0

For the purpose of this policy, earned credits are those in which a student earns a grade of A – D or P. Attempted credits are those in which a student earns a grade of A – F, WP, WF, I, E, R, or P.

Students who do not meet the standards of the SAP policy at the end of a given semester will be placed on financial aid probation for the following semester. Students will be notified in writing if they have been placed on financial aid probation. At the end of the probationary period students must be making SAP or all financial aid will be suspended. Students will be notified in writing if they have been placed on financial aid suspension.

Students on Financial Aid Suspension may choose to enroll without the benefit of Financial Aid. Students may request a review of their academic record after any semester they have received Financial Aid Suspension to determine whether they have now met the SAP standards. If the standards have been met, Financial Aid eligibility will return for subsequent terms. Students placed on Academic Suspension and Financial Aid Suspension will not be allowed to enroll for one semester.

A student on Financial Aid Suspension can appeal the decision. The appeal must be made in writing no later than 5 days before the term begins. The appeal must include an explanation of the extenuating circumstances surrounding his/her lack of academic progress as well as any supporting documents. Consideration of appeals will be on an individual basis. Reasons for an appeal may include but are not limited to personal injury or illness, illness or death of an immediate relative, or other extenuating circumstances beyond one’s control.

For the complete Satisfactory Academic Progress policy,
please contact the Office of Financial Aid,
refer to the Crossroads College Catalog
or view the policy on line at
http://www.crossroadscollege.edu/financial_aid/addinfo.htm

REFUNDS

Refunds are the amount of institutional charges returned to the aid programs and/or the student after the student has withdrawn, failed to enroll, or changes enrollment level. There are three different refund policies at Crossroads College:

1. Return of Title IV funds federal policy
2. Minnesota State Aid policy
3. Crossroads College Institutional Refund policy

Each refund policy is used in different circumstances. Return of Title IV and Minnesota State Aid policies are directed to students who withdraw from Crossroads College. Minnesota State Aid programs are also adjusted when enrollment levels change and/or reduction of fees charged to students create a difference of more than \$100. Crossroads College Institutional Refund policy is used to determine refunds for enrollment level changes.

It is important that all students understand these refund policies. Each of these policies is outlined in the Crossroads College catalog at:

http://www.crossroadscollege.edu/financial_aid/addinfo.htm

EMPLOYEE REIMBURSEMENT

Payment for each class is required five (5) days before class begins. Crossroads College will provide students information to submit to their employer after the class is complete, grades released, and balance paid.



COMMONLY USED FINANCIAL AID TERMS / ACRONYMS

- AA: Associate of Arts Degree
- BA/BS: Bachelor of Arts / Bachelor of Science
- COA: Cost of Attendance.
Budget used to estimate what it will cost a student for one year of education. Budget includes: tuition, fees, books, housing, food, travel, miscellaneous, and childcare expenses.
- DOE: US Department of Education.
We are mandated to comply with all federal regulations pertaining to Title IV funds.
- EFC: Estimated Family Contribution.
DOE estimates this is the amount a family and /or student is able to contribute to the student's education per academic year.
- EMPN: Electronic Master Promissory Note
Legally binding promissory note used in the Federal Loan Program.
- GPA: Grade Point Average
- FAFSA: Free Application for Federal Student Aid.
This application must be completed each year in order to receive federal and/or state financial aid.
- FFELP: Federal Family Education Loan Program.
This includes the Stafford loans and the parent PLUS loan.
- MSG: Minnesota State Grant
- NEED: A student's Financial aid need level
Calculated as follows: $COA - EFC = \text{Need}$
- NSLDS: National Student Loan Database
- PELL: Federal Pell Grant
- PIN: Federal personal identification number
Used to sign the FAFSA and the EMPN
- SEOG: Federal Supplemental Education Opportunity Grant
- STAFFORD: Federal Stafford Loan
Subsidized or unsubsidized

Adult Studies Student Services

COURSE MATERIALS

Compass Adult Studies does not provide and deliver books for each class. Books may be ordered through Crossroads' Cornerstone Bookstore, if requested in a timely manner, or through your local or online bookseller of choice. Two excellent online resources for textbooks are www.Amazon.com or www.half.com.

The Adult Studies Office provides a booklist for all courses in the coming terms, posting this online and through public access points for the student's convenience.

COURSE EVALUATIONS

In the closing "sessions" of every course, students are asked to complete an evaluation of both the course and the instructor. These evaluations are an important part of the success of the Compass Adult Studies Program. Instructors receive a generic composite of student comments after submitting grades for the course. Evaluations are intended to encourage instructors toward the pursuit of excellence.

STUDENT PARKING

Students of the Compass program are encouraged to park along the lower street level, near the Academic Building (note the "green" curbs), or in the lower lots near the college entrance. These areas are busy, well-lit, and close to classrooms and academic offices. If students use parking during the day or overnight, it is important to obtain a parking permit to identify your automobile for security. These passes for Compass students and instructors are available through the Academic Office.

LIBRARY

Crossroads' G.H. Cachiaras Memorial Library is a vital part of the college's academic resources, located on the lower floor of the residential complex directly across from the Academic Building. The collection houses over 35,000 books, especially strong in Bible and theological studies, and receives over 300 scholarly and popular publications by subscription, many of which remain in permanent collection. A special World Evangelism Resource Center collection has been established to support the college's programs in missions and inter-cultural studies.

In addition to the Cachiaras Library, Crossroads local students also have access to the Rochester Public Library and the Goddard Library at the University Center Rochester.

The G.H. Cachiaras Memorial Library is a member of SELCO/SELS, the regional library systems for southeast Minnesota. These cooperative library agencies provide the library's automated catalog and circulation system as well as numerous online databases and an interlibrary loan network for materials not available on campus.

Crossroads College Library

Front Desk
Jim Godsey, Librarian
jgodsey@crossroadscollege.edu

507-535-3331

507-535-3330

MULTIMEDIA SERVICES

Computers, USB thumb-drive access points, DVD & VHS video equipment, and overhead projectors are provided in all classroom areas. If you have questions concerning other multimedia needs, please contact the Director of Adult Studies or the Crossroads Technology Department.

Computers and printers are available for student use in the Heritage Student Center and the college library, each offering hard-wired internet access.

EMAIL AND INTERNET SERVICE

Crossroads offers both email and internet access to students through computers in the library, or through their own personal computers via wireless networking on campus.

Crossroads also provides each student with a college email address, unique to them and available for access on-campus or from any location

[lots of info about new software access]

IMPORTANT NUMBERS

Crossroads College

Local Number 507-288-4563
Toll-Free 800-456-7651
www.crossroadscollege.edu

Academic Office

Robert Damon, Director of Adult Studies bdamon@crossroadscollege.edu	507-535-3306
Lonnie Williams, Academic Admin Assistant lwilliams@crossroadscollege.edu	507-535-3302
Dr. Rick Walston, Vice President of Academics rwalston@crossroadscollege.edu	507-535-3318
Melinda Sargent, Registrar msargent@crossroadscollege.edu	507-535-3316

Other College Offices

Polly Kellogg-Bradley, Director of Financial Aid pkelloggbradley@crossroadscollege.edu	507-535-3308
Yolanda Teske, Business Office yteske@crossroadscollege.edu	507-535-3310
Kimber Schletty, Bookstore Manager kschletty@crossroadscollege.edu	507-535-3333
Jim Godsey, Librarian jgodsey@crossroadscollege.edu	507-535-3330

CURRENT EDUCATIONAL COSTS

Current costs associated with Compass Adult Studies programs for 2010-2011:

Application Fee: \$30 (non-refundable)

Tuition, per semester hour:

Onsite Courses: \$325

Online Courses: \$295

Student Services Fee, per semester hour: \$20

Technology Fee, per Term: \$35

Course Add/Drop/Change Fee, per instance: \$20

Incomplete Recording Fee, per instance: \$20

Exam-for-Credit Administration Fee, per exam: \$20

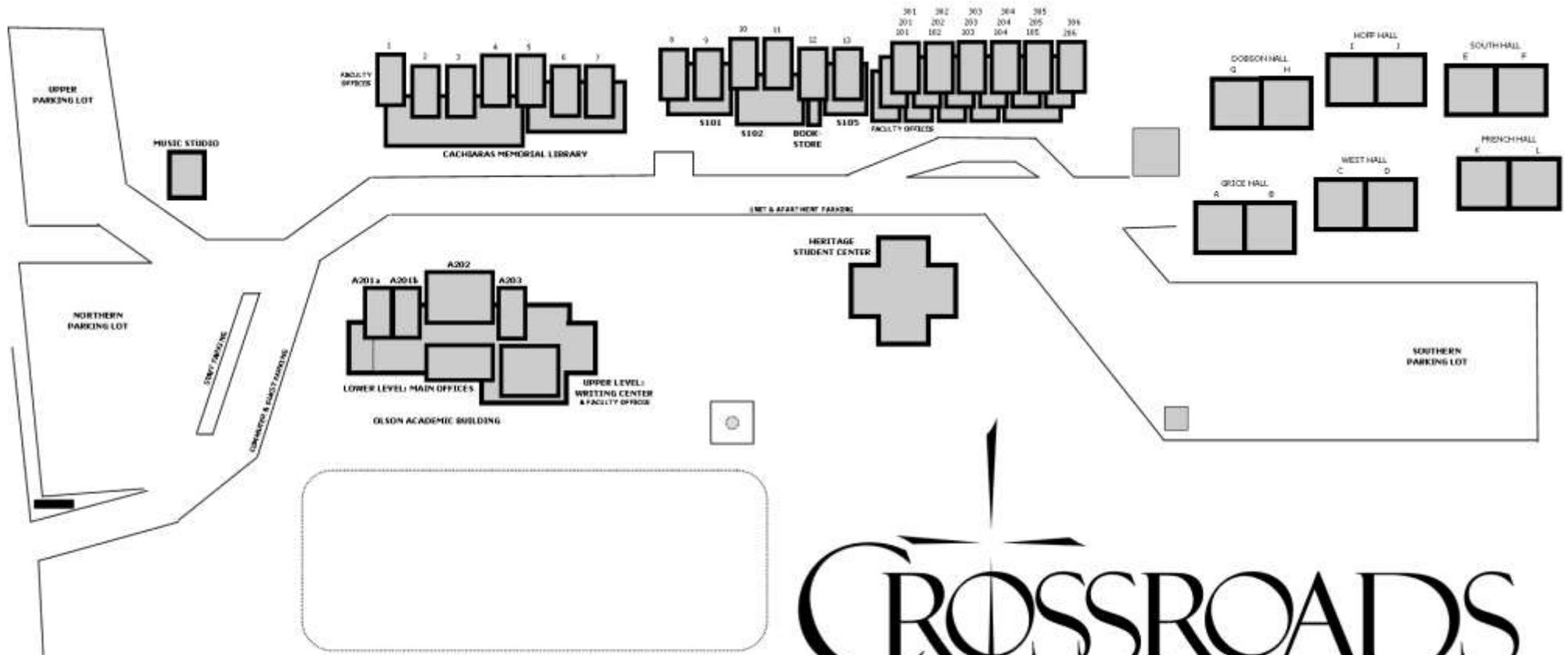
(does not include cost of exam from CLEP or DSST/Dantes provider)

Estimated cost for books, per course: \$50-150

Graduation Petition Fee: \$50 (diploma, cap, gown)

Transcript Fees: first transcript free, paper copies thereafter \$5 each and faxed copies \$8 each





CROSSROADS College

EDUCATION WITH CHRIST AT THE CENTER

920 MAYOWOOD ROAD SOUTHWEST, ROCHESTER, MN, 55902
 507-288-4563 800-456-7651
www.CrossroadsCollege.edu



CROSSROADS COLLEGE
Compass Adult Studies
On-Campus, Online, Exam-for-Credit

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Rochester, Minnesota 55902**

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