

Admissions and Financial Aids Information



Rochester, Mich.

Admissions Information

Michigan Christian College welcomes any qualified student whose educational pursuit is in harmony with the goals and purposes of the college. Any student desiring admission to MCC must complete a formal application, and furnish credentials evidence of good health, moral character, and intellectual capacity. Admission credentials should be on file with the college two weeks before registration. Submission of credentials later than two weeks prior to registration may occasion delay in registration, for which the college cannot be responsible. Applicants for admission may begin their studies at MCC either Fall, Winter, or Spring quarter, except that international students may begin only in the Fall. (There is no summer quarter.)

Applications for admission are considered in the following categories: First Time in Any College (FTIAC), Transfer, Audit, and Re-Admission.

FTIAC: Most applicants may gain admission to MCC as a graduate from a recognized high school. Some applicants will not have graduated from high school, but may be admitted upon satisfactorily completing the General Education Development (GED) Test. International students may be admitted upon submission of academic credentials from their own countries which indicate ability to perform college work in the United States. All students are required to take the ACT examination. Any student whose native tongue is not English is required to satisfactorily complete the Test of English as a Foreign Language (TOEFL). A student whose final three years high school grade point average is less than 2.00, or whose composite GED test score is between 45-49, or whose composite ACT score is 14 or less may be admitted, but only on academic probation. (The practical implications of academic probation are defined on pages 39 and 40 of this catalog.)

TRANSFER: In addition to general admission requirements, applicants who wish to transfer to MCC from another college or university must submit an official transcript. Michigan Christian College accepts all passing academic work completed in other colleges and universities; however, all degree requirements must be satisfactorily met. Students who transfer with a grade point average below 2.00 will be admitted on academic probation.

AUDIT: Individuals who seek only to audit college courses must submit a formal application, along with proper credentials indicating good health and moral character. (The application fee and formal academic records will be waived.) No credits may be received, nor will records be maintained of student performance in audit courses.

RE-ADMISSION: All returning students, whether former students who have been out of school one quarter or more, or sophomores continuing their educational program, must make formal application for re-admission to MCC. All re-admission applicants should be processed through the Registrar's Office.

Admission and Financial Information for International Students will be sent upon request.

HOW TO APPLY FOR ADMISSION TO MICHIGAN CHRISTIAN COLLEGE

1. Complete an "Application for Admission" form and send it to the Director of Admissions, Michigan Christian College, 800 West Avon Road, Rochester, Michigan, 48063. An application form will be found in the back of the college catalog. (Additional applications are available from the Office of Admissions.)
2. All students must send a \$10.00 application fee with their application. This fee will cover the cost of processing the application and is not refundable. An application is not considered official unless and until the application fee is paid.
3. Ask your high school counselor or principal to send an official transcript of your credits to: Director of Admissions, Michigan Christian College, 800 West Avon Road, Rochester, Michigan 48063. If college transferee, have the college(s) you have attended send official transcript(s) to the above address. In some cases, college transferees may also be requested to have a high school transcript on file. **NO APPLICANT CAN BE ADMITTED UNTIL OFFICIAL TRANSCRIPTS HAVE BEEN RECEIVED.**
4. Each applicant should take the American College Test (ACT) and have scores forwarded to Michigan Christian College. Contact your high school counselor or the college Admissions Office for additional information.
5. Students desiring to live in dormitories should forward a \$10.00 room reservation deposit along with the Application for Admission. A room may not be reserved in any dormitory until this reservation deposit is received. If the reservation is cancelled, deposit is refunded, provided the request is made to the college not later than twenty-one (21) days before the opening of the quarter.
6. Other materials such as health certificate, character references, etc., will be required. However, further information about these will be supplied after the application has been received in the Admissions Office.
7. All applicants are encouraged to read the college catalog carefully, particularly the sections dealing with expenses, housing, student life, academic regulations, and divisional course offerings. The "college calendar" (pages 6 and 7) will provide information about registration dates and other special events.
8. International students must also comply with procedures detailed in "Admissions Information for International Students."

If additional information is needed, please write to the —

**DIRECTOR OF ADMISSIONS
MICHIGAN CHRISTIAN COLLEGE
ROCHESTER, MICHIGAN 48063**

or call (313) 651-5800 (Extension 35).

Financial Aids Information Scholarships, Grants and Loans

The primary responsibility for financing a college education rests with a student and his family, inasmuch as a student is the primary beneficiary of his education. Since society is the general beneficiary of education, however, interested individuals and organizations as well as the State and Federal governments have determined to assist students having financial need obtain a college education whenever such would be unlikely if financial assistance were not available. This is why financial aid, assistance, and opportunity today for obtaining a college education are available to a greater degree than has ever before in American History. Although the costs of a college education continue to rise, the types and amounts of financial aid available also continue to increase. It is therefore possible for many to attend college who would otherwise be unable to do so.

Scholarships, Loans, Grants, and a limited number of Campus Employment opportunities are available to those who qualify. Loans, Grants, and Work opportunities are awarded on the basis of financial need. Scholarships are awarded on the basis of academic achievement, need, and/or potential of the applicant. It is not uncommon for a financial aid applicant to receive assistance from a combination of sources such as Scholarship, Grant, Loan, and Student Employment. Many students qualify for financial assistance.

SCHOLARSHIPS

Academic Achievement Scholarships are available to students graduating from high school whose cumulative grade point average is "B" (3.0) or above for five consecutive semesters of the last three years of high school. These academic scholarships range from \$150 to \$450 per academic year and are renewable for the second year at Michigan Christian College, assuming a satisfactory record is achieved. Sophomore students who did not enter on a scholarship as freshmen may become eligible during the second year by earning a cumulative grade point average of "B" (3.0) or better during the freshman year. These scholarships (during freshman or sophomore year) are applied to tuition only.

Valedictorian and Salutatorian Scholarships in the total amounts of \$200 and \$100 respectively are available to incoming freshmen who have received these honors from any accredited high school. These awards are in addition to any above mentioned academic scholarship but apply to tuition expense only.

Special Scholarships are available to students who meet the guidelines of such special awards. Some of these are the Alvin M. Bentley Scholarship, the Associates Scholarship, the Rotary Club Scholarship, the Robert Bradley Memorial Scholarship for Prospective Ministers, and the Keeble-Palmer Mission and Foreign Student Scholarship.

GRANTS

A number of grants are available to students directly from Michigan Christian College and from both the Michigan Higher Education Assistance Authority and the Department of Health, Education and Welfare of the Federal government. Each grant has its own application requirements and criteria. Grants are as follows: **Children's Home Grants** totaling one-half of tuition only are available to students who enroll at MCC from a recognized children's home; ***MHEAA Tuition Grants** are available to Michigan residents who qualify by virtue of parental income. Grants under this program to eligible students may be awarded up to \$800 per year; ***Educational Opportunity Grants** authorized under the Higher Education Act of 1965 from the U.S. Department of Health, Education and Welfare may be awarded to eligible students in amounts up to \$1,000 per year; **Athletic Grants** up to \$200 per quarter depending upon grade point average are available to outstanding athletes.

LOANS

National Defense Student Loans are available to qualified students who wish to borrow up to a maximum of \$1,000 per academic year. Such loans can be approved only as long as the funds are available each year. The loans carry a 3% interest rate and repayment installments are not due until the borrower has ceased his higher education pursuits on a continued basis for at least nine (9) months. Repayment may then be extended over a period of ten years in most cases. Repayments may be deferred up to a maximum of three years while a borrower is serving in the Armed Forces, the Peace Corp or VISTA. As long as a borrower is enrolled in an approved institution of higher education and carries at least a half time academic load, repayment is deferred. Cancellation of principal and interest are available in varying amounts to students who become full time teachers in elementary, secondary schools or institutions of higher education.

Michigan Higher Education Assistance Authority Loans are available to Michigan residents who are full time students in a Michigan institution of higher education. These loans are extended by Michigan banks who are participants in the state program. Applicants must be legal residents of Michigan, must demonstrate ability and desire to complete a college course and earn a degree, and must demonstrate financial need.

MCC Private Loan Funds are available as a result of interested donors having contributed funds to establish such programs. These are college administered and serviced. Generally the terms call for 6% interest from the time the loan is extended with repayment beginning three months after a student leaves a full time educational program.

STUDENT EMPLOYMENT

Limited student employment is provided through either the government funded College Work Study program or our own institutionally funded program. Students who desire employment on campus should apply to the Coordinator of Student Financial Aid for a Work Contract.

***All applicants for Grants or Loans under one or more of the State or Federal programs must submit a Parents' Confidential Statement and related Financial Needs Analysis Report through the College Scholarship Service. Forms for this may be obtained from high school counselors or from Financial Aids Office of MCC.**

HOW TO APPLY FOR A SCHOLARSHIP AND / OR OTHER STUDENT FINANCIAL AID AT MICHIGAN CHRISTIAN COLLEGE

1. Complete an "Application for Admission" form, and forward it to the Director of Admissions, Michigan Christian College, 800 West Avon Road, Rochester, Michigan 48063.
2. Request the Admissions Office to forward to you the appropriate scholarship and/or other appropriate financial aid application forms.
3. If you apply for a grant or loan under one or more of the State or Federal programs, you must submit a Parents Confidential Statement to College Scholarship Service; who, in turn, will forward to the Financial Aids Office a Financial Needs Analysis Report which becomes the documentary foundation for your financial aid award(s). The Parents Confidential Statement may be obtained from your high school counselor or from the Admissions Office at MCC.
4. If you seek financial assistance from the MHEAA scholarship or tuition grant program you must register with your high school counselor to take the Michigan Competitive Scholarship Examination on an established date during the fall of your senior year. **ALL APPLICANTS SHOULD BE ESPECIALLY ALERT TO THIS POSSIBILITY. CONSULT YOUR HIGH SCHOOL COUNSELOR AT YOUR EARLIEST CONVENIENCE TO REGISTER FOR THIS EXAMINATION.** While MHEAA Tuition Grants are *not* determined by your examination scores, the examination is a pre-requisite to all tuition grant awards.
5. Initial awards of Scholarships, Grants, Loans, Work Contracts, etc., will be made each year about May 1 for all new applicants expected to begin college in the Fall. Scholarship awards will be made tentatively, subject to revision upon receipt of final high school transcripts. All scholarship and other financial aid applicants are encouraged to make application sufficiently early to allow time for processing. Following the initial awarding of scholarships and other financial aid all other applications will be processed in the order of their receipt, as long as funds are available.
6. Scholarships, Grants, Loans and Employment are based upon criteria set forth in the guidelines of individual financial aid programs. Additional information concerning all financial aids may be obtained by the reading of a "Financial Aids" brochure available from the Admissions Office, or by specific inquiry addressed to the Coordinator of Student Financial Aid, Michigan Christian College, 800 West Avon Road, Rochester, Michigan 48063.

For additional information regarding costs and financial aids, please write to the:

COORDINATOR OF STUDENT FINANCIAL AIDS
MICHIGAN CHRISTIAN COLLEGE
ROCHESTER, MICHIGAN 48063

or call 651-5800 (Extension 35).