

DONOR SCHOLARSHIP AWARDING POLICY

OFFICE OF SCHOLARSHIPS AND FINANCIAL AID

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SUMMARY ([back to top](#))

All scholarships, by definition, are funds specifically intended to help students pay for the expenses associated with their education. The Office of Scholarships and Financial Aid (OSFA) at Ferris State University is charged with the management and processing of donor-based scholarships. Though OSFA is broadly responsible for managing all aid processes and policy, the scholarship award process requires significant collaboration with individual colleges and departments on campus.

In order to ensure consistency and integrity of process, the administrative practices described in this policy will be followed by all offices at Ferris State University that participate in the scholarship award process.

SECTION I: SCHOLARSHIP MANAGEMENT PROCESS ([back to top](#))

For the purposes of maintaining a standardized, consistent and equitable scholarship application and award process, OSFA has implemented a scholarship management portal called Scholarship Universe. All scholarships under management by Ferris State University will be processed through this standardized application process. All colleges and awarding units on campus will work with OSFA to manage and administer scholarships through the University-endorsed scholarship portal.

- OSFA is responsible for all administrative maintenance of the scholarship portal, including the addition of new awards and revision of existing awards.
- Scholarship liaisons and applicant reviewers will be provided appropriate administrative access to the system by the OSFA as needed. OSFA relies upon liaisons to disseminate pertinent information regarding scholarship awarding practices and standards to all relevant parties within their respective college.
- To ensure the coordination of appropriate donor stewardship as necessary, the establishment of new scholarship applications within ScholarshipUniverse may only be requested by the Office of Advancement.

DEADLINES ([back to top](#))

New Scholarships (Endowed & Annual): December 1

The development of new matching criteria and application materials in ScholarshipUniverse is a minimum two (2) weeks prior to the annual opening of the portal on December 15.

Receipt of funds for Existing Annual Scholarships: December 14

Unlike endowed funds, annual scholarships require an annual donor gift into its spendable account. Due to the technical nature of the scholarship application portal, many scholarships cannot be modified once applications have begun. Funding for application-based annual scholarships must be received prior to the portal's opening of ScholarshipUniverse.

For direct match annual scholarships that require no application (e.g., user input of additional information or data), gifts to the spendable balance must be received no later than 12/31.

OSFA works with the Office of the Treasury to establish official fund balances by February of the following year before awarding begins, and sufficient time is needed to ensure the balance is added to the spendable account and that it appears on the final Scholarship Balance Report distributed in late February.

Please note:

- Donor gifts received after 12/31 will not be awarded until the following year. For example, a donor gift received in February or March will not be added to the current cycle. Rather, it will be reserved for

awarding during the next cycle that opens later that year on December 15.

- It is the policy of OSFA that scholarships will not be awarded to students while there is a \$0 or negative balance in the spendable account. Departments that rely upon fund transfers into the financial aid scholarship account must execute those transfers prior to any awards being issued.
- Every effort will be made to accommodate the creation of new scholarship applications when received after the start of the annual scholarship application cycle, as time permits, depending upon existing workloads and process flows within the broader financial aid awarding process.

Under approved circumstances, some scholarships may be awarded after the start of the fall or spring semester, such as study abroad scholarships or activity-based scholarships. In these situations, **the deadlines to deliver recipients for the current aid year are October 15 during the fall semester and March 15 for the spring semester.**

STUDENT ELIGIBILITY ([back to top](#))

OSFA is responsible for compliance with all federal, state and university financial aid rules and regulations. The determination of student eligibility for all scholarships will be made by OSFA.

- A student must be enrolled at Ferris State University during the designated awarding period to receive an award distribution. A student who has graduated, withdrawn or transferred from the university may not retroactively receive an award for prior attendance.
- Due to federal student aid regulations, aid packaging and total cost of attendance, each student's individual aid package is unique. There may be the need to reduce or eliminate the amount of a scholarship distribution based on prior aid already received.
- If a student's scholarship award is reduced or eliminated under these circumstances, accommodations may be considered for renewal of the award for future semesters.

DONOR AGREEMENTS AND OTHER DOCUMENTATION ([back to top](#))

Final responsibility for the selection of scholarship recipients at FSU falls under the exclusive purview of the Office of Scholarships and Financial Aid.

- To evaluate qualitative eligibility criteria specific to a program or field of study, OSFA may seek recommendations from the standing selection committee for the college or department most closely aligned with the donor's spirit and intent (in conjunction with stated criteria), as expressed in the fund's memorandum of agreement or other founding documents (MOA).
- Though a formal MOA is the ideal standard for establishing scholarship criteria and donor intent, the Office of Advancement, in conjunction with General Counsel, acknowledge that letters of intent, pledge forms and other peripheral information may serve to establish criteria and intent. Such issues are addressed on a case by case basis.
- OSFA will coordinate recipient selection annually in conjunction with scholarship liaisons and selection committees.

The Office of Advancement is exclusively responsible for articulating criteria within new MOAs and modifying criteria of existing MOAs through a documented amendment process.

- OSFA works with the Office of Advancement to ensure that criteria do not present obstacles to regular distribution of funds.
- Colleges and departments are not permitted to layer additional criteria or requirements onto an award. Should difficulties be encountered in selecting recipients, please contact OSFA who will, in turn, work with University Advancement to address the concern.

Individual MOAs vary widely in specificity, clarity and completeness. Some may include an exhaustive list of criteria, while others may offer little.

- OSFA and the Office of Advancement, are exclusively responsible for assessing and clarifying scholarship award criteria. Selection committees will not interpret criteria intent or meaning. Rather, questions regarding criteria should be addressed to OSFA.
- OSFA is legally obligated to verify that recipients selected for a scholarship are qualified based on the criteria articulated in the MOA. Occasionally, scholarships are identified on campus that have no documented criteria. In these situations, OSFA reserves the right to withhold the awarding of funds until formal criteria are established with documentation signed by all appropriate parties.

OSFA will periodically audit each scholarship at FSU, providing formal eligibility criteria to selection committees on campus.

SECTION II: SCHOLARSHIP CRITERIA ([back to top](#))

Criteria for recipient selection is contained within the provisions of the MOA of record. Recipients will be selected based ONLY on these criteria.

- In the event that 1) no MOA exists on file; 2) there are vague or conflicting criteria within the MOA, or 3) the criteria can no longer be applied due to a change in program, law or other factors, OFSA will work in collaboration with the Office of Advancement to address such issues.
- Selection committees are not permitted to modify selection criteria without the express approval of OSFA and the Office of Advancement.
- The Office of Advancement will obtain written or email donor consent prior to any modification of selection criteria that may conflict with the MOA. OSFA will assist, as needed, in articulating criteria that is easily understood and aligned with University awarding standards.

If donor consent to deviate from existing criteria is received via a college or department, such documentation must be shared with and reviewed by the Office of Advancement prior to awarding.

CRITERIA STANDARDS AND DEFINITIONS ([back to top](#))

Though MOAs routinely list *specific* selection criteria, *general* selection criteria are commonly absent. In addition to criteria specifically outlined within the MOA, the following criteria will be included in the formal eligibility requirements unless expressly prohibited within the document.

- When need is not a criterion, all main campus and KCAD students are eligible to receive an award. Need-based scholarships may only be awarded based on the need-analysis of the FAFSA. Since international students cannot submit a FAFSA, they are not currently eligible for need-based awards.
- Eligible applicants will be main campus and KCAD students.
- Eligible applicants will be undergraduate students, unless the scholarship is intended for a professional program or college, such as the College of Pharmacy.
- Eligible applicants will be enrolled half-time or greater during the semester in which they receive the award.
 - Part-time enrollment is equal to 5 or less enrolled credits per semester.
 - Half-time enrollment is equal to 6 to 8 enrolled credits per semester.
 - Three-quarter-time enrollment is equal to 9 to 11 credits per semester.
 - Full-time enrollment is equal to 12 credits or more per semester.
- Eligible applicants will include transfer students. When GPA is a criterion, the student's FSU GPA will be considered when possible. For new transfers, their transfer GPA will be considered.
- Any award that includes freshmen eligibility will be available to both continuing freshmen and incoming (accepted high school graduates) freshmen. Where a GPA is required, the high school GPA will be used for incoming freshmen.

- A student must be in good academic standing to receive a scholarship or other aid, as defined by the Federal Satisfactory Academic Progress standards. Student must be in good SAP standing during the semester in which they receive the award. (To learn more, visit: <https://www.ferris.edu/admissions/financialaid/process/Sap.htm>)
- When “academic achievement” is a required or preferred criterion, but is not defined or quantified within the MOA, a cumulative grade point average of 3.0 for continuing students and incoming freshmen.
- When “demonstrated leadership” or similar criteria are included but not defined within the MOA, a leadership role (such as treasurer or president) in extracurricular activities including (but not limited to) registered student organizations, professional organizations, and volunteer programs are acceptable proof of leadership.
- Applications within ScholarshipUniverse may include a yes/no question to determine leadership, such as “Do you hold a leadership position, such as president or treasurer, within a student organization, volunteer group or similar organizations?”

Whenever possible, vague criteria will be clarified with quantifiable information. Qualitative measures such as essays will only be employed when there is not a suitable quantifiable solution.

- When not defined within the MOA, “non-traditional student” is determined by the federal government’s independent student determination process defined within the FAFSA (<https://studentaid.gov/help-center/answers/article/independent-student>).
- “Financial Need” is determined and verified through the completion of a Free Application for Federal Student Aid (FAFSA) for the aid year in which the student will receive the award. Students that do not have a completed FAFSA on file are not eligible for application for need based scholarships.
- When not specifically addressed within the MOA, an award will be deemed renewable.
- When enrollment status is not indicated within the MOA, students enrolled at half-time or greater will be deemed eligible applicants.
- When full-time enrollment is a required criterion, an exception will be made for students enrolled less than full-time as a result of being enrolled in their final semester of study prior to graduation.

APPLICATION OF CRITERIA ([back to top](#))

Applying criteria “at the point of selection” versus “at the point of award:”

- The ScholarshipUniverse portal pulls a snapshot of data for each applicant as it exists on the day of application. However, students do not receive awards until the following fall, at which point, much of that data may have changed. It is important to understand the timing of whether a given criterion is applied “at the point of selection” or “at the point of award.”
- Criteria that are applied “at the point of selection” include criteria such as cumulative GPA; field of study (major or concentration), permanent address, and other static details associated with the student’s application information.
- Conversely, some criteria must be forecasted in order to ensure adherence to the MOA. For instance, total credits or class standing (freshman, sophomore, junior or senior) must be forecasted for what it might be during the semester in which the student receives the aid. Other such criteria would include

enrollment status (part, half and full-time), FAFSA submission, financial need, and good academic standing.

- Ultimately, if the student does not meet the criteria of the scholarship during the semester in which it is awarded, it will not be disbursed to their account. It is to be expected that a portion of scholarship recipients selected will not ultimately qualify and receive the distribution of funds in the following fall semester.

QUANTITATIVE VS QUALITATIVE CRITERIA ([back to top](#))

- Quantitative criteria refer to verifiable information, such as GPA, city of residence, and major. Qualitative criteria refer to an applicant's intangible characteristics, such as enthusiasm, work ethic, and career aspirations.
- Qualitative applicant reviews are not necessary for scholarship applications that do not require them, as determined by the fund's MOA.
- When scholarship criteria include both quantitative and qualitative measures:
 - The applicant pool will first be reviewed and updated to eliminate any applicants that do not meet all quantitative requirements.
 - All applicants remaining in the pool will then be assessed on qualitative measurements. To avoid consideration of criteria that is not relevant to a qualitative review, quantitative criteria need not be reviewed by the committee.
 - In order to ensure consistent and fair decision making, review committees are encouraged to develop and document a standard rubric for the evaluation of qualitative criteria.
- Committees are not permitted to selectively prioritize individual quantitative application criteria unless stipulated as such within the MOA. Applicants who possess the required quantitative requirements associated with the award should receive equal consideration to other eligible applicants.

UNLAWFUL, CONFLICTING OR OUTDATED CRITERIA ([back to top](#))

Criteria that give preference based on factors such as race, sex (including gender, sexual orientation or sexual identity), color, ethnicity, national origin, disability, are closely monitored to conform to state and federal law including the State of Michigan's 2006 Proposal 2 Affirmative Action Initiative and subsequent U.S. Supreme Court ruling. A definition of "underrepresented minority" that includes any of the factors above must also conform to state and federal law.

- Selection of recipients solely on such criteria is prohibited. However, criteria designed to honor a donor's spirit and intent of overcoming barriers to the advancement of a diverse population of students, while conforming to the University's board policies on equal opportunity and non-discrimination, and all applicable law, may be employed.
- Such criteria, reviewed and approved by OSFA and the Diversity and Inclusion Office, may include:
 - Demonstrated dedication to overcoming the barriers to achievement by individuals within an underrepresented population as demonstrated by way of a written essay; **or**

- Demonstrated participation in extracurricular activities including (but not limited to) registered student organizations, professional organizations and volunteer programs dedicated to overcoming the barriers to achievement by individuals belonging to underrepresented populations; **or**
- Preference for students who are the first in their family to attend college (first-generation college students); students overcoming significant socio-economic hardships (A zero expected family contribution as determined by the FAFSA); and students from urban high schools or high-poverty communities.

Upon determining that a MOA contains conflicting or outdated criteria 1) prevents adherence to the provisions of the agreement; 2) create persistent obstacles to practical distribution of the award from one year to the next; or 3) violates university policy, state or federal law, OFSA will work with the Office of Advancement to seek an amended MOA.

Such examples include:

- Prevents adherence to the provisions of the agreement;
 - Such examples may include criteria in support of programs or fields of study that have been eliminated or undergone substantial transformation; requires treatment of awards that prevents the use of the full distribution on an annual basis; etc.
- Creates persistent obstacles to practical distribution of the award from one year to the next; or
 - Such examples may include criteria that are so narrowly tailored or cumbersome upon the applicant that they consistently fail to generate an adequate pool of eligible applicants; criteria that prescribes a set award amount that fails to spend down the annual distribution, creating a perpetual carry forward balance each year; etc.
 - Any scholarship that fails to generate a sufficient pool of eligible candidates more than one (1) time out of every three (3) awarding cycles will be targeted for modification of criteria.
 - Any scholarship that generates a carry forward balance equal to the lesser of 20 percent of the annual distribution OR \$2,500 as a result of difficult or problematic criteria more than one (1) time out of every three (3) awarding cycles will be targeted for modification of criteria.
- Violates university policy, state or federal law.
 - Such examples may include criteria intended to support gender or minority-specific recipients, a practice that is prohibited in the State of Michigan; criteria that prescribes the use of unspent funds that are inconsistent with University policy; and more.
 1. Once identified, a grace period of one award cycle will be offered to provide sufficient time to secure an amended MOA.
 2. Following this grace period, OFSA reserves the right to withhold distribution of funds until a point at which an amended MOA is brought into conformance with law and all awarding policies and procedures.

SECTION III: RECIPIENT SELECTION PROCESS ([back to top](#))

SELECTION COMMITTEES ([back to top](#))

Guidance regarding scholarship recipient selection is typically found within the MOA of record. Where appropriate, a committee of representatives from the college or department under which the award is housed will be convened to select recipients based on the audited scholarship criteria provided. A scholarship liaison is assigned to each college, division or other awarding units, and will serve as a primary point of contact in the coordination of all activities associated with recipient selection.

Committee selections will be delivered to OSFA no later one month following the close of the scholarship application portal.

- For scholarships that are published in ScholarshipUniverse and have received a pool of eligible applicants, liaisons and selection committees will provide a list of recipients no later than thirty (30) days following the close of the application portal.
- For scholarships in which no recipients are selected during this thirty (30) day period, **OSFA assume responsibility for reviewing pools and selecting recipients and corresponding award amounts in conjunction with guidance found in the MOA and university best practices for awarding.**
- Under approved circumstances, some scholarships may be awarded after the start of the fall or spring semester, such as study abroad scholarships or activity-based scholarships. In these situations, the **deadlines to deliver recipients for the current aid year are October 15 during the fall semester, and March 15 for the spring semester.**
- It is understood that several colleges and departments choose to host scholarship award ceremonies that often fall at the end of a semester. With the implementation of these semester awarding deadlines, the names of recipients for the awards may no longer be withheld until the day of the event. Rather, recipients must be selected and awarded in accordance with the established deadlines.
- Unless extraordinary circumstances exist, OSFA will not approve the award of recipients after these deadlines have passed.

SCHOLARSHIP AWARDING PROCESS ([back to top](#))

Financial Aid Fund Codes (those codes beginning with a 6P, or 6K, in the case of KCAD funds) are specifically reserved for scholarship accounts. All funds held in a 6P fund are exclusively reserved for scholarship awards.

- There are a small number of scholarships that include a programmatic component in the description of the use of funds in the MOA of record. Programmatic funds must have their own exclusive fund codes, separate from the financial aid fund code used to award scholarships.
- Programmatic funds must be diverted prior to deposit into the 6P account. Once deposited into the 6P account, all funds held will be reserved for scholarship use only.
- OSFA does not manage or oversee funds that are not associated with student financial aid. OSFA is not responsible for the establishment or monitoring of the transfer of funds into programmatic accounts.

OSFA is exclusively responsible for the approval and distribution of all scholarship funds on behalf of Ferris State University.

- Recipients selected by college or departmental committees will be compiled in a reporting spreadsheet provided by OSFA.
- Selection and distribution timelines are established by OSFA and communicated annually to all scholarship liaisons for distribution to committees.
- OSFA retains the exclusive right to modify award amounts provided by selection committees to ensure that the full distribution of funds is made each year.
- Colleges or departments that notify students of an award prior to OSFA approving the recipients and adding the award to their accounts will be obligated to cover the cost of any discrepancies that arise.

In awarding scholarship funds, the OFSA aims to ensure meaningful awards and maximum student benefit, necessitating a balance between the number of awards and amount per award. Awarding small amounts to numerous students may create less meaningful impact than larger awards to a smaller number of students.

- **Ensuring meaningful awards:** In instances where there are sufficient funds to award at least \$1,000 per award, colleges and departments are strongly encouraged to do so.
- **Maximizing student benefit:** Whenever possible, all offices involved in the scholarship awarding process will strive to exhaust all available fund distributions each year. Committees are not permitted to carry-forward funds without justification for doing so.

OSFA discourages the practice of prescribing specific dollar amounts of awards within the MOA. However, if such restrictions are desired, it is recommended that awards be described as a percentage of available funds (E.g., four awards paid annually at 25 percent of available funds per award). Fixed awards fail to keep pace with the rate of inflation, and diminish the impact of the scholarship over time, ultimately requiring a future amendment to the MOA. Existing MOAs with prescribed award amounts will be recommended for modification.

Where an MOA does not specify the number or amount of awards, individual colleges and departments are generally permitted to make this determination. However, OSFA retains the final decision-making authority on such matters and may adjust college/department awards if in conflict with the twin goals of meaningful awards and maximum student benefit.

It is expected that all scholarship funds will be spent as closely to zero as the gift agreement allows. **Should a selection committee fail to utilize the full available balance to the best of its ability, OSFA will take steps to identify additional recipients and/or increase award amounts for existing recipients.**

SCHOLARSHIP RENEWABILITY ([back to top](#))

In accordance with donor gift agreements, the OSFA scholarship awarding policy identifies three categories of scholarship renewal:

- **Renewable:** A scholarship shall be renewed for any student that continues to meet the established criteria, contingent upon availability of funds.
- **Renewable through Reapplication:** A scholarship shall be renewed for any student that reapplies for the award, and in doing so, continues to meet the established criteria, contingent upon availability of funds.

(This designation is typically associated with gift agreements that were signed prior to the transition from paper applications when students were still required to submit basic data. Modern technology enables the University to aggregate this data without student involvement).

For awards with “static” criteria, such as major, GPA, etc., the system will treat this scholarship as renewable since there is no student application needed from one year to the next. For awards with “dynamic” criteria, such as active participation in specific groups or activities, the system will require a reapplication since students must take steps to provide information (apply) that confirms they still qualify.

- **Nonrenewable:** A scholarship shall be awarded for one year only.

Scholarships that fall into the categories of “renewable” or “renewable through reapplication” shall issue renewal awards to existing recipients that continue to meet established criteria, to the extent permitted by available funds, prior to the selection of new recipients.

- The number of renewals for a given scholarship are based upon a four-year degree progression unless otherwise stipulated within the gift agreement. For instance, a freshman recipient may receive an award for up to four years, a sophomore may receive an award for up to three years, and so on. The awarding committee may use discretion to renew a student’s award beyond this standard unless otherwise stipulated within the gift agreement.
- Scholarships designated as renewable through reapplication will be treated as automatically renewable in any cases where there are no criteria that require verification. For example, a scholarship that requires current participation in an RSO will require the student to confirm that they are still an active member. Conversely, a scholarship that requires that a student be a veteran will require no reapplication, since this information was confirmed through the initial award.
- Once a selection committee has chosen recipients for a given scholarship, OSFA will automatically renew qualified recipients in accordance with renewal standards.
- Wherever possible, renewal awards amounts shall remain consistent with the prior year’s award.
- In some cases, where an excess of spendable funds (through a donor gift or carry-forward of funds from the prior year) allowed for more recipients than average in a given awarding cycle, there may be insufficient funds to renew awards for all recipients. In these cases, OSFA will rely upon selection committees to prioritize which recipients shall be renewed and which shall not.

In the interest of student success and the provision of reliable aid throughout a student’s undergraduate career at Ferris State University, the inclusion of a renewability provision that does not require annual re-application is highly encouraged for all new and amended MOAs.

WHEN RECIPIENTS FAIL TO QUALIFY FOR AN AWARD ([back to top](#))

In any awarding cycle, it is relatively common to encounter a recipient that fails to qualify for any award, based on the established criteria for the fund:

- This failure to qualify may be a result of any number of issues, such as a lack of financial need, less than full-time enrollment, a fully-funded cost of attendance and more.

- When a recipient fails to qualify for the award, the appropriate course of action is for the respective college (or OSFA) to select a new recipient to receive the award for the same amount as the original recipient, whenever possible.
- It is not appropriate to contact the donor to request an exception to established criteria to make an award to the unqualified applicant. Donors are not permitted to select or approve specific candidates, and in the event that criteria are overly restrictive so as to prevent awarding, the appropriate course of action is to amend the agreement with updated criteria.

SECTION IV: POLICY EXCEPTIONS ([back to top](#))

The Assistant Dean and Director of Financial Aid has final authority regarding the policy and procedures described herein for the purpose of remaining compliant with federal regulations. The Director may use their own discretion and professional judgement in addressing matters not covered in this policy.

SECTION V: GLOSSARY OF TERMS ([back to top](#))

OFSA: The Office of Scholarships and Financial is exclusively responsible for the administration of all financial aid afforded to students of Ferris State University. OSFA is located at 1201 S. State Street, CSS 101, Big Rapids, MI, and may be reached by calling (231) 598-8210 or emailing finaid@ferris.edu.

Office of Advancement: The Office of Advancement is exclusively responsible for cultivating, soliciting and stewarding all charitable giving to Ferris State University. The Office of Advancement works with donors to establish and modify scholarship criteria through the creation and/or amendment of gift agreements.

Scholarship Liaisons: A liaison is designated within each college or division on campus that aids in managing the scholarship selection and award process. Liaisons are the first point of contact for routine questions, including questions about the use of the MyScholarships application portal.

Quantitative Criteria: Scholarship criteria that can be measured and verified using data gathered through the admissions, enrollment and financial aid application process. Such criteria may include class standing, earned hours, major, permanent residence, financial need and more.

Qualitative Criteria: Scholarship criteria that is subjective in nature and speaks to a student's unique qualifications for scholarship consideration. Such criteria may include assessments of leadership, passion for their field of study, ability to overcome challenging situations and more.

Memorandum of Agreement: The preferred method of documenting scholarship criteria and donor intent is through a memorandum of agreement signed by both the donor and university representatives, outlining the award criteria, management of funds, and policies by which scholarships are maintained and modified by the University.

Amendments: When conditions arise that make a scholarship impractical, inadvisable or impossible to administer, the Office of Advancement is permitted to seek changes to the gift agreement or MOA through a formal amendment process. This process involves coordination with the donor(s), and when necessary, outside courts and legal proceedings. Scholarship criteria may not be modified outside of this amendment process.

FAFSA: The Free Application for Federal Student Aid is used by colleges and universities to assess need and distributed need-based aid, including federal direct loans. There is currently no alternative way to assess financial need outside of the completion of the FAFSA.

Financial Need: Every student who attends Ferris State University receives an official Cost of Attendance. Students that submit a FAFSA will receive a need analysis from the federal government that includes an Expected Family Contribution. A student's gross financial need is determined by subtracting the Expected Family Contribution from the Cost of Attendance. As need-based aid is added to a student's aid package, their unmet need is reduced by an equivalent amount. To receive a need-based award, a student must have unmet need that is greater than or equal to the size of the award.

Continuing student: Students that have an established academic record at Ferris State University through their enrollment in and completion of at least one semester of classes is classified as a continuing student.

Class Standing: A student's class standing (freshman, sophomore, junior or senior) is determined by the number of earned credit hours.

Transfer GPA: A student's transfer GPA is calculated using a weighted average of quality grade points at all previously attended institutions. It is not uncommon for students to have attended multiple prior institutions before enrolling at Ferris State University.

SAP: Satisfactory Academic Progress is the federal regulation that requires students be making progress toward their degree completion in a timely manner. A student's GPA, percentage of completed courses versus attempted, and progress toward degree completion can all have an effect on a student's SAP status.

Non-Traditional Students: Due to the lack of a generally accepted, universal definition for non-traditional students, OSFA has adopted the federal government's guidelines for independent students as its institutional standard. An independent student is able to qualify for additional aid due to the lack of parental involvement and income in their education. Currently, an independent student is identified when they are able to respond yes to at least one of the following questions:

- Will you be 24 or older by January 1 of the school year for which you are applying for financial aid?
- Are you married or separated but not divorced?
- Will you be working toward a master's or doctorate degree?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support for you?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?