# **Academic Information & Services**

#### **Academic Advisement**

Interaction between faculty and students is an integral part of the learning process at Winthrop. Individual advisement sessions between students and their advisors provide opportunities for students to gain a broader understanding of the disciplines, as well as learn more about career opportunities available for specific majors. An effective student/advisor relationship enhances and supplements the learning that takes place in the classroom. The advisor's primary responsibility is to assist students in making appropriate decisions regarding academic choices and life/career goals. While the advisor should maintain a record of the student's status toward degree completion and be able to discuss course selection with students from an informed perspective, it is the student's responsibility to know their degree requirements and monitor progress toward completion of the degree through the online degree progress tool, Degree Works. All students, including undeclared majors, are assigned advisors. Generally, the advisor assignment is not changed unless the student changes majors. Prior to registration, students are required to schedule an appointment with their academic advisor to review their academic situation and discuss the courses they plan to take for the next term. Advisors must clear students for registration before students can register for classes in Wingspan.

#### Academic Student Services

Each college maintains an office that provides a range of academic support services, including processing change of majors, approving transfer of credit from other institutions and clarifying questions regarding degree audits. Students may contact the offices below for assistance from 8:30am-5:00pm, Monday - Friday. The location and phone number of each college's Academic Student Services office is as follows:

- College of Arts and Sciences 106 Kinard Hall, (803) 323-2183
- College of Business Administration 226 Thurmond Hall, (803) 323-4833
- Richard W. Riley College of Education, Sport, and Human Sciences 144 Withers Hall, (803) 323-4750
- College of Visual and Performing Arts 124 McLaurin Hall, (803) 323-2465
- University College 108 Dinkins Hall, (803) 323-4784

### **Academic Computing**

As a component of the Computing and Information Technology Department, the mission of Academic Computing is to provide and support classroom technologies that inspire student learning and strengthen faculty scholarship. Academic Computing supports over 30 computer laboratories across the campus.

Our academic laboratories are furnished with diverse technology platforms, including Windows, Apple, and Linux operating systems. The software applications that we support include instructional software, office productivity software, computational research software, digital design software along with a host of software applications designed to facilitate student success. For more information regarding the Academic Computing Laboratories, visit <a href="http://www.winthrop.edu/technology">http://www.winthrop.edu/technology</a>.

The Computing and Information Technology Department provides and supports intercampus network connectivity via fiber optic cable. Additionally, wireless Internet is readily available to all campus constituents and their guests. Along with wired and wireless connectivity, students have access to other services such as, email, cloud storage, and personal websites. Please refer to the FAQ section of the technology webpage for additional information (http://www.winthrop.edu/technology ).

### Academic Success Center

Winthrop University's Academic Success Center focuses on helping students achieve academic excellence and earn their college degrees. Aimed at improving academic performance, the Center provides services and programs that support students in becoming more confident, independent learners. The Academic Success Center offers a variety of experiences and resources that help students succeed academically, including:

- One-on-one consultations
- Individual and group tutoring opportunities
- Academic coaching and skill development
- Development of academic action plans & success contracts
- Referrals to other university support services
- Individual and group study spaces
- Specialized services for students on academic probation

The ASC's goal is for students to develop and refine thinking skills, learn and use selfmanagement skills, and apply structured learning strategies while earning higher grades. The Center's respectful and welcoming environment invites students to take an active role in their learning.

#### Tutoring

Peer tutors are hired and trained by the center to help with a variety of general education courses. Tutoring focuses on content mastery and skill development. Through weekly, recurring appointments with a peer tutor, students can review course material, prepare for exams, and practice new study strategies with a fellow Winthrop student who has successfully completed the course they tutor. Peer tutors are selected based on their prior academic success, faculty endorsements, and effective interpersonal skills.

Success Workshops are also offered through the Center. These sessions can be facilitated for classes, residence halls, organizations, or other groups. Workshop topics include study strategies, time management, test preparation, textbook reading and note taking, procrastination prevention, and best practices for successful students.

#### **Academic Coaching**

Through the Academic Coaching program, Winthrop University students can meet one-on-one with the Academic Coach to enhance their academic skills, increase their confidence, and work towards their goals. These 30-minute meetings can be either a one-time or a recurring appointment. Academic coaching can help students figure out how to better manage their time, take notes, set goals, develop study skills, and stay motivated. Academic coaching provides both support and accountability through scheduled meetings.

For more information regarding the Academic Success Center, please visit www.winthrop.edu/success. The Academic Success Center is located in 106 Dinkins Hall. The Center's telephone number is 803-323-3929.

# **Application for Graduation**

The Application for Graduation serves as official notification to the Registrar of the student's planned graduation date, generates the ordering of the student's diploma, and allows students to receive commencement-related notifications. Undergraduate students should apply for graduation upon earning 87 hours. An official review of the student's record is performed to verify remaining degree requirements only upon receipt of the application for graduation. The Office of Records and Registration will notify students upon review completion of all remaining requirements.

A new degree review is required if a student has a change of major, minor, or concentration. It is the student's responsibility to notify the Office of Records and Registration of such changes. If a student is not enrolled at Winthrop for one calendar year, the review is void and will require completion of a new application for graduation.

Failure to file an application as specified above will result in a late fee. The application deadlines are February 1 for August and December graduation and September 15 for May graduation. A

graduation application fee of \$50 will be assessed. If the application is filed after the deadline, a \$25 penalty is assessed. After the deadline for the next commencement has passed, a \$50 penalty is assessed.

Graduate students should apply for graduation in the semester they intend to graduate. The application deadlines are February 1 for May and August graduation and September 15 for December graduation. A graduation application fee of \$50 will be assessed. If the application is filed after the deadline, a \$25 penalty is assessed.

#### **Attendance Policy for Undergraduates**

Students are expected to attend classes and should understand that they are responsible for the academic consequences of absence. The student is responsible for all requirements of the course regardless of absences.

Instructors are obligated to provide makeup opportunities only for students who are absent with adequate cause such as incapacitating illness, death of an immediate family member, or authorized representation of the university. The instructor will be responsible for judging the adequacy of cause for absence. The student is responsible for providing documentation certifying the legitimacy of the absence to his or her instructor in advance of such absences. In health- related or family emergency cases where advance notice is not possible, documentation should be provided to the instructor no later than the date the student returns to class. If the instructor denies the adequacy of cause, then the student can appeal the denial to the Vice President for Academic Affairs, who will judge the adequacy of cause, and if found to be adequate, will require the instructor to provide a make-up opportunity

The instructor may establish the attendance requirements for the course. The following policy will be in effect unless the instructor specifies otherwise: if a student's absences in a course total 25 percent or more of the class meetings for the course, the student will receive a grade of N if the student withdraws from the course before the withdrawal deadline; after that date, unless warranted by documented extenuating circumstances as described in the Withdrawal from Courses section, a grade of UF or UU shall be assigned.

### **Cultural Events Requirements**

The purpose of the cultural events requirement is to establish and foster a life-enriching pattern of cultural involvement. By graduation, each undergraduate student who began at Winthrop as a Freshman is required to attend three cultural events for every 20 hours completed at Winthrop University, not to exceed 18 cultural events.

Transfer students will be required to attend 3 cultural events for every 20 hours needed to reach 120 hours. For example, a student bringing in 30 hours of accepted transfer credit would be required to complete 13 cultural events. The minimum number is four as students must complete a minimum 25% of course credits at Winthrop required for the degree.

Students may fulfill this requirement through any one of the following three methods or a combination of these methods:

1. Attend approved on-campus events. To receive credit the student must be scanned both in and out of the event. Students are expected to behave appropriately at all events and show courtesy to the performers and speakers as well as their fellow audience members.

2. Petition for credit for attendance at an event off-campus. This option requires a petition form (from the Cultural Events website or contact the Office of Records and Registration), proof of attendance (ticket stub or program), and a one-page (minimum of 250 words) typewritten report.

3. Present a portfolio of past life experiences. All experiences cited must be posthigh school. This option is designed for the post-traditional student with extensive past cultural experiences.

Each semester a calendar of on-campus events that have been approved as fulfilling the cultural events requirement is prepared. Events that are selected will be chosen from areas that are related to the arts such as plays, concerts, films, art shows, and dance performances or from lectures, panel discussions, and forums of general appeal. Selection of items from those final three areas is made on the basis of the speaker's reputation and ability to generate new ideas and discussion on topics of broad significance. This calendar will have events added to it over the course of the semester. The most current calendar is posted on the cultural events website (http://www.winthrop.edu/culturalevents). It is the student's responsibility to obtain the schedule and confirm any changes, cancellations, or additions that may occur. For more information about an event, call the number listed with that event on the calendar. More information regarding the requirement, and the means of fulfilling the requirement, can be obtained by checking the cultural events website or contacting the Office of Records and Registration, 323-2194.

Global cultural events are required of ACAD 101 students but all students are encouraged to take advantage of such events. They are identified by a distinct logo indicating that they fulfill criteria developed by the Global Learning Initiative (GLI).

### **Final Examinations**

The form of the final examination is determined by the instructor. However, a final examination may not exceed two and one-half hours in length. The times and places of final examinations are officially scheduled by the Office of Records and Registration and are posted on the Records and Registration website under "calendars." Students may also see their exam schedule on their Concise Student Schedule in Wingspan after mid-semester.

### **Financial Aid**

A Winthrop education is among the most valuable of investments and the Financial Aid Office is committed to helping students find appropriate ways to finance their education. Winthrop offers a comprehensive program of student financial assistance including scholarships, grants, student loans, and employment.

#### **Applying for Financial Aid**

To apply for need-based and non-need based financial aid including federal and state grants, work study, and loans, students must file a Free Application for Federal Student Aid (FAFSA). Students must renew the FAFSA each year. Detailed information about applying for aid can be found on the financial aid website at <a href="http://www.winthrop.edu/finaid">www.winthrop.edu/finaid</a>.

#### Satisfactory Academic Progress (SAP)

All institutions of higher education must measure students' academic progress toward graduation as required for participation in the Federal Title IV student aid programs. Academic progress must be measured by both qualitative (grade point average) and quantitative standards (percentage of hours earned over a period of time). The financial aid office reviews a student's academic progress at the end of the spring term each year. Students are also reviewed after they complete their fourth term to ensure they have at least a 2.0 cumulative Winthrop GPA. Students who fail to meet either the qualitative or quantitative standards of satisfactory academic progress (SAP) are ineligible to receive federal financial aid and state need-based aid in future terms. The SAP policy is available at <a href="https://www.winthrop.edu/finaid">www.winthrop.edu/finaid</a> Click "Types of Financial Aid" and "Satisfactory Academic Progress."

#### **Student Employment on the Campus**

Information regarding Federal Work-Study and Non Work-Study jobs can be found at <u>https://www.winthrop.edu/finaid/student-employment.aspx.</u>

#### Scholarships

Departmental and private scholarship information is available at <u>www.winthrop.edu/finaid</u>. Click "Types of Financial Aid" and "Scholarships."

#### Wingspan

Financial aid information is accessed on Wingspan. Students will be notified by email whenever a financial aid change is made in Wingspan. It is critical that students regularly check their Winthrop e-mail account in order to receive financial aid notifications. Further information on how to access financial aid information on Wingspan can be found at <a href="http://www.winthrop.edu/finaid">http://www.winthrop.edu/finaid</a>.

#### Withdrawals (Official and Unofficial)

Federal regulations provide that students must earn their federal financial aid award amount(s). Federal financial aid includes: Pell Grant, Supplemental Educational Opportunity Grant (SEOG), Direct Loan (Subsidized and Unsubsidized), Parent PLUS Loan, Graduate PLUS Loan, and TEACH Grant. Winthrop University awards and disburses a student's financial aid at the start of each term (period). However, a student is not considered to have "earned" that entire financial aid award unless the student completes more than 60 percent of the period. The financial aid office is required to perform a Return of Title IV calculation for students who do not complete the entire period as a result of an Official Withdrawal or an Unofficial Withdrawal. An official withdrawal occurs when a student withdraws from all courses at Winthrop University. An unofficial withdrawal occurs if a student who began attendance and has not officially withdrawn, fails to earn a passing grade in at least one course offered over an entire period. More information regarding withdrawals (official and unofficial) and the effect on federal, state, and institutional financial aid is available at <u>www.winthrop.edu/finaid</u>. Click "Applying for Aid," "Financial Aid Policies," and "Withdrawals."

# The Graduate School

The Graduate School at Winthrop University offers 25 degree programs and 40 programs of study through concentrations and options. These nationally-accredited graduate programs promote the growth and development of students seeking advanced study, as well as provide the professional skills demanded of selected disciplines. The Graduate School office, located in 211 Tillman, advises prospective students on admission procedures and requirements, and provides student services to Winthrop's enrolled graduate students. To learn more visit <u>www.winthrop.edu/graduateschool</u> call (803) 323- 2204, or email <u>gradschool@winthrop.edu</u>.

# Honors Program

To provide high-achieving students with the resources and challenges that will enable them to reach their fullest potential, Winthrop encourages superior students to participate in the Honors Program. The Honors Program promotes an interdisciplinary approach that allows students to complete an Honors Program degree in the context of their overarching degree requirements. Particular emphasis is given to the Honors culminating project, which requires students to produce a scholarly, creative, or practical artifact that best fits with their field of student and career goals. Admission to the program is available to entering first-year and transfer students, as well as to students who have already matriculated at Winthrop. Contact honorsprogram@winthrop.edu for more information.

### **Instructional Technology Center**

The Instructional Technology Center (ITC), located in 307 Withers, provides an instructional laboratory environment with computers and other technologies for use by University faculty, and staff and students. The ITC encourages and supports using technology as a tool to facilitate and enhance student learning. Student and graduate assistants are also available to help ITC patrons on an individual basis.

The technology center provides students, faculty, and staff with access to the latest equipment and software. Some of the available resources include computers with internal CD/DVD burners, video editing stations, color scanners, digital still and video cameras, a color laser printer, and 3D printing. In addition, faculty, staff and students may also check out several PC laptops, Macbooks computers, and projectors from the ITC for both on and off-campus presentations. The ITC has assistive technology equipment for students with both physical and learning disabilities. The ITC also offers a variety of services including housing SC state adopted textbooks, selling computer and office supplies, providing a letter cutter, and offering lamination services.

Call 803-323-2136 for information regarding hours and services or visit the ITC's website at <u>https://www.winthrop.edu/coe/itc/.</u>

### **Instructional Support Labs**

Five on-campus facilities supplement students' academic programs.

**The Writing Center,** located in 242 Bancroft, provides writing consultation for students both in face-to-face and online sessions. Peer tutors help writers analyze assignments, address audiences appropriately, improve their composing processes, strengthen the focus and organization of their writing, and improve their control of the language. Tutors work one-on-one (or in small groups when requested) with students in all phases of the writing process and on academic or personal writing projects in any discipline. The Writing Center cannot provide proofreading or plagiarism check services nor guarantee better grades; its primary purpose is to help students improve their writing in the long term. Call (803) 323-2138 for information regarding hours and services or visit the Center's website at <u>www.winthrop.edu/wcenter</u> for online resources and scheduling an appointment.

**The Mathematics Tutorial Center,** located in 271 Bancroft, is staffed by mathematics faculty and students to provide on-demand tutoring in a variety of mathematics courses. For more information regarding hours of operation and services, visit <u>https://www.winthrop.edu/cas/math/math-tutorial-center.aspx</u> or contact the Math Department, (803) 323-2175.

**The Language Lab,** located in 307 Kinard, offers in-person and computer-based foreign language practice. Hours vary. For more information, visit <u>https://www.winthrop.edu/cas/worldlanguages/language-learning-center.aspx</u>, or contact the Department of World Languages and Cultures, (803) 323-2231.

**CSCI 101 Labs Tutoring**, located in 515 Thurmond, offers Computer Science & Information System 101 Labs Tutoring on a *first-come*, *first-served basis*. Please refer to the link below for the schedule: <u>https://www.winthrop.edu/cba/studentservices/cba-resources.aspx</u>.

**CBA Tutoring for Select Business Courses,** located in 104 Thurmond, offers tutoring for select lower level CBA courses (ACCT 280, ACCT 281, ECON 215, ECON 216, QMTH 205, and QMTH 210) is offered Monday through Thursday on a *first-come, first-served basis*. Please refer to the link below for the tutoring schedule:

https://www.winthrop.edu/cba/studentservices/cba-resources.aspx.

# **Office of Online Learning**

The Office of Online Learning provides training and technical support to students using the learning management system, online course tools, or who are taking online courses. Visit the Office of Online Learning's website at <u>https://www.winthrop.edu/onlinelearning</u>.

# **Pre-Professional Advising**

To help students plan a course of study that will meet the requirements of some professional schools, Winthrop offers individualized advising with a faculty member in the appropriate field or department. Pre-professional advising is offered to students planning to study such disciplines as engineering, medicine, dentistry, veterinary medicine, other health-related professions and law. See the Winthrop University Undergraduate Catalog or contact the Arts and Sciences Office of Student Services, 106 Kinard, (803) 323-2183, for information regarding programs and advisors.

# **Privacy of Student Records**

It is the responsibility of everyone at Winthrop University to maintain the privacy of student records. Each fall and spring semester, Winthrop notifies students of their rights under FERPA (Family Educational Rights and Privacy Act of 1974 as Amended). This federal act gives students certain rights with respect to their education records. Student may read this notification at <u>https://www.winthrop.edu/recandreg/ferpa.aspx</u>.

### **Office of Nationally Competitive Awards**

The Office of Nationally Competitive Awards (ONCA) allows Winthrop University to be more intentional and proactive about selecting the best and brightest of our student body to apply for nationally and internationally competitive awards, scholarships, fellowships, and unique opportunities both at home and abroad. There are many award opportunities for undergraduate and graduate study within both disciplinary and interdisciplinary categories. For any students wanting to explore opportunities, review <u>https://www.winthrop.edu/onca/how-to.aspx</u>, and contact the Director, Office of Nationally Competitive Awards (ONCA), at <u>onca@winthrop.edu</u> or (803) 323- 3906. The ONCA office is located at Dinkins 222.

# **Technology Policies and Guidelines**

In order preserve the integrity of Winthrop University's technology infrastructure and to provide appropriate services to the campus population, please familiarize yourself with all Winthrop University technology rules, policies, and guidelines listed at <a href="http://www.winthrop.edu/guide">http://www.winthrop.edu/guide</a>. Due to the dynamic nature of technology, any changes or additions to the rules, policies, and guidelines will be indicated on this site. Of particular importance, please review the appropriate use policy - <a href="http://www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx">www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx</a> and the student email policy - <a href="http://www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx">http://www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx</a> and the student email policy - <a href="https://www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx">www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx</a> and the student email policy - <a href="https://www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx">www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx</a> and the student email policy - <a href="https://www.winthrop.edu/technology/student-e-mail-policy.aspx">https://www.winthrop.edu/technology/appropriate-use-of-it-resources.aspx</a> and the student email policy - <a href="https://www.winthrop.edu/technology/student-e-mail-policy.aspx">https://www.winthrop.edu/technology/student-e-mail-policy.aspx</a>.

#### **University College**

University College supports high impact practices as well as student success, achievement and engagement across the university. The work within this academic college also facilitates cooperation across disciplines to ensure that all Winthrop students, regardless of their ultimate degree goals, have a common academic foundation. Enhancing the first-year experience and supporting overall student retention and success are shared objectives of all the dynamic elements of University College.

Specific components of University College include Winthrop University's general education program (ACAD 101: Principles of the Learning Academy, WRIT 101, HMXP 102, CRTW 201); the Common Book Project; the Honors Program; The Office of the First Year Experience; TRiO Student Support Services; Leadership Studies; the Office of Nationally Competitive Awards; Learning Excellent Academic Practices (LEAP); Undergraduate Research; the International Center; the Academic Success Center; and the McNair Scholars Program.

In addition, students who have not declared majors are advised through University College's Office of Student Services. The College also works with New Student & Family Programs, the Office of Diversity & Student Engagement, Residence Life, and the Center for Career Development & Internships. For more information regarding University College, please call (803) 323-3900 or visit www.winthrop.edu/uc.

# Withdrawal from Courses

Students are expected to follow the courses of study selected at the beginning of the semester or summer term. There may be instances, however, when the student wishes to withdraw from a course. The decision to withdraw from a course is the student's alone, but consultation with the advisor or academic dean and with the instructor is strongly encouraged.

Students may withdraw online via Wingspan during the first 66% of the instructional days of a particular course. The Registrar's Calendar found at

https://www.winthrop.edu/recandreg/registrars-calendar.aspx will be helpful in determining particular course withdrawal dates. Students who are unable to withdraw online due to registration holds may visit the Office of Records and Registration to complete a course withdrawal form. Late forms will not be accepted. A grade of N is assigned, indicating that no credit is awarded. Withdrawal from a course may not occur after 66% of the instructional days of the course have been completed, unless documented extenuating circumstances should warrant withdrawal from the course with the assignment of an N grade. Documented extenuating circumstances include the following: death of an immediate family member; traumatic and unforeseen circumstances which are considered beyond a student's control; prolonged emotional instability, physical injury or illness which has resulted in the student's inability to complete academic responsibilities; or a change in nonacademic employment beyond the student's control. Documentation of such circumstances must be definitive and must be presented along with a request for withdrawal with the assignment of an N grade to the Registrar or his or her designee no later than the last day of classes for the course in question.

# Withdrawal from the University

Students who find it necessary to discontinue their college work during the fall or spring semester should officially withdraw from the University. Students who wish to initiate the withdrawal process should complete the withdrawal form found at: <a href="https://winthropstudents.qualtrics.com/jfe/form/SV\_1GoIaQ8hdWrM3tz">https://winthropstudents.qualtrics.com/jfe/form/SV\_1GoIaQ8hdWrM3tz</a>. A student who withdraws before the course withdrawal date of the semester receives grades of N for all courses. If the student stops attending after the withdrawal date of the semester, the student receives grades of UF, UU, or I, as the individual instructors deem appropriate. A student may withdraw after the course withdrawal deadline with documented extenuating circumstances. Such circumstances include the following: death of an immediate family member; traumatic and unforeseen circumstances which are considered beyond a student's control; prolonged emotional instability, physical injury or illness which has resulted in the student's inability to complete academic responsibilities; or a change in nonacademic employment beyond the student's control. Documentation of such circumstances must be definitive and must be presented along with a request for withdrawal with the assignment of an N grade to the Registrar.

Failure to withdraw officially may seriously affect a student's eligibility for future readmission, financial aid eligibility, or for transfer to another institution.

# **Student Financial Services**

At the time a student formally registers for classes, the student agrees to:

- Assume financial responsibility for any charges and/or fees posted to his/her account.
- Assume the responsibility for understanding Winthrop University's official policies concerning schedule changes and satisfactory academic progress. It is the student's responsibility to understand how these changes can affect his/her financial situation with regard to financial aid eligibility.

Winthrop University offers a payment plan which provides the option of paying in monthly installments over the course of the semester. Enrollment in the Winthrop Payment Plan is available online at <u>http://wingspan.winthrop.edu</u>.

#### **Past Due Balance**

Students are expected to keep their accounts with the University current. Any student with past due indebtedness is not allowed to obtain grades, transcripts, diplomas, and may not be allowed to enroll for any subsequent semester or summer term. The University reserves the right to cancel the enrollment of a student with past indebtedness; the cancellation of enrollment, however, does not relieve the student of the incurred debt. Under the provisions of Sections 12- 54-50, 12-53-20 of the SC code of Laws, the South Carolina Tax Commission is authorized to seize refunds otherwise due to taxpayers who have delinquent debts to Winthrop. In the event an account becomes delinquent, the University reserves the right to assign the account to the credit bureau and/ or a collection agency, at which time the student will be responsible for all associated collection fees, which may be based on a percentage at a maximum of 33% of the debt, and all costs and expenses including reasonable attorney's fees Winthrop University incurs in such collection efforts.

#### Fee Adjustments of Tuition Charges

Students who are admitted and register for courses at Winthrop University are financially responsible for fees and charges associated with those courses. Therefore, students are encouraged to complete all courses for which they register. In the event it becomes necessary for a student to drop one or more courses, or completely withdraw from the University, regardless of reason, an academic charge adjustment may be made. For more information, please refer to "Fee Adjustments for Courses Dropped/Withdrawals" at <u>www.winthrop.edu/sfs</u>.

#### **Tuition Insurance**

Tuition insurance, offered in the fall and spring semesters, can help refund tuition costs if a student cannot complete classes due to medical reasons. Visit <u>www.gradguard.com/learnmore</u> to find out how you can protect your investment in education.

For additional information regarding student accounts, please visit the Student Financial Services website at  $\underline{www.winthrop.edu/sfs}$ .