

Financial Aid Guide

2008-2009

A Publication of Longwood University, Office of Financial Aid



Office of Financial Aid

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Introduction

The purpose of this guide is to provide an overview of financial aid policies and procedures that must be followed to receive financial aid at Longwood University. Financial aid includes grants, loans, work-study and scholarship programs funded by federal and state governments, educational institutions and private organizations to assist individuals in obtaining an education, but who do not have the resources to do so. Additional financial aid information is available on the Office of Financial Aid website at www.longwood.edu/financialaid/

Financial Aid Disclaimer

The Office of Financial Aid at Longwood University is committed to helping students obtain the maximum amount of financial assistance possible. However, students must assume responsibility for complying with all requirements necessary to process their financial aid. Additionally, the Office of Financial Aid is not responsible for any student's financial obligations to Longwood. You must ensure that your financial obligations to the university are properly met.

Applying for Financial Aid

To be considered for financial aid, you must complete the Free Application for Federal Student Aid (FAFSA). You may submit the paper application or you may file via the Internet at <http://www.fafsa.ed.gov>. On the FAFSA, you should list Longwood University, code 003719, as one of the schools to receive your application information. Longwood will receive your data electronically from the United States Department of Education and will then be able to calculate your eligibility. The priority filing date (mailed to the processor) is March 1. Remember grant funds are limited and are expended quickly. File on time to ensure full consideration.

Also, you must be accepted for admission to a Longwood degree or certificate program before a financial aid award may be made.

After receiving the FAFSA results in the Office of Financial Aid, a financial aid award notification will be sent to you via your Longwood University email. You must accept or decline the awards as required within three weeks of the date of the notification. In addition, other documents may be requested from you during the process.

Estimated Awards and Verification of Application Information

Your application for federal student aid may be selected for a process known as verification. This means that the Office of Financial Aid must verify the accuracy of the information that you submit on the FAFSA. If selected, you must submit a verification worksheet, federal tax returns, and/or other supporting documents. Usually, verifications are processed before a financial aid award is offered. Occasionally, a student may be selected for verification after an award is made.

You will be notified by email if you have been selected for verification. You will normally have 60 days to submit the required verification documents. Failure to submit the verification documents will result in cancellation of processing of your aid application. Any awards already made will be cancelled. If any of the data reported on the FAFSA is found to be incorrect, your financial aid eligibility will be recalculated. You will be sent a revised financial aid award notification if the recalculation causes your awards to change.

Financial Aid Award Calculation

Your overall eligibility for financial aid is determined by the following calculation:

$$\begin{array}{r} \text{Cost of Attendance} \\ - \text{Expected Family Contribution} \\ \hline = \text{Financial Need} \end{array}$$



The Expected Family Contribution (EFC) is calculated by the U.S. Department of Education as prescribed by the United States Congress. The data submitted on the FAFSA is used to determine your EFC. You will see the result on the Student Aid Report (SAR) that you will receive after your FAFSA is processed.

Once your need is determined, a financial aid award offer is prepared from the aid programs that are available. Based on eligibility, applicants will be considered for all forms of financial aid from programs with available funds. The criteria for selection will vary with the level of funding for each program, the program guidelines, and your level of financial need.

The estimated cost of attendance (COA) for the period covered by the financial aid award provides allowances for tuition and fees, room and board, books and supplies, transportation expenses, and miscellaneous expenses. New freshmen and new undergraduate transfers also receive an allowance for the purchase of a computer. Due to the inclusion of non-institutional indirect educational expenses in the estimated COA, total allowances will vary depending upon student life-style choices, housing plans, and the number of credit hours taken during the academic year. For the 2008-09 academic year (two semesters), a typical budget estimate for an on-campus, full-time undergraduate student taking 15 credit hours each semester would be:

	<u>In-State</u>	<u>Out-of-State</u>
Tuition & Fees	\$ 8,472.00	\$17,085.00
Room & Board	\$ 6,858.00	\$ 6,858.00
Books & Supplies	\$ 1,000.00	\$ 1,000.00
Transportation	\$ 1,000.00	\$ 1,000.00
Misc. Expenses	<u>\$ 1,200.00</u>	<u>\$ 1,200.00</u>
	\$18,530.00	\$27,143.00

A typical budget estimate for an off-campus, full-time graduate student taking 9 credit hours each semester would be:

	<u>In-State</u>	<u>Out-of-State</u>
Tuition & Fees	\$ 5,445.00	\$11,925.00
Room & Board	\$ 6,858.00	\$ 6,858.00
Books & Supplies	\$ 1,000.00	\$ 1,000.00
Transportation	\$ 1,500.00	\$ 1,500.00
Misc. Expenses	<u>\$ 1,200.00</u>	<u>\$ 1,200.00</u>
	\$16,003.00	\$22,483.00

Financial Aid Programs

Federal Programs

Descriptions of the available federal financial aid programs are provided on the Office of Financial Aid web site at <http://www.longwood.edu/financialaid/>, under 'Sources of Aid'. Additional information detail on the federal programs is available in the U.S. Department of Education 2008-09 publication,

"Funding Education Beyond High School: The Guide to Federal Student Aid" available at http://studentaid.ed.gov/students/publications/student_guide/index.html

Commonwealth of Virginia Programs

Descriptions of the available state need-based undergraduate financial aid programs are provided on the Office of Financial Aid web site at <http://www.longwood.edu/financialaid/>, under 'Sources of Aid'. Additional information detail on the state programs is available on the State Council of Higher Education for Virginia (SCHEV) web site at <http://www.schev.edu/students/Payforcollege.asp>.

Institutional Programs

Scholarships

Longwood awards a number of academic/merit scholarships. New students are considered for these awards by the Office of Admissions. Additional information about criteria and application deadlines should be obtained from that office. Additional scholarships are awarded by the Office of Financial Aid. By completing the FAFSA, you will be considered for all need-based/merit scholarship funds.

Longwood University Out-of-State Grants

These grants are awarded to residents of other states to help meet the higher non-resident tuition. Applicants should complete the FAFSA to be considered.

Athletic Grants

These awards are determined by the Department of Athletics.

Longwood University Work-Study

Longwood provides additional employment opportunities for students. This program is for those students who do not have a demonstrated financial need but who have an interest in working. Career Center maintains a list of job openings.

Longwood International Studies Grant

A limited number of grants are available for students participating in study abroad programs. Contact the International Studies Office for award eligibility criteria.

Other Financial Aid

Veterans Assistance

All programs available to veterans/children are administered through the Registration Office. If you are eligible for assistance through these programs, please contact the Registration Office. Questions concerning eligibility may be directed to the Veterans Administration by calling 1-888-GIBILL1.

Outside Scholarships

If you are receiving an outside scholarship, you are required to notify the Office of Financial Aid. Scholarships will be used to reduce any unmet need and/or any need-based work/loans before reducing need-based grants.

DC Tuition Assistance Program

The Washington DC College Access Act of 1999 has created the DC Tuition Assistance Program which provides tuition subsidies to DC residents to attend colleges in Virginia. The program will pay the difference between in-state and out-of-state tuition, up to \$10,000 per year (with a lifetime cap of \$50,000 per student).

For additional eligibility information and applications, contact the DC College Information hotline at 202.393.1100.

Loan Counseling

Entrance Counseling

First time Federal Subsidized Stafford/Unsubsidized Stafford Loan and Federal Perkins Loan borrowers must complete an entrance counseling session prior to a loan request being processed. Counseling sessions can be completed via the Internet at www.longwood.edu/financialaid/, then select "Loan Counseling". The Office of Financial Aid will receive an electronic confirmation when the online session has been completed.

Exit Counseling

Prior to graduation or withdrawing from Longwood, borrowers of Federal Subsidized/Unsubsidized Loans and Federal Perkins Loans must complete an exit counseling session. You may complete this requirement via the Internet at www.longwood.edu/financialaid/, then select "Loan Counseling". The Office of Financial Aid will receive an electronic confirmation when the online session has been completed.

At the conclusion of the counseling session, you may contact the Office of Financial Aid in Lancaster G05A or at 1.800.281.4677 with any questions.

Selecting a Federal Stafford Loan Lender

It is your responsibility to choose a lender for your student loan. For previous borrowers it is best to stay with the same lender even if it is not listed below. The Office of Financial Aid is confident that you will receive efficient and reliable service from our preferred lenders.

How Longwood Selects the Lender List

The Longwood University Office of Financial Aid assists students and parents with their selection of a lender for both the Stafford and Parent Loan for Undergraduate Students (PLUS) by offering a Lender List for their consideration. There are many lenders (approximately 2000) who participate in this type of lending, but not all of them process electronically, offer good service, and/or have special savings benefits for the student/parent. The Financial Aid Office offers the student/parent some pre-researched help in choosing a lender that fits the student/parents needs.

Each year the Office of Financial Aid completes a survey of the "lender list" by compiling information from the lenders. A letter is sent to every lender that has requested an opportunity to be selected for this list, as well as those lenders that have a proven track record with the loan program and Longwood University. The letter outlines the specific areas that Longwood University will be reviewing for the selection of the lender list:

- Type of loan servicing offered
- Electronic signature offering
- Type of "up front" benefits and repayment benefits
- Percentage of students receiving the benefits
- Benefits regained if lost
- Consolidation options
- Any secondary market sales with transferable benefits
- Participation with Education Loan Management (the school's processor)
- Any value added products offered for the students/parents/schools such as finance counseling
- Example of repayment on a \$10,000 loan

- Type of guarantors' agreement to benefit students
- Any default prevention programs offered
- Call center hours of operation

The lenders then respond to our letters by the specified date with the information requested. The method of response from the lenders varies from letter compositions to complete portfolios to requested personal presentations. The Office of Financial Aid accepts all types of responses. A committee of financial aid personnel and/or students is formed (usually 2-4) to review the information submitted by the lenders. A point system is used to score each lender in each of the areas of requested information. The point system used is 1 – 10, with the higher number used as the best score. The total score is used as a basis for a lender to be selected for our list. Separate scores and information are used for each of our list, the Stafford Loan List, the Parent Loan for Undergraduate Students (PLUS), and most recently added Private Loan list. Only the information provided from the lender and their service record with Longwood University are used in the selection. The lender list is usually composed of at least 9-10 choices, but is not limited to a number. This list is then posted on our Financial Aid website for the student/parent's review. It is also used as a "link" when the student is accepting their financial aid awards on the my.longwood.edu portal.

The office staff is also available by email, telephone, or personal visits to assist students/parents when questions arise.

Loan Lenders

STAFFORD

<u>Lender Name</u>	<u>Lender Code</u>
AMS/Sallie Mae www.amsweb.com	833067
Bank of America http://www.bankofamerica.com/studentbanking/	802176
Chase www.chasestudentloans.com	818590
CitiBank www.studentloan.com	826878
EdAmerica www.edamerica.net	831453

Nelnet www.nelnet.net	833669
SunTrust www.suntrustededucation.com	819873
Wachovia www.wachovia.com	830005

PLUS

<u>Lender Name</u>	<u>Lender Code</u>
Bank of America http://www.bankofamerica.com/studentbanking/	802176
CitiBank www.studentloan.com	826878
EdAmerica www.edamerica.net	831453
Nelnet www.nelnet.net	833669
PNC Bank www.pnconcampus.com	809921
Sallie Mae Education Trust www.salliemaeedtrust.com	802218
SunTrust www.suntrustededucation.com	819873
Wachovia www.wachovia.com	830005

PRIVATE/ALTERNATIVE

<u>Lender Name</u>	<u>Lender Code</u>
Chase www.chasestudentloans.com	818590
CitiBank/CITIASSIST www.studentloans.com	826878
Discover www.discoverstudentloans.com	831312
Key Bank www.keybank.com	800000
SunTrust www.suntrustededucation.com/academicanswer	802560

For a complete comparison of lenders, visit our college lender list website on the Lender List at www.longwood.edu/financialaid.

Receiving Financial Aid Disbursements Grants and Scholarships

Federal, state and institutional grants and scholarships will be automatically credited to your account at the end of the add/drop period for each term.

Work-Study

Student workers will be paid once a month based on actual hours worked.

Loans

Federal Perkins Loans will be automatically credited to the student's account after the promissory note has been signed and entrance counseling has been completed. Federal Subsidized Stafford/Unsubsidized Stafford Loan funds will normally be received via Electronic Fund Transfer (EFT) and will be credited to your student account. You will be notified when this transaction has occurred and you have 14 days to cancel all or any part of the loan. If your loan funds are received from the lender via a paper check, you will be notified via email when the check is here. Loan checks must then be endorsed (within 30 days of notification) in the (Office of Financial Aid). You must be enrolled at least half-time (6 credit hours) for the loans to be disbursed.

Federal PLUS Loan funds will normally be received via Electronic Funds Transfer (EFT) and will be credited to your student account. If the loan funds are received from the lender via a paper check, the check will be sent to the parent borrower for endorsement. The check must be returned to the Office of Financial Aid. You must be enrolled at least half-time (6 credits hours) for the loan to disburse.

Outside Financial Assistance

Regulations require that adjustments may need to be made to your awards if you receive additional financial assistance not reflected on your financial aid award notification. You are required to notify the Office of Financial Aid if you receive any such additional resources (e.g., outside scholarships, VA educational benefits, employer reimbursement, vocational rehabilitation benefits, etc.).

Determination of Enrollment Status

Your enrollment at the end of the add/drop period of each term will determine your enrollment status (i.e. full-time, half-time, etc.) for that term. For undergraduate students, 12 credit hours are considered full-time, 9 credit hours are considered three-quarter time and 6 credit hours are considered half-time. For graduate students, 9 credit hours are considered full-time and 5 credit hours are considered half-time. Courses taken for audit may not be included in the determination of enrollment status.

Revising Your Financial Aid

Initial financial aid award offers are typically based on full-time enrollment during both semesters of the academic year. If you will not be enrolled full-time, you should submit a Financial Aid Change Form

available on line at

<http://www.longwood.edu/financialaid/forms.htm>.

Enrollment in fewer credits than the number of credit hours used in establishing award eligibility may result in a reduction in one or more financial aid awards.

If significant changes occur in family financial circumstances from the time the application was completed, a request to have those changes considered may be submitted. Contact the Office of Financial Aid to inquire about eligibility and procedures for filing an appeal.

Before dropping any courses, a financial aid staff member should be consulted to discuss how an enrollment change will affect eligibility, financial aid awards and/or your Financial Aid Satisfactory Academic Progress rate. See Satisfactory Academic Progress Policy.

Withdrawing from school during the term can cause financial aid to be adjusted in accordance with the Return of Title IV Funds Policy. The policy states that students who withdraw before the 60 percent point of the term (as calculated by the number of days in the term) must have their financial aid award reduced. If you are considering withdrawing, please contact the Office of Financial Aid.

Taxable Financial Aid

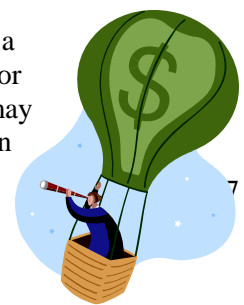
Changes in federal tax laws have made some forms of financial aid taxable income. Financial aid received (other than loans) above the cost of tuition, fees, and books, is considered taxable income. You should contact the IRS for additional information.

Financial Aid Appeal Procedures

Students wishing to appeal financial aid eligibility determination or the amount or type of financial aid awarded, must send a written appeal to the Office of Financial Aid. Appeals should include an explanation of the reason for appeal and documentation supporting the appeal. The appeal will be reviewed by the Appeals Committee and the decision of the committee is final. Students will be informed in writing of the committee's decision.

Study Abroad

Reasonable costs associated with a study abroad program approved for credit by Longwood University may be considered in the determination



of eligibility for financial aid. Students considering study abroad should contact the International Studies Office.

Satisfactory Academic Progress Policy

Federal student aid regulations require all educational institutions administering funds to ensure that financial aid recipients are making satisfactory academic progress toward their educational objectives. The regulations apply to all students receiving Federal, State and Institutional financial aid funds. Questions regarding this policy should be directed to a staff member in the Office of Financial Aid. Satisfactory Academic Progress has been defined as follows:

I. Satisfactory Progress Requirements

A. Maintenance of a minimum Longwood University cumulative grade point average.

1. For undergraduates, freshmen (students with less than 25 total credit hours earned) must have at least a 1.80 Longwood GPA. For all other students, at least a 2.00 Longwood University GPA is required.
2. For graduate students, at least a 3.00 Longwood GPA is required

B. Attainment of at least a 75% completion rate towards educational objectives for hours attempted at Longwood.

Students must complete and pass at least 75% of all hours attempted at Longwood University. A student's completion rate is calculated by dividing hours earned by hours attempted. Grades of F, W, I, and repeated courses count as hours attempted. Transfer hours are not included in this calculation.

C. Normal Completion Time

1. Undergraduate students will be eligible for financial aid for a maximum of 180 attempted credit hours. Transfer hours are included in the total number of credit hours attempted.
2. Graduate students will be eligible for financial aid for a maximum of 45 attempted credit hours. Transfer hours are included in the total number of hours attempted.

II. Satisfactory Progress Levels Defined

A. Satisfactory Academic Progress will be monitored at the conclusion of each spring grading period. To be making satisfactory academic progress, a student must maintain the required cumulative grade point average, attain at

least a 75% completion rate and not exceed the normal completion time.

B. Students failing to maintain satisfactory academic progress will be placed on financial aid suspension beginning with the following fall semester. Such status will make students ineligible for financial aid until such time as the satisfactory academic progress requirements are met. During the period of financial aid suspension, students may (unless placed on academic suspension) attend Longwood University without financial aid. It will be the student's responsibility to secure other financial resources during this period.

III. Satisfactory Progress Appeal Process

A student who is placed on financial aid suspension may appeal the denial of financial aid. The appeal must be made by submitting a Satisfactory Academic Progress Appeal Form to the Office of Financial Aid no later than one week before the start of the next semester. Only one appeal per semester will be granted. The appeal will be directed to the Appeals Committee whose decision will be final. The decision will be based on demonstration of one of the following:

1. Error of fact;
2. Mitigating circumstances.

If an appeal is granted, financial aid will be continued as long as appeal conditions are met each term or until SAP standards are met. The student will be advised in writing of the action on the appeal.

Return of Title IV Funds Policy

It is the responsibility of any student wishing to withdraw from Longwood to initiate the official withdrawal process with the institution. Students wishing to withdraw from Longwood should contact the Dean's Office of their respective major to initiate the withdrawal process. Undeclared students and special undergraduate students should report to the Dean of Liberal Arts and Sciences. The complete withdrawal Policy may be found in the Longwood University Catalog.

Withdrawal from all classes during a term may result in a change in institutional charges for the term. Please consult the Longwood University Catalog for the complete Refund Policy.

Withdrawal from all classes during a term may also result in a change in the financial aid award for that term.

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60% of a payment period or term, the financial aid office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

·Unsubsidized Federal Stafford Loans

- Subsidized Federal Stafford Loans
- Unsubsidized Direct Stafford Loans (other than PLUS loans)
- Subsidized Direct Stafford Loans
- Federal Perkins Loans
- Federal Parent (PLUS) Loans
- Direct PLUS Loans
- Federal Pell Grants for which a Return of funds is required
- Federal Supplemental Opportunity Grants for which a Return of funds is required
- Academic Competitive Grants for which a return of funds is required
- National Smart Grants for which a return of funds is required

Students considering withdrawal from classes should consult the Office of Financial Aid prior to initiating the withdrawal process. Withdrawal can have a significant impact on institutional charges, a current financial aid award, as well as future aid eligibility (see the Satisfactory Academic Progress Policy).

Students receiving all "F's" at the end of an enrollment period will be assumed to have unofficially withdrawn from the University unless Longwood can document that the student completed the aid period. Students who are found not to have completed the period will have their aid packages reduced by 50%. The student will be obligated to pay any resulting unpaid charges.

Other Information

Students' rights under the Family Education Rights and Privacy Act (FERPA) may be found in the Longwood University Catalog.

Copies of the Campus Security Report are available and may be requested from the Campus Police Department.

Copies of the Report on Athletic Program Participation Rates and Financial Support Data are available and can be requested from the Office of the Director of Athletics.

Copies of the Report on Completion/Graduation Rates and the Transfer out Rates for Student Athletes are available and may be requested from the Office of the Athletics Director.

Borrowers with concerns about their Federal Perkins Loan or Federal Stafford Loan may contact the

Student Loan Ombudsman at www.fsahelp.ed.gov or 1.877.557.2575.

Questions

Financial Aid staff members are available by appointment and on a drop-in basis from 8:15 am to 5:00 pm weekdays. The Office of Financial Aid is located in the Lancaster Building, room G05A. Our telephone number is 434.395.2077 or toll free, 1.800.281.4677. The fax number is 434.395.2829. Our email address is finaid@longwood.edu

Cashiering and Student Accounts Policies

Students having specific questions related to their charges, payments, and refunds should contact the Office of Student Accounts. Below is a directory of staff to help direct your questions most appropriately:

Bruce Jenkins
Director of Cashiering and Student Accounts
434.395.2270
Lancaster 205F
jenkinsbt@longwood.edu

Kathy Motley
Monthly Payment Plan, Perkins Loan repayments,
general questions
434.395.2268
Lancaster 205A
motleykr@longwood.edu

Jenise Shumaker
Scholarships, Grant refunds, general questions
434.395.2269
Lancaster 205B
shumakersj@longwood.edu

Karin Warner
Virginia College Savings Plan (VPEP & VEST),
Third-party contracts & billing, general questions
434.395.2067
Lancaster 205C
warnerkj@longwood.edu

Anne Vaughan
Electronic funds transfer, student loans refunds,
general questions
434.395.2388
Lancaster 205D
vaughanea@longwood.edu

Monthly payment plan

Longwood University offers a monthly payment option to divide tuition and fees into 4 equal installments per semester. The plan is available regardless of need. This plan can be used in conjunction with other financial aid or in place of financial aid. For details, contact Kathy Motley in the Student Accounts Office.

<http://www.longwood.edu/studentaccounts/mpplan.htm>

Late Fees

Late fees will be assessed to all accounts not paid in full by the due date. Financial aid must be awarded, accepted, and processed before credit will be given towards the bill. A late fee is still assessed if financial aid is pending.

Student Work-Study Program

Credit is NOT given towards the tuition and fee bill for work-study awards. Students will receive pay for hours worked via direct deposit once a month.

Loan funds

When loan funds arrive at Longwood, any amount owed on the tuition and fee bill will be deducted before processing a refund. Monthly payment plan contracts will also be paid off from the loan proceeds before refunds are issued. This policy is in effect for all loan programs including the PLUS program.

Refunds

Refunds of financial aid overpayments resulting from federal funds will be processed within two weeks of the date funds are received from the federal government and posted to tuition and fees. Refunds of other accounts credits (including overpayments from state and local financial aid) will not be processed until after funds have been received and the Office of Student Accounts has received a written refund request from the student. Students wishing to receive a refund of non-federal account credits should send a written (or emailed) refund request to Jenise Shumaker in the Office of Student Accounts. You may e-mail your requests to: shumakersj@longwood.edu.

