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Unique Training For Unique Missions

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Certified true and correct in content and policy

A handwritten signature in black ink, appearing to read 'James G. Fisher', is centered on the page.

President/CEO



“But you will receive power when the Holy Spirit comes upon you. And you will be my witnesses, telling people about me everywhere—in Jerusalem, throughout Judea, in Samaria, and to the ends of the earth.” Acts 1:8 (NLT)

Welcome to the School of Missionary Aviation Technology. We are excited about your interest in SMAT, and we are eager to help you gain the knowledge and build the skills necessary to effectively and safely serve others through the uniquely useful tools of aviation! This will be accomplished through an intimate, Christ-centered learning environment staffed with experienced flight and maintenance instructors who care about the individual learner.

The tools of aviation are being used by missionary pilots and mechanics to spread the Gospel of Jesus Christ to some of the most remote locations around the world. A missionary is most simply defined as a person who has been sent on a mission. Every day, hundreds of aircraft pilots and mechanics are sent on missions of service and support throughout the United States and around the world.

The model of a mission of service was set by Jesus Christ Himself as recorded in Matthew 20:28, “. . . the Son of Man did not come to be served, but to serve, and to give His life as a ransom for many (NIV).” If you have a desire to be sent on missions of love, service, and support to others through the uniquely useful tools of aviation, then SMAT is the place for you. We stand ready to help you obtain the training and equip you with the skills needed to fulfill your calling!

We look forward to serving you!

Terry Yoder, President/CEO
School of Missionary Aviation Technology

Table of Contents

INTRODUCTION TO SMAT	9
Facilities and equipment	10
STATEMENTS OF MISSION AND PURPOSE	11
Statement of Doctrinal Belief	11
Statement of Vision	11
Statement of Mission	12
Legal Status	12
Accreditation Approval	12
Availability of Federal Financial Aid	13
ADMISSIONS	13
Admission Requirements	14
Anti-Discrimination Policy	19
Non-Immigrant Students	19
Students Right to File a Complaint	19
Family Education Rights and Privacy Act (FERPA)	22
TRANSFER OF CREDIT GUIDE	23
Transfer-In Credit Policy: Aviation Maintenance Technology	23
Transfer-In Credit Policy: Aviation Flight Training	24
ADVANCED EDUCATIONAL GUIDE	26
Cornerstone University – Grand Rapids, MI	26
Grace Christian University – Grand Rapids, MI	26
Nicolet Bible Institute – White Lake, WI	28
Western Michigan University – Kalamazoo, MI	29
Calvary University – Kansas City, MO	30
STUDENT LIFE	32
General Information	32

Student Housing	33
Probation/Termination	33
Copyright Policy	35
Program to Prevent Illicit Use of Drugs and Abuse of Alcohol	36
Campus Security	42
FINANCIAL INFORMATION	44
General Information	44
Payment Policy	44
AMT Program Payment Schedule	45
Flight Program Schedule of Estimated Flight Costs	47
Flight Program Payment Schedule	49
Student Financial Aid	50
Withdrawal or Termination	56
General Student Refund Policy	58
Federal Financial Aid Refunds – Return of Title IV Calculation	62
AVIATION MAINTENANCE TECHNOLOGY (AMT)	65
Program Information	65
Graduation Requirements	65
Attendance Policy	66
Grading Policy	68
Satisfactory Academic Progress Policy	71
FAA Completion Standards	78
Placement	80
2021 – 2022 Academic Calendar (AMT & Flight)	81
AVIATION FLIGHT TRAINING (AFT)	82
Program Information	82
Structure	82

Curriculum	82
Graduation Requirements	83
Standards of Academic Performance	83
GROUND SCHOOL	83
Grading Policy	85
FAA Flight Certification	87
COURSE LISTINGS	88
AVIATION MAINTENANCE TECHNOLOGY PROGRAM	88
FLIGHT TRAINING PROGRAM	89
COURSE DESCRIPTIONS	90
AIRCRAFT MAINTENANCE TRAINING	90
FLIGHT CURRICULUM	100
AVOCATIONAL COURSES	104
Certified Flight Instructor Course	104
Survey of Avionics Systems	104
PERSONNEL	105
BOARD OF DIRECTORS	105
ADMINISTRATION	105
FACULTY AND STAFF	106
Location	107

INTRODUCTION TO SMAT

The School of Missionary Aviation Technology was incorporated in the summer of 1997; not as a new aviation school but as a continuation of a program that was conceived and brought into reality in 1970 through the efforts of retired Air Force Lt. Col. Clair McCombs in conjunction with the Grand Rapids School of the Bible and Music.

In 1994, the Grand Rapids School of the Bible and Music merged with the Grand Rapids Baptist College to form Cornerstone College – now Cornerstone University. When the Cornerstone aviation program was being eliminated in 1997, three men envisioned the need to continue training men and women for ministry in missionary aviation and formulated a plan to maintain and support the program independent of the college.

This group of men, who became the first board of directors, moved ahead to acquire the program from Cornerstone University. A new school was formed that would continue the tradition of providing mission agencies with professionally trained pilots and mechanics whose desire is to glorify God throughout the world by supporting missionaries with a safe, efficient mode of transportation. This school has become known as **SMAT**, but is officially named the **School of Missionary Aviation Technology**. It currently provides both flight training and aviation maintenance training, according to approved FAA standards, in order to equip students with the skills necessary to become missionary aviators.

Over the years, the school operated at several mid-Michigan locations; however, the board of directors' extended vision for continued growth was limited at these sites. Several possibilities were pursued before deciding to develop a new campus on the grounds of the Ionia County Airport. A large hangar was purchased for the aviation maintenance training [AMT] and flight training programs while two temporary portable buildings were utilized to house a classroom and an administrative office. The move to Ionia occurred in time to begin the 2008–2009 academic year.³

Facilities and equipment

Following a successful fund-raising effort that included a sizeable donation from the Dick and Betsy DeVos Family Foundation, a building project was undertaken, which allowed for the construction of a new 21,000 square foot facility. SMAT's board of directors, in early-summer 2011, was honored to dedicate the DeVos Campus of the School of Missionary Aviation Technology. The newer facility houses the AMT program and administrative offices. The Flight Training Program is housed on the same campus in a 10,000 square foot hangar equipped with classroom, flight planning room, instructor offices, and a flight simulator room.

The Aviation Maintenance Technology Program has multiple aircraft, engines, and accessories that are used as training aides. Many of these valuable resources have been donated to the school by generous friends and partners. The maintenance training facility also includes a fully equipped sheet metal room, along with a welding and machine shop and a non-destructive testing and cleaning room.

There are currently seven aircraft used in the flight training program. All primary instruction is completed in the three Cessna 172S model aircraft and a Cessna 172N with a 180hp conversion. A Citabria 7ECA and a Cessna 182 with tailwheel conversion are use for tailwheel instruction and proficiency training. A Cessna 206 on loan from Mission Aviation Fellowship [MAF] is used for high performance training.⁴

STATEMENTS OF MISSION AND PURPOSE

Statement of Doctrinal Belief

We believe that “All scripture is inspired of God,” and is completely truthful, infallible and without error in its original writings. We believe there is only one God, an infinite, eternal spirit existing as God the Father, God the Son, and God the Holy Spirit. These three are equal in their Deity and perfection. Together they harmoniously carry out the sovereign plan of God. We believe that Jesus Christ was conceived by the Holy Spirit to be born of the Virgin Mary, and is true God and true man. We believe that man was created in God’s image, but by Adam’s sin, all men are born with a sinful nature. We believe that Jesus Christ died for our sins according to the Scriptures. Through His death, burial and resurrection, we have forgiveness of our sins through His shed blood. We believe in the resurrection of the crucified body of our Lord. He arose into Heaven and is there for us as High Priest. We believe in the blessed hope and glorious return of our Lord and Savior Jesus Christ. We believe that all who receive by faith the Lord Jesus Christ are born again of the Holy Spirit and therefore become children of God; *“by grace are ye saved through faith.”* We believe in the bodily resurrection of the just and unjust, the everlasting life of the saved and everlasting punishment of the unsaved.

Statement of Vision

Our vision is to serve the Lord in missions by providing certified training in flight, aviation maintenance and related technical fields. We are committed to providing a high level of training through academic excellence, quality personnel, and with facilities conducive to the real world missionary environment. As servants of Christ, we will accomplish this by providing a learning environment that is Christ-centered, caring, compassionate, and responsive.

Current as well as future programs will always be taught by Godly instructors in an environment conducive to individual spiritual growth while exposing students to mission organizations serving God's people around the globe.

Statement of Mission

Our mission is to glorify God by providing professional aviation training to a high standard that equips individuals to serve God and others through aviation. We will do this by providing Christ-centered, performance-based training in aviation maintenance, flight, and related technical disciplines; and through hands-on experience in both laboratory and field environments.⁵

Legal Status

The School of Missionary Aviation Technology (SMAT) is a non-profit corporation formed for the religious, charitable, scientific, literary or educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code; and more specifically, to receive and administer funds for mission aviation education, training and services related to flight and aircraft equipment maintenance and repair. The property, business and affairs of the corporation shall be under the direction and control of a board of directors. The board of directors shall have the power to accept or refuse any bequests, gifts, or grants which are proposed to be made to the corporation.⁶

Accreditation Approval⁷

In August of 2011, SMAT was approved by the Accrediting Council for Continuing Education and Training [ACCET] as a nationally accredited school for the purpose of assuring its students and constituents it is a trustworthy institution of academic learning. Accreditation is a key benchmark for measuring organizational quality. Preparation for accreditation disclosed weaknesses as well as strengths, and mandated that the institution implement processes that address its weaknesses in order to provide

outstanding educational programs. The approval and affiliation with other organizations, such as the International Association of Missionary Aviation [IAMA], the Michigan Department of Education, and the Federal Aviation Administration [FAA], further validates the integrity of the school's offerings. The results of SMAT's affiliations or approvals assure the following:

- regular assessment of the school's purpose
- support of the goals and objectives of the school
- monitoring of student placement and student learning objectives
- external evaluation by third-party periodic review
- compliance with federal and state regulations
- gateway for financial assistance to students who qualify

SMAT continually strives to demonstrate a commitment to its students, staff, and stakeholders by seeking to provide an atmosphere which is not only conducive to effectively implementing educational improvements and advancements, but also allows for organizational stability.

Availability of Federal Financial Aid⁸

SMAT was approved in June 2012 by the US Department of Education to begin dispensing federal student aid to help meet student need. SMAT participates in the federal Pell grant and the federal Direct Loan programs, with subsidized, unsubsidized and PLUS loans available. The Department of Veterans Affairs has also made VA benefits available to those students who qualify.

ADMISSIONS

Registration Requirements

Individuals who desire to receive a mission-focused education in the aviation field and who are willing to meet the high academic standards which have been established for the purpose of meeting FAA aviation requirements within the one-year time period, are

encouraged to make application. SMAT offers a one-year aviation maintenance training program and a one-year flight training program.

The admissions office evaluates every applicant for admission to the School of Missionary Aviation Technology based on qualitative and quantitative requirements that identify students who can demonstrate potential for success in the mission aviation field. Since its purpose is training specifically for the aviation field, with a strong emphasis upon mission attachment following graduation, it is strongly suggested that applicants be spiritually prepared for the unique challenges of this field.

Several factors which may influence the acceptance of applicants are academic history, personal motivation, testimony and content of the confidential reference forms.

Admission Requirements⁹

Admission requirements are designed to ensure that students who enroll with the School of Missionary Aviation Technology will have the ability, desire and resources to successfully complete the rigorous course of study; to make full use of the educational opportunities available; to show evidence of satisfactory academic progress capability; and to demonstrate an ability to meet the financial obligations.

Factors considered in the admissions process:

A completed application form which contains sufficient evidence of prior educational experience and accomplishment.

- Evidence of appropriate social propensity along with spiritual inclination and growth. Two references, one spiritual authority in the applicant's life and one a former teacher or employer, will be asked by SMAT to complete a confidential reference form.
- Evidence to substantiate a completed high school

education (diploma, transcripts, etc.); a General Education Development Certificate (GED); or certification of completed home schooling at the secondary level. It is the applicant's responsibility to provide this evidence to SMAT.

- Evidence to substantiate the ability of the applicant to meet the financial obligations for the program(s) for which application is being made.

The admissions application must be accompanied by a non-refundable \$25 application fee in order to be processed. Current students will have the \$25 application fee waived when applying for a subsequent program.

If accepted and invited to register, the applicant must submit a refundable \$500 registration fee in order to secure a position in the program for which application is being made.

- The \$500 registration fee will be applied to the training program tuition. Applicants who are currently enrolled in a training program must pay a separate \$500 registration fee in order to be enrolled in a subsequent program offered by SMAT.
- The \$500 registration fee is fully refundable up through the first 5 days (40 clock hours) of the training program
- Enrollment in a training program is secured based on the order in which the registration payment is received
 - Applicants who are currently enrolled in a training program at SMAT will receive priority seating over new applicants based on the order in which the registration payment is received prior to February 28 of the year for which application is being made
 - New accepted applicants receive placement in a program based upon the order in which the registration payment is received after February 28 of the year for which application is being made. Note: registration fees for new

applicants may be paid prior to February 28, but placement in the program will be confirmed after February 28 based on class size limits

- The Aviation Maintenance Training Program is limited to 30 students
- The Flight Training Program is limited to 9 students

Flight Training Program applicants who are accepted into the program must obtain and provide a copy of a first or second class FAA medical certificate to the School of Missionary Aviation Technology along with the registration fee in order to confirm placement in the Flight Training Program.

Dual applicants

Application may be made for both programs at the same time. In most cases, students will be expected to complete the aviation maintenance training program prior to entering the flight training program. Students in one program must demonstrate abilities, attitudes and aptitudes consistent with being a successful graduate and professional aviator in order to secure placement in a second program. SMAT reserves the right to rescind acceptance into a second program if a student is unable to maintain satisfactory academic progress, demonstrates hazardous attitudes and/or is unable to substantiate the ability to meet his/her financial obligations.

The School of Missionary Aviation Technology has the privilege to authorize certain students for early certification testing in the aviation maintenance training program. Students in the aviation maintenance training program who wish to enroll in the flight training program will be expected to take advantage of all early testing opportunities. SMAT reserves the right to rescind acceptance into the flight training program if an applicant fails to substantiate receipt of A&P certification as a result of his/her completion of the aviation maintenance training program.

Admission Procedure¹⁰

1. Application for admission into one or both aviation training programs at the School of Missionary Aviation Technology may be submitted in one of the following ways:
 - a. Complete the online application form on SMAT's website: www.smat.edu/apply-today
 - b. Download, print and complete a hard copy application form from SMAT's website: www.smat.edu/apply-today
 - c. Request a copy of the online or hard copy application form by contacting the SMAT office: Phone – 616.527.4160 or Email – info@smat.edu
2. Applicants may complete and return hard copy applications by e-mail, fax, or 1st class mail*. (Note: individuals applying for flight training must be at least 17-years-of-age at the time of enrollment) Remember to include any additional documents as may be noted in the application.

*Admissions Office
School of Missionary Aviation Technology
84 E Sprague Rd
Ionia, MI 48846

3. If mailing the application, applicants should include the non-refundable \$25 application fee with a check made payable to SMAT. If e-mailing or faxing the application, please send the \$25 fee by mail or call 616.527.4160 so payment may be processed via credit or debit card. Payment may also be made through the secure donation page on SMAT's website: www.smat.edu/support-smat
4. SMAT will contact the references named on the application, preferably by e-mail. Applicants must be sure to provide correct email addresses for the references.

5. Upon receipt of the completed reference forms, the application will be evaluated and a timely response of acceptance, priority hold, or rejection will be confidentially shared with the applicant via e-mail.
6. Upon acceptance into the program, a \$500 registration fee will be required. This fee will be credited to the first tuition installment (see prior notes in this document regarding the registration fee).

Application Deadline

1. Application should be made as soon as possible for the related training program. It is recommended that application be made during January or February of the year of attendance.
2. Applications will be considered and processed until the first day of class unless the class has been filled to capacity. After that time, applicants will be placed on a waiting list and entrance into the program will be based upon cancellations and on the president/CEO's recommendation.

Registration Deadline

1. Registration for a program is completed upon receipt of the \$500 registration fee
2. Applicants who are currently enrolled in a training program at SMAT must submit their registration fee by February 28 of the year for which application is being made in order to receive priority placement
3. New accepted applicants should make registration payment upon notification of acceptance into a program; registration must be complete and payment received prior to the first class day of the program.
4. Note: placement in a program is based upon the order in which registration payment is received by SMAT.

Anti-Discrimination Policy¹¹

Admission to the School of Missionary Aviation Technology is open to all students who have the proper background and capacity to benefit from the program and courses taught in the FAA aviation flight and maintenance curriculum. SMAT does not discriminate or exclude persons from training on the basis of race, color, national origin, gender, religion, political persuasion, handicap, age, weight, height, veteran or marital status.

A good faith effort will be made to accommodate all students with special needs if it can be demonstrated that with support services, the student will be able to complete the program and subsequently be eligible to be placed in his or her chosen field of training.¹²

Non-Immigrant Students

This school is authorized under Federal law to enroll non-immigrant students in both the Aviation Maintenance Technology and Flight Training Programs. Non-immigrant students who are approved to attend SMAT will be eligible to receive an M-1 visa.¹³

Students Right to File a Complaint¹⁴

Proprietary Schools Act - 2009

Any enrolled student is afforded the right, per the *Proprietary Schools Act*, to file a complaint for violation of stated laws, rules, and policies as stated and related in the enrollment process of the School of Missionary Aviation Technology and as put forth as law in the above act.

The student shall first file a written complaint with either the maintenance training program director or the flight program director within five (5) days of the alleged infraction. If the student does not feel the matter has received adequate attention for a fair outcome, s/he may then appeal to the president/CEO of the school within five (5) days of the director's decision. If the student is not satisfied with the president/CEO's handling of the matter, s/he may present the matter in writing to the SMAT board chairman. If

satisfaction is still not found, the student is free to file a formal complaint with the Michigan Department of Licensing and Regulatory Affairs with whom the School of Missionary Aviation Technology is licensed to operate.

No student shall be subjected to coercion, intimidation, interference, retaliation, or discrimination for registering such complaint or for assisting in the investigation of any alleged violation of laws or rules prohibiting free rights to be exercised.

ACCET Complaint Procedure

The School of Missionary Aviation Technology is recognized by the Accrediting Council for Continuing Education & Training (ACCET) as meeting and maintaining certain standards of quality. It is the mutual goal of ACCET and the institution to ensure that quality educational training programs are provided. When issues or problems arise, students should make every attempt to find a fair and reasonable solution through the institution's internal complaint procedure, which is required of ACCET-accredited institutions and frequently requires the submission of a written complaint. Refer to the institution's written complaint procedure, which is published in the institution's catalog or otherwise available from the institution, upon request. Note that ACCET will process complaints that involve ACCET standards and policies and, therefore, are within the scope of the accrediting agency.

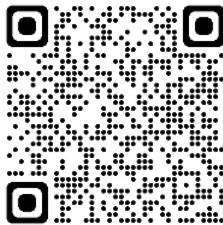
If a student has used the institution's formal student complaint procedure, and the issue has not been resolved, the student has the right and is encouraged to submit a complaint to ACCET in writing via the online form on the ACCET website (<https://accet.org/about-us/contact-us>). The online form will require the following information:

1. Name and location of the ACCET institution
2. A detailed description of the alleged problem(s)
3. The approximate date(s) that the problem(s) occurred

4. The names and titles/positions of all persons involved in the problem(s), including faculty, staff, and/or other students
5. What was previously done to resolve the complaint, along with evidence demonstrating that the institution's complaint procedure was followed prior to contacting ACCET
6. The name, email address, telephone number, and mailing address of the complainant. If the complainant specifically requests that anonymity be maintained, ACCET will not reveal his or her name to the institution involved
7. The status of the complainant with the institution (e.g., current student, former student)

Please include copies of any relevant supporting documentation (e.g., student's enrollment agreement, syllabus or course outline, correspondence between the student and the institution).

Note: Complainants will receive an acknowledgment of receipt within 15 business days.



State of Michigan, Department of Licensing and Regulatory Affairs

The School of Missionary Aviation Technology is authorized by the Michigan Department of Licensing and Regulatory Affairs [LARA] to conduct post-secondary education. Complaints regarding how SMAT conducts business as a post-secondary educational institution may also be submitted to LARA.

The complaint must be in writing and signed describing the factual basis for the allegation. Information, such as one's social security number, that the complainant does not want to be released to the

respondent should not be included. Bulky material should not be sent. If LARA needs additional information, it will be requested.

Complaint should be mailed to the following address:

Michigan Department of Licensing and Regulatory Affairs
CSCL/Complaints
P O Box 30018
Lansing MI 48909

The Statement of Complaint and related forms may be obtained from this site, or you may request a form and information by telephone at 517-241-7000.

Family Education Rights and Privacy Act (FERPA)¹⁵

The School of Missionary Aviation Technology receives and stores student information of a confidential nature. This may include payments from students, parents or other customers in the form of checks, money orders, cash or credit/debit cards. It may also include financial assistance documents, registration documents, transcripts, grades and additional academic data. FERPA mandates that any unauthorized personnel, including employees who have no need for the file information, be excluded from having access to the student files.

In order to comply with safeguarding this information as well as related personal information, SMAT will adhere to the following policy.

The following “directory” information may be disclosed without consent

- Student's name
- Address
- Telephone number
- Date and place of birth
- Honors and awards
- Dates of attendance

Academic records which include grades, attendance, and transcripts issued by instructional staff are kept as hard copies with the Director of the program area in which the student is enrolled. These records are available to the student upon request. The Federal Aviation Administration requires that these be maintained for a minimum of two years.

Eligible students will be informed about directory information and students will be allowed a reasonable amount of time to request that the school not disclose directory information about them. SMAT will further advise students about their rights under FERPA in the Student Handbook and at student orientation.

TRANSFER OF CREDIT GUIDE¹⁶

Transfer-In Credit Policy: Aviation Maintenance Technology

The school does not graduate a student unless s/he has completed all of the appropriate FAA Part 147 curriculum requirements. However, the school may grant individual course credit to a student with instruction or previous experience as follows:

1. The school may give credit to a student with instruction satisfactorily completed with a grade of “C” (70%) or better at:
 - a. An accredited university, college, community college;
 - b. An accredited vocational, technical, trade or high school;
 - c. A military school; or
 - d. An FAA Part 147 certificated aviation maintenance technician school.

2. The student must present a valid official transcript from the institution credit is being transferred from, identifying actual FAA Part 147 curriculum or syllabi indicating course content comparable to the FAA required curriculum. If the student transfers to SMAT from items b, c, or d in section 1 above, the student will be expected to validate the training through the submission of the approved FAA Form 8610-2.
3. A \$25 Administrative Fee will be assessed for this transcript review. Tuition and fees for transfer of credit will be assessed on a pro-rata basis with reduced tuition costs determined by the current average clock hour costs for the entire program. (Example: Reduction in costs = annual tuition or fees x [clock hours of credit/total clock hours]). Total clock hour credit is determined by the FAA approved training requirements and the President/CEO.
4. Students may transfer a maximum of 1150 clock hours in order to be eligible to receive a diploma and/or certificate of completion for any given program.
5. Transfer in students may receive no more than 100 clock hours of instruction for any given course.

Transfer-In Credit Policy: Aviation Flight Training

Upon their being accepted, the student will confer with the Flight Program Director and be placed into the curriculum at a level that reflects her/his training background. Most flight training experience can be transferred under FAA Part 61. Advanced placement based on experience will be determined by a flight check, oral or written exam or both. In addition, the student must present to the Flight Program Director his/her logbook with each page totaled and signed. Training experience credit will be determined by the above review and the FAA standard for the ratings previously received. These flight, oral and written exams will be used to determine the student's level of flight and knowledge proficiency under FAA Part 61 in determining placement and course credit received.

Since the FAA dictates the standard for transfer of credit, an appeal on the decision for the number of hours to be transferred is not possible. A \$25 Administrative Fee will be assessed for this review and evaluation.

Tuition and fees for transfer of credit will be assessed on the basis of the remaining courses required to complete the program. The assessed costs will be determined by the current tuition and flight rates for each course in effect at the time of transfer.

An official transcript of course completions from SMAT with grade earned can be obtained for students requesting a transfer to other institutions. There is currently no fee assessed for official transcripts or copies of approved curriculum content.

Transfer of Credit to Another Institution

Transfer of credit to another academic institution is determined by the transfer-in institution. Typically, a grade below C (70%) for any course will not be accepted into their program. SMAT will currently supply a transcript, copies of course syllabi and course descriptions from the catalog at no cost for any individual requesting a transfer.

Several schools recognize the School of Missionary Aviation Technology's diploma and may award credit toward a degree to all qualifying students. These schools may also have a formal articulation agreement in place with SMAT. A search on the website indicated will direct you to the degree information for that school or college. Details regarding the transfer agreement are provided with the appropriate school listing.

SMAT's financial aid administrator will work individually with all transfer students with regard to concerns affecting federal financial aid and any impact the transfer may have on said aid

ADVANCED EDUCATIONAL GUIDE**Cornerstone University – Grand Rapids, MI****Mission Aviation Major (Missions)(Bachelor of Science)**

SMAT has an agreement with Cornerstone University to provide the technical training for students enrolled in their BS degree program. This degree has a concentration in Missionary Aviation with second major in Bible or Intercultural Ministries. Cornerstone students enrolled in this program are prepared academically to engage with mission organizations that employ missionary aviators. The degree is designed to integrate SMAT's program in aircraft maintenance, with an elective second year in flight training, into a degree program thereby giving the graduate a diverse preparation for work on the mission field.

The technical concentration for this degree is coordinated with SMAT upon completion of the sophomore year at Cornerstone. Students enrolled in Mission Aviation Major at Cornerstone can reasonably be assured of acceptance into SMAT's program upon completion of their sophomore year.

Cornerstone University will transfer 60 credit hours into the degree program upon completion of the SMAT AMT program and associated certifications. Cornerstone University will transfer 45 credit hours into the degree program upon completion of the SMAT AFT program and associated certifications. A maximum of 60 credit hours may be transferred from SMAT to Cornerstone University.

Grace Christian University – Grand Rapids, MI*Option A*

Student earns a SMAT diploma and takes Bible and Theology classes at GCU to meet the requirement to become a missionary pilot (No degree awarded).

Option B

Student earns 48 prescribed credits at GCU and a SMAT diploma for which GCU grants 12 credits. These credits would apply toward an Associate of Arts degree in General Studies for a total of 60 GCU credits.

Option C

Student earns Associate of Arts degree (60 credits) from GCU and transfers to SMAT for diploma

Option D

Student earns one of the following SMAT diplomas which transfer as a block toward the On Campus Bachelor of Science degree in Interdisciplinary Studies or Online Undergraduate Bachelor programs:

- A. SMAT Aviation Maintenance Technology diploma – 36 credit hours*
- B. SMAT Aviation Flight Training diploma – 36 credit hours*
- C. Both Maintenance and Flight Training – 48 credit hours*

**See Articulation Plan for BS in Interdisciplinary Studies for more details.*

Nicolet Bible Institute – White Lake, WI

Nicolet Bible Institute’s Missionary Aviation Program (M.A.P.) is a joint venture with NBI and SMAT. Together they offer students an opportunity to investigate if God is calling them to a career in missionary aviation. For graduates of SMAT, NBI offers a one-year program in Biblical studies that will meet the requirements of most mission sending agencies.

Nicolet Bible Institute’s program is founded on a well-defined Bible and service training curriculum. The instructors have Masters or Doctorate degrees and Nicolet Bible Institute maintains credit transfer agreements with several four-year colleges. NBI maintains a campus in the beautiful north woods of Wisconsin. A year at NBI is a truly unique educational experience.

Students desiring to receive a diploma from Nicolet Bible Institute should submit the following to the Dean of Students, NBI, N6120 Sawyer Lake Rd., White Lake, WI 54491:

- application for admission- website:
<http://nicoletbibleinstitute.org>
- obtain transcripts as required to NBI as well as an official diploma showing completion of SMAT’s program(s)

For further information, contact Nicolet Bible Institute directly.

Western Michigan University – Kalamazoo, MI

Western Michigan University (WMU) College of Aviation will grant a 66 credit hour block in the **Aviation Maintenance Technology Bachelor Degree** program for completion of the full A&P program only if finished to the standard required for the award of a diploma from SMAT. In addition, the WMU policy for *Provisional Credit transfer will apply. The completed SMAT coursework will substitute for the WMU College of Aviation applicable courses and will transfer in as a 66 hour credit block. Note: SMAT's curriculum is based on contact hours but will transfer as a credit hour block.

**Provisional Credit – the WMU 66 credit hour block will be granted upon successful completion of an additional 26 semester credit hours at WMU with a minimum overall GPA of 2.0. Contact Office of Admissions when validating coursework (26 credit hours noted above) has been completed.*

No credit will be granted for individual courses.

Students must submit and/or request submission of the following items to the WMU Office of Admissions:

- a completed admissions application and application fee
- official SMAT diploma certifying completion of required SMAT coursework
- request official transcript from SMAT to be sent directly to WMU Office of Admissions
- a high school transcript (or transcript(s) of sufficient other college work) may be required by the admissions office in order to make an admission decision

More information may be found at –

<http://www.wmich.edu/aviation/amt.html>

Calvary University – Kansas City, MO

An academic exchange agreement exists between the School of Missionary Aviation Technology (SMAT) and Calvary University (Calvary) pursuant to standard recognition of academic achievement for transfer of credits from SMAT to Calvary within the structures of the aviation maintenance technology or aviation flight training courses of study.

Calvary University and Theological Seminary Responsibilities

1. Authorize students to enroll in courses of study at SMAT in pursuit of a certificate in Airframe and Powerplant Mechanics (A&P program) that may be used to fulfill the major course requirements to attain a Bachelor's degree in Professional Directed Studies with a concentration in Aviation Maintenance Technology (AMT). Calvary has agreed to recognize 42 semester hours of credit when all of the courses at SMAT have been completed to the standard required for award of a diploma from SMAT.
2. Authorize students to enroll in courses of study at SMAT in the pursuit of a commercial pilot certificate with instrument ratings leading to a diploma in Aviation Flight Training that may be used to fulfill minor course requirements as part of a Bachelor's program. Calvary will recognize 15 semester hours of credit when all of the courses at SMAT have been completed to the standard required for award of the appropriate diploma from SMAT.
3. To certify and verify that students who may enroll in courses at SMAT are qualified for enrollment by established standards of both Calvary and SMAT. The acceptance of courses is subject to Calvary's academic regulations and the approval of the student's academic unit. Note that SMAT curriculum is based on contact hours. No credit will be awarded for individual classes.

School of Missionary Aviation Technology Responsibilities:

Accept Calvary students for the program at SMAT who are qualified for enrollment by established standards of both Calvary and SMAT. Further, prepare and transmit transcripts verifying completion of the AMT course of study.

Mutual Responsibilities

1. Calvary students desiring to take courses and obtain transfer credit from SMAT will pay for all tuition, fees, and related charges at SMAT, and Calvary will not claim any tuition costs for courses taken at SMAT. Normal transcript processing fees will be paid to SMAT for each request.
2. Financial arrangements for courses taken at SMAT and Calvary will be coordinated through the respective financial aid officer.

STUDENT LIFE

General Information

The School of Missionary Aviation Technology is committed to training persons in aviation related ministries for the purpose of equipping them for Christian service in missionary aviation. Entrance into our programs is open to all persons, regardless of their religious affiliation. There are standards of conduct to which we ask all students to ascribe. Examples are:

- To respect and honorably adhere to the standards of conduct of the school.
- To be discerning in the areas of media and entertainment.
- To practice total abstinence from use of illegal drugs.
- To refrain from tobacco and alcohol use while on campus.
- To avoid immoral conduct in such areas as lying, stealing, cheating, and promiscuous sexual behavior.
- To pay all school related bills and expenses when due.
- To display academic excellence with work equal to or surpassing the minimum standard of satisfactory academic progress.

The following sanctions may be imposed for misconduct in any of these areas:

1. Verbal reprimand by school official with stated consequences if misconduct is evidenced.
2. Disciplinary probation, if misconduct persists, with terms determined at the time of probation.
3. Permanent expulsion with student no longer able to participate in school activities.
4. Other sanctions which may include counseling; restitution for expense-related costs to the school; limited classroom participation; and a mandatory contract, which is signed by both parties, outlining behavioral expectations.

Student Housing¹⁷

Students are responsible for their own room and board. SMAT will assist students by providing a list of suggested rental options, but SMAT has no specific affiliation with any of these, so the student should use due diligence in researching any property before signing a lease agreement.

Probation/Termination¹⁸

Academic Probation

Students may be placed on academic probation if their individual grade point drops below 70% (2.0) at the end of an evaluation period*. The student will remain on academic probation for 30 days until grades meet program minimum standards. Please be aware that the Department of Education may also revoke any and all federal student aid if a student does not maintain acceptable academic progress.

*For definition of “*evaluation period*,” see “Satisfactory Academic Progress” policy under ACADEMIC PROGRAMS (AMT and flight).

Disciplinary or Attendance Probation

Students may be placed on disciplinary probation if they violate any school policies, standards of conduct, state, or federal laws. A student will remain on disciplinary probation for a period of one month. In the event the student continues to exhibit behavioral misconduct, SMAT reserves the right to dismiss the student at its discretion.

Students will be notified in person and writing when they are placed on probation and will also be informed of the steps to be taken in order to be removed from probationary status. Students will also receive attendance or academic counseling from the maintenance or flight school director, as appropriate, when they are placed on probation. If a student is placed on probation two

times, SMAT reserves the right to terminate the student from the program with notification delivered personally or by certified mail.

To be removed from probationary status and restored to good standing, students must do one of the following:

- Complete the probationary term successfully, which is defined as completing 100% of all courses for the probationary period with a GPA above the required minimum.
- Successfully follow and complete the terms of a probationary academic plan as established by the finance director and the program director.

Students may receive financial aid for only one payment period while on probation unless successfully following the probationary academic plan. If a student does not maintain satisfactory academic progress during the probationary period, being placed on financial aid suspension will result. Students may appeal suspension status through the appeals process.

Dismissal Appeals Process

If dismissed, a student may submit a written appeal of the dismissal within 5 calendar days of receipt of the dismissal notice. The appeal should be addressed to the president/CEO. The appeal must be accompanied by documentation of the mitigating circumstances that have prevented the student from attaining satisfactory academic progress (SAP), or steps being taken to remedy behavior issues. However, only extraordinary circumstances will be considered, such as death or severe illness involving a member of the student's immediate family.

The president/CEO or other designated official will assess all appeals and determine whether the student may be permitted to continue in school on a probationary status despite not meeting the satisfactory progress requirements. The student will be sent the written decision within 10 days of the school's receipt of the appeal. The decision of the president/CEO or designated official is

final.

If the student's appeal for re-instatement is granted, an academic plan for success must be created with the program director. This plan should include a definitive statement from the student outlining the reason(s) for failure to meet SAP standards and what has changed in order to allow the student to meet SAP standards by the end of the next evaluation period.

At the end of the evaluation period, as well as at the end of every evaluation period thereafter, the student's academic status will be reviewed. The student may continue on probation as long as the terms of the probation are being met and until such time as satisfactory academic progress status is regained.

A dismissed student that is reinstated after appeal is not eligible for further financial aid until he or she regains satisfactory progress status by meeting the minimum standards of academic performance. As such, the student must provide evidence that the financial obligation to SMAT will continue with self-pay until such time as student aid can be reinstated.

Copyright Policy¹⁹

Compliance with federal copyright law is expected of all students, faculty, and staff at the School of Missionary Aviation Technology. "Copyright" is legal protection for creative intellectual works, which is broadly interpreted to cover nearly any expression of an idea. Text (including email and web information), graphics, art, photographs, music, and software are examples of types of work protected by copyright.

SMAT respects the copyrights of individuals involved in creating and distributing all copyrighted material. The school's faculty or students shall not make or store unauthorized copies of copyrighted material on computer systems, networks or storage media and they will not duplicate copyrighted material for unauthorized use.

Copyrighted material may be used in part only if (a) you have the copyright owner's permission, or (b) you qualify for a legal exception (the most common exception is called "fair use"). "Fair Use" is further defined in Section 107 of the copyright law to include exceptions for non-profit educational use. There are several rules-of-thumb that apply to use of copyrighted material in course packs, research and reproduction archives. However, it is suggested that each exception be considered individually and the rules interpreted conservatively.

Copying, distributing, downloading, and uploading information on the Internet may infringe on the copyright for that information. Even an innocent, unintentional infringement violates the law. Violations of copyright law that occur on or over the school's networks or other computer resources may create liability for the school as well as the computer user. Repeat infringers will have their computer privileges and other access privileges terminated by SMAT.

Program to Prevent Illicit Use of Drugs and Abuse of Alcohol²⁰

I. Introduction and Purpose

The adoption by Congress of the Drug-Free Schools and Communities Act Amendments of 1989 (Public Law 101-226) requires Title IV funding schools to certify that they will provide a drug-free environment. As a recipient of federal grants, SMAT must adopt a program toward accomplishing this goal. While federal legislation has been the impetus for creation of the program, SMAT recognizes that substance abuse is a problem of national proportions. Based upon that concern, it is intended that this program for prevention of alcohol and drug abuse on our campus will go beyond the strict dictates of the law and will serve as a comprehensive educational and resource tool. To this end SMAT will strive to:

- Ensure that the working and learning environment for students, employees and the public is safe, orderly and free of illegal activity.
- Comply with the Drug Free Schools and Communities Act of 1989 (PL 101-226), the Drug Free Workplace Act of 1988 (PL 100-690, Title IV, Subtitle D) and other relevant substance abuse laws.
- Inform students of appropriate treatment and rehabilitation assistance for problems associated with substance use or abuse.

II. Standards of Conduct

The unlawful manufacture, distribution, dispensing, possession or use of a controlled substance on SMAT property or as part of any of SMAT's activities is prohibited.

"Controlled Substances" are defined as an illegal drug, a legal drug used in excess of recommended dosage, an alcoholic beverage and/or any mind altering substance.

III. Sanctions for Violation of Standards of Conduct

Disciplinary actions include, but are not limited to:

- termination of enrollment/employment;
- requirement to participate satisfactorily in a substance abuse assistance or rehabilitation program; or
- other enrollment/employment restrictions or stipulations.

IV. Legal Consequences of Alcohol Abuse & Illicit Drugs Use

Laws Governing Alcohol Use in Michigan

The state of Michigan sets twenty-one as the "legal drinking age." Implied consent laws require drivers who are suspected of driving under the influence (DUI) to cooperate with a law enforcement officer's request for chemical testing (breath, blood, or urine) for

intoxication. Refusing to cooperate carries possible suspension of driving privileges for six months for the first DUI conviction and one year for the second offense.

Vehicle confiscation is a possibility in Michigan with the second DUI conviction. A second conviction may also require a driver mandatory installation of an ignition interlock device at the driver's expense. Alcohol abuse education, treatment, or assessment may be required for DUI offenders.

Some DUI offenses are considered felonies under Michigan law.

Laws Governing Drug Use

Federal Laws

The Federal Comprehensive Drug Abuse Prevention and Control Act prohibits the possession, sale and trafficking of controlled substances. The Omnibus Drug Act of 1988 allows the following penalties for conviction of possession of illegal drugs: civil fines up to \$10,000; forfeiture of cars, boats, or planes conveying the substance; loss of public housing; the loss of all federal benefits including student loans and grants.

The Higher Education Opportunity Act (HEOA) requires that all students receiving Federal Student Aid be advised of the following information on penalties associated with drug-related offenses.

A federal or state drug conviction can disqualify a student for Title IV funds.
 Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid. The chart below illustrates the period of ineligibility for Title IV funds.

	Possession of illegal drugs	Sale of illegal drugs
1st offense	1 year from date of conviction	2 years from date of conviction
2nd offense	2 years from the date of conviction	Indefinite period
3rd offense	Indefinite period	

Michigan Laws

Michigan has a reputation of being one of the nation's toughest on drugs. If you are facing drug charges here, this means you may have to deal with some harsh consequences. If you are charged with a drug crime in Michigan, you may call (888) 595-9728 for further information.

Like most states, Michigan organizes their controlled substances into schedules to help with prosecuting and sentencing. The potential for prison time depends on the controlled substance with which you are caught and the amount of substance there was.

The following web site can be accessed for further information regarding the schedules and possible consequences:
<http://www.mymichigandefenselawyer.com/michigan-criminal-laws/michigan-drug-laws/>

V. Health Risks Associated with the Use of Illicit Drugs and the Abuse of Alcohol

- A. Illicit Drug Use: Controlled substances subject to illicit use are divided into several broad categories:
- Narcotics (Morphine, Opium, and Heroin) are highly addictive. The effects of their use generally lead to feelings of euphoria, drowsiness, respiratory depression, constricted pupils, and nausea. Overdose is characterized by slow and shallow breathing, clammy skin, convulsions, coma, and possible death.
 - Depressants (Barbiturates, Chloral Hydrate, Quaalude) are moderately to highly addictive. Effects include slurred speech, disorientation, and drunken behavior without the odor of alcohol. Overdose results in shallow respiration, clammy skin, dilated pupils, weak and rapid pulse, coma, and possible death.
 - Stimulants (Cocaine, Amphetamine) are not known to be physically addictive but create a high psychological dependence. Effects of use are increased alertness, excitation, euphoria, increased pulse rate and blood pressure, insomnia, and loss of appetite. An overdose can lead to agitation, increase in body temperature, hallucinations, convulsions, and possible death.
 - Hallucinogens (LSD, Mescaline and Peyote, TCP) are not known to be addictive. The effects of use include illusions and hallucinations, and poor perception of time and distance. Overdose causes longer, more intense "trip episodes," psychosis, and possible death.
 - Cannabis (Marijuana, Hashish) is moderately psychologically addictive. Effects include euphoria, relaxed inhibitions, increased appetite, and disoriented behavior. Overdose results in extreme fatigue, paranoia and possible psychosis.
- B. Alcohol consumption causes a number of marked changes in behavior. Even low doses significantly impair the judgment and coordination required to drive a car safely, increasing the

likelihood that the driver will be involved in an accident. Low to moderate doses of alcohol cause marked impairments in higher mental functions, severely altering a person's ability to learn and remember information. Very high doses cause respiratory depression and death. If combined with other depressants of the central nervous system, much lower doses of alcohol will produce the effects just described.

Repeated use of alcohol can lead to dependence. Sudden cessation of alcohol intake is likely to produce withdrawal symptoms, including severe anxiety, tremors, hallucinations, and convulsions. Alcohol withdrawal can be life threatening. Long-term consumption of large quantities of alcohol, particularly when combined with poor nutrition can also lead to permanent damage to vital organs such as the brain and the liver.

Women who drink alcohol during pregnancy may give birth to infants with fetal alcohol syndrome. These infants have irreversible physical abnormalities and mental retardation. In addition, research indicates that children of alcoholic parents are at greater risk than other youngsters of becoming alcoholics.

VI. Drug or Alcohol Counseling, Treatment, Rehabilitation or Re-entry Programs that are Available to Employees or Students

SMAT does not provide direct drug or alcohol counseling, treatment or rehabilitation services. Students or employees with concerns related to the use/abuse of drugs or alcohol are encouraged to meet with a member of the administrative staff of SMAT for confidential consultation and referral.

Direct contact with organizations or individuals providing drug or alcohol counseling, treatment or rehabilitation services can be made by students or employees at the following locations:

Christian Counseling Center, 1870 Leonard Street Northeast,
Grand Rapids, MI 49505, (616) 956-1122

Ionia County Health Department, 175 East Adams St., Ionia, MI 48846, 616-527-5341

Campus Security

The School of Missionary Aviation Technology campus security report is updated on an annual basis. Even though it is not anticipated that SMAT will be involved in any major crime, the Department of Education requires that we have a policy for timely reporting of any major infractions committed by students, staff or visitors on the campus. In this report, SMAT provides information regarding the crimes committed on its campus and policies and procedures designed to strengthen security. The guidelines for this report include current policies and procedures for students and employees to report a crime, to whom a crime is reported, and the school's reporting relationship with local and state police agencies. It should also contain a statement of the drug and alcohol policies, the type and frequency of programs designed to provide information on campus security procedures and policies, information on crime prevention and on sexual assault programs and support and procedures regarding sexual assaults.

This report complies with the requirements of the “Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act.” This information is published yearly and is available on the SMAT web site at <http://www.smat.edu/policies-disclosures/>. Paper reports are available upon request from the Administrative Office with reports being received by the Administrative Assistant or Financial Aid Administrator.

Jeanne Clery Act – Annual Campus Report

The School of Missionary Aviation Technology is committed to the safety of its students, staff, faculty and guests. We are concerned and accept the responsibility of implementing security measures that will provide our campus community with a safe secure learning environment.

During each calendar year, SMAT is required by the Department

of Education to comply with the Student Right-to-Know and Campus Security Act of 2001. This is now referred to as the Jeanne Clery Act and describes the categories of reportable crimes necessary for SMAT to report. While SMAT has little reportable crime, all post-secondary educational institutions that receive federal student aid are required to report these statistics on an annual basis by October 1. SMAT will make this information available on the SMAT web site <http://www.smat.edu/policies-disclosures/>, by printed copy upon request or by visiting the Office of Postsecondary Education website at <http://ope.ed.gov/security>.

Offense	Location	2020	2019	2018
Murder/Non-Negligent Manslaughter	On Campus	0	0	0
	Public Property	0	0	0
Murder/ Negligent Manslaughter	On Campus	0	0	0
	Public Property	0	0	0
Sex Offenses, Forcible	On Campus	0	0	0
	Public Property	0	0	0
Sex Offenses, Non-Forcible	On Campus	0	0	0
	Public Property	0	0	0
Robbery	On Campus	0	0	0
	Public Property	0	0	0
Aggravated Assault	On Campus	0	0	0
	Public Property	0	0	0
Burglary	On Campus	0	0	0
	Public Property	0	0	0
Motor Vehicle Theft	On Campus	0	0	0
	Public Property	0	0	0
Arson	On Campus	0	0	0
	Public Property	0	0	0
Liquor Law Arrests	On Campus	0	0	0
	Public Property	0	0	0
Drug Law Arrests	On Campus	0	0	0
	Public Property	0	0	0
Illegal Weapons Possession Arrests	On Campus	0	0	0
	Public Property	0	0	0

FINANCIAL INFORMATION

General Information

No institution of higher learning operates solely on tuition and fees collected from students and/or parents. The faithful giving of partnering individuals and groups who believe in our mission are very important in helping us keep your costs very reasonable. It is our desire to make SMAT affordable for all individuals who feel God's calling upon their lives to prepare for dedication to a missionary lifestyle. SMAT focuses on keeping student expenditures to a minimum; therefore, each program is offered as a one-year curriculum. This time frame requires intense commitment to completing the required FAA course work. The benefit derived allows a student to either reach the mission field much earlier or to begin using their new skills a year, or two, sooner.

Tuition and fees are subject to change as circumstances warrant and may differ slightly from the amounts shown in this catalog. For the most current tuition and fee information, contact the admissions office. Accurate tuition costs and fees will be part of the official student enrollment agreement.

A non-refundable \$25 application fee must accompany the application unless another arrangement has been approved by the admissions office.²¹

A \$500 registration fee is due after the applicant has been accepted into a program. Both fees must be received before the applicant's place in class is reserved. Once a student is registered, the registration fee will be used as a credit toward the first tuition installment.

Payment Policy

Once a student begins the program, a financial obligation is assumed for the full tuition; however, payment may be divided

into four payment installments. Each payment is due according to the payment schedule listed in this catalog. Acceptable forms of payment include cash, check, credit card, money order, wire transfer, federal student aid.²²

In special cases, alternative arrangements may be made with students which would allow for payments throughout the payment period. Any special arrangement needs to be discussed with and approved by the finance director.

Unless an alternative payment arrangement exists, a \$50 late fee will be charged when payment in full is not received by the payment due date. The overdue amount will also be assessed an 8% APR interest fee until the past due amount is paid in full.²³

A student may be asked to withdraw from classes if a delinquency in payment history persists.

AMT Program Payment Schedule²⁴

· Payment 1	\$6,250.00
(due August 26, 2022)	
Tuition/lab fee	\$6,250.00
Registration	\$ -500.00
· Payment 2	\$6,750.00
(due November 21, 2022)	
Tuition/lab fee	\$6,750.00
· Payment 3	\$6,750.00
(due February 20, 2023)	
Tuition/lab fee	\$6,750.00
· Payment 4	\$6,750.00
(due May 22, 2023)	
Tuition/lab fee	\$6,750.00

Total AMT Tuition, Books & Lab Fees \$27,000.00²⁵

Additional costs will be incurred for tools and FAA testing. The costs become the student's responsibility once enrolled in the program.²⁶

Tools			\$1,500.00 (approx.)
FAA certification exams:			
Knowledge/written –	3 @	\$175 =	\$ 525.00*
Orals and Practicals –	3 @	\$450 =	\$1,350.00*

*FAA Test prices are estimated 3rd party testing prices

Flight Program Schedule of Estimated Flight Costs²⁷

Training Modules	Dual Airplane	Solo/PIC Airplane	Total Flight Hrs	Simulator	Ground Training	Aircraft Models Flown
MODULE 1						
Private Pilot Certification	48.0	17.7	65.7	1.3	185	C172
MODULE 2						
VFR Cross-Country Experience	10.5	7.0	17.5	1.0	40	C172
High-Performance Transition	14.6	1.4	16.0	1.0	55	C206/ C182
Complex Transition (RG)	14.6	1.4	16.0	1.0	55	Complex
MODULE 3						
Tailwheel Transition	18.5	1.5	20.0	1.0	40	C172/C182 (Tailwheel)
High-Performance Proficiency	10.4	5.6	16.0	1.0	40	C206
Complex Proficiency (RG)	10.0	9.0	19.0	-	40	Complex
MODULE 4						
Advanced Cross-Country	16.0	-	16.0	-	40	C206/ C182
Instrument Certification	39.0	2.0	41.0	18.3	125	C172
Commercial Pilot Certification	11.0	16.1	27.1	-	35	C172
TOTAL	194.3	60.3	254.6	24.3	655	

Actual hours flown by students in the past five years have been within 5% of the program hours, according to the distribution above. Students requiring flight instruction that exceeds the estimated time to meet the minimal standard in the practical courses will be required to pay an hourly fee for the plane and instructor until satisfactory performance is obtained, at the following nominal rates: Instruction - \$55 / 172 - \$130 / C206 - \$215 / Complex - \$170 / Citabria - \$100 / Simulator - \$30.

Flight Program tuition of \$62,000²⁸ includes all necessary course materials for ground school and flight training. NOT INCLUDED in the program tuition are the following additional expenses, with estimated values for each:²⁹

➤ FAA Medical Examination (2nd Class)	\$150
➤ FAA Knowledge Tests - 3 @ \$175 (Private/Instrument/Commercial)	\$525
➤ FAA Examiner Fee – 3 @ \$600 (Private/Instrument/Commercial)	\$1800
➤ Aviation Headset (highly recommended)	\$250-\$800
➤ Ipad Mini 4/5 (WiFi + Cell) (required to start training)	\$250-\$450
➤ Private Pilot Evaluations (see explanation below)	\$100-\$350
➤ Consultation Flights (see explanation below)	\$200-\$365

Private Pilot Evaluations - Applicants to the program who possess a Private Pilot certificate may undergo knowledge and flight evaluations so that a tailored standardization course can be designed based on assessed levels of proficiency and current knowledge base. These evaluations are scheduled over a 3-day period, including up to 3 hours of ground instruction and up to 5 hours of flight in a Cessna 172. All students must be present in the initial orientation sessions at the beginning of the program, regardless of previous evaluation status and standardization needs.

Consultation Flights – SMAT has good relationships with a number of mission organizations with aviation programs around the world. The valuable input and recommendations they give are essential for meeting our objective to provide training to the highest possible standard, tailored for the unique qualities and challenges inherent to this facet of aviation, as well as shaping the professional profile we desire in each of our graduates. Though

not required of any student in training, we highly recommend the opportunity to fly with an observer/evaluator from one of these organizations for the purpose of having a helpful external assessment of the individual progress in the technical areas that are of greatest concern for the training departments in missionary aviation agencies. The consultation flights also provide feed-back to the SMAT flight training department about areas that need to be improved or modified to meet changing realities and field needs, especially as they relate to standards, procedures, and safety culture. These flights, with an average duration of 2 hours, will be arranged through the flight training department, and are usually conducted prior to the conclusion of the program, according to the availability of a representative from an organization of choice.

Flight Program Payment Schedule³⁰

The total cost of the flight program (\$62,000) is divided into four payments, according to the schedule below. A student with a negative balance will not be scheduled for flights, and must inform the Program Director of any problems that affect the payment deadlines. See Refund Policy for conditions related to early withdrawal from the flight program.

Payment 1.....	\$15,000 due 8/26/2022
	(\$15,500 minus \$500 registration fee)
Payment 2.....	\$15,500 due 11/21/2022
Payment 3.....	\$15,500 due 02/20/2023
Payment 4.....	\$15,500 due 05/22/2023

Student Financial Aid³¹

General Aid Information

In order to participate in the Federal Direct Loans Program, students must:

1. Complete the *Free Application for Federal Student Aid* (FAFSA) as soon as possible after filing taxes for the previous year. (Note: as SMAT's academic year covers two federally recognized academic years, you will need to file a second FAFSA the following January.)
2. Meet the basic eligibility requirements.
3. Review your *Student Aid Report* (SAR) – the result of your FAFSA – and, if necessary, make changes or corrections and submit the SAR for reprocessing.
4. Submit a signed *Master Promissory Note* (MPN) to Department of Education.
5. Participate in entrance and exit counseling with the financial aid office.

The MPN form can be found on the FSA Student Loans website and may be electronically signed and submitted.

<https://studentloans.gov/myDirectLoan/index.action>

If a student meets all the eligibility requirements and all application materials are received along with the SAR or the *Institutional Student Information Record* (ISIR), the financial aid director determines the necessary need and will prepare a notification of student aid letter. This notification letter becomes a permanent part of the student's file and serves to document exactly how and why a student received a particular award. This letter is also useful when completing the origination record, disbursement record, and the student's financial aid award letter. Once the student approves the student award letter and submits it to the financial aid director, the processed loan package is ready to be enacted.

Loan disbursement is the responsibility of SMAT's business office.

Student and parent loans must be “multiple disbursed,” meaning there will be two equal payments during each academic year. The disbursement of all financial aid will comply with current federal or other awarding agency’s regulations. All aid will be disbursed according to approval granted on the student award letter; however, if, for some reason, a student decides to cancel or revise the loan package, a “Financial Aid Revision Request” form (available at the business office) must be given to the business office at least 14 days before the payment start date.

A student or parent Plus loan shall be disbursed no later than 90-days after the beginning of each payment period providing all other requirements have been met.

Federal loans may be denied if a student is in loan default status, owes a Title IV refund, is not creditworthy, has already received the maximum grade-level loan amounts for the academic year, or has already received the total aggregate loan amount(s) permissible as an undergraduate student. In some cases, the denial can be reversed if remedial action is put into place such as repaying any overpayment, etc.

A student may request a review of special circumstances or the financial aid director may determine, after reviewing the student's financial information, that the student should be afforded special consideration. A request may also come from the US Department of Education (DOE) indicating a student's application information requires further verification. Aid will not be disbursed until the issue(s) which triggered the request is satisfactorily corrected. The financial aid director will request the student or parent to file a written explanation describing the situation or special circumstances. Official documents, such as court orders or other evidence including receipts, bills, tax transcripts, etc. will be required. The financial aid director must document the decision including the facts on which the conclusion was based along with the action to be taken. The student's request or written explanation, along with supporting documentation and the decision of the financial aid director, will be filed in the student's

financial aid file. Students, who feel their request for review of special circumstances was not properly processed, have the right to appeal such decision to the president of SMAT. A form, "Application for Review of Special Conditions," is available in the financial aid director's office.

If none of the above issues are pertinent but the loan application has still been rejected, students and/or parents will have an opportunity to correct any erroneous or misleading information so that eligibility may be determined. Comments will appear on the SAR explaining the reason(s) for the application's rejection along with outlining the action(s) needed to correct the information. The financial aid director will review the comments and will assist the applicant in making the corrections.

For students who enter into an agreement for a Title IV loan, the DOE requires that certain information be submitted to the National Student Loan Data System. The information will be accessible to guarantee agencies, lenders and other schools determined to be authorized users of the data system.

Federal Pell Grant

Federal Pell Grants are limited to students with financial need, who have not earned their first bachelor's degree or who are not enrolled in certain post-baccalaureate programs, through participating institutions. A Pell Grant is generally considered to be the foundation of a student's financial aid package, to which other forms of aid are added. The Federal Pell Grant program is sponsored by the United States Department of Education which determines the student's financial need. The U.S. Department of Education uses a standard formula to evaluate financial information reported on the Free Application for Federal Student Aid (FAFSA) for determining the student's expected family contribution (EFC). Pell is gift aid and does not need to be paid back.

(Note: the Pell Grant is not available to graduate students who have previously completed an academic degree program.)

SMAT's AMT program operates a clock-hour program that consists of two 26-week, 950-hour academic years, compiled into one 12-month calendar year. The first academic year begins in late August and runs through late February, while the second academic year begins immediately following year one and continues until late August. Under current DOE policy, undergraduate students have the opportunity to receive at least a partial Pell Grant in both academic years, provided they continue to meet the progress-to-completion requirements. However, since only one Pell Grant is available for each award year, the FAFSA for each award year (federally defined as July 1 - June 30) will be used to determine available Pell.

Disbursement of Pell Grant money will be in four equal amounts that align with the tuition installment and other federal financial aid disbursement dates. Each disbursement will be applied directly to the recipient student's account for the purpose of paying tuition, fees and FAFSA calculated personal expenses.

Payments for a partial-year student will be calculated using a DOE pre-defined formula and payment shall be the lesser value of either the hour or week calculation. The adjusted payment will be made for any student who transfers into a SMAT program during the year; however, a transfer student's remaining Pell eligibility at SMAT will be reduced if the student received Pell funds for the same award year while attending another school. To assess a transfer student's eligibility for a Pell award, SMAT will use the assumption method for calculating earned clock-hours to match SMAT's requirements. A student who attends 60% or more of an academic year (570 hours/15.6 weeks) shall earn his/her total calculated Pell award.

If a student completely withdraws from the program before meeting the above requirement or does not successfully complete the course load, s/he must return any unearned Pell grant award

to the Department of Education. (See *Return or Refund of Title IV Funds* under the *General Student Refund Policy* section of this catalog.) Annual limits for distribution of Federal Financial aid is limited to the first and second year amounts regardless of total years of financial aid previously distributed at another institution.

Students wishing to use the available balance of their federal financial aid, including the Pell Grant, for other educationally related expenses (which may include test fees and some personal expenses) after tuition and fees have been satisfied, may do so by making their wishes known on the disbursement letter which will accompany each payment period's disbursement. This choice may be changed at any time by communicating with the finance director and by signing a new disbursement letter indicating the new choice.

Federal Direct Loans – Subsidized and Unsubsidized

If, after the Pell Grant has been disbursed, an under-graduate student has a need for additional tuition assistance, there are several self-help options in the form of federal student loans. The Federal Direct Subsidized Loan is usually the next financial avenue for a qualifying student. This loan is drawn from the U. S. Treasury with interest rates set by law. The school, not the Department of Education, determines the amount a student can borrow, which may not exceed financial need. The federal government subsidizes the interest, origination fee and principle of the loan while the student is still in school, meaning no loan payments are required until six months (grace period) following graduation. After this time, a regular loan repayment schedule will go into effect.

The Federal government also offers a Federal Direct Unsubsidized Loan which requires repayment of interest to begin 60 days following issue of the loan with principle payments required following graduation. This loan is not need-based and usually offers higher limits to the amount of funds available.

Here is a quick overview of Direct Unsubsidized Loans:

- Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.
- Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.
- You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.
- If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Both federal direct loans are available to students who are attending at least half-time. The unsubsidized loan may be used to cover the EFC (expected family contribution) amount, if desired.

Federal Direct PLUS Loans

There is yet one more federal option for loans available through SMAT, which is the Direct PLUS (Parents of Undergraduate Students) Loan. This loan can be taken out by parents of dependent students and is not based upon need. Repayment of the PLUS loan begins 60-days following the loan origination.

Veterans Benefits

The School of Missionary Aviation Technology is authorized by the U.S. Department of Veterans Affairs to offer eligible veterans student assistance through the following:

Chapter 30–Montgomery GI Bill® (MGIB)

Chapter 33–Post 9/11 GI Bill®

Chapter 35–Survivors’ and Dependents’ Educational Assistance Program

Chapter 1606–Montgomery GI Bill® / Selected Reserves, (MGIB-SR)

Chapter 1607—Reserve Educational Assistance Program, (REAP)

Students who qualify for assistance should contact the U.S. Department of Veterans Affairs at (888) 442-4551 to determine available VA benefits. Once a benefit package has been determined, contact SMAT's Finance Director who will assist in applying for VA education benefits.

Other Financial Aid

There is a wide variety of scholarship monies available for students; however, applying for and securing any scholarship money, which will require persistent and diligent pursuit, is the sole responsibility of the student. Any money received from this effort must be reported to the business office so the student's aid package, if any, can be adjusted accordingly.

Sponsoring churches or other organizations are a great source of not only financial assistance but also in serving as an invaluable partner as your mission career goes forward. Students are encouraged to seek this partnership with their home congregation and any other group with whom they may have connections.

More information is available on the SMAT website <http://www.smat.edu/financial-aid-scholarships/>.

Withdrawal or Termination³²

If a student desires to withdraw from the aviation maintenance technology program or the aviation flight training program, a termination notice, which specifies the official date of termination, must be given to the finance director and the appropriate program director. The date of determination, which is used to calculate a refund, if any, is the date the student gives written or verbal notice of withdrawal to the institution or the date the institution terminates the student by applying the institution's attendance, conduct, or Satisfactory Academic

Progress Policy.

Students who withdraw from the program will receive a grade of 0% in each class interrupted by the withdrawal. All interrupted classes must be repeated upon possible readmission to the school.

Official Withdrawal

A student must contact the Program Director and the President/CEO of the school (verbally or in writing) to withdraw from a program of study.

For tuition refunds and financial aid refunds, the date of determination is the date the student notifies the Administration s/he is withdrawing. The date of withdrawal is the last day the student was in attendance.

Unofficial Withdrawal

- Occurs when a student leaves the school without notice
- When the school administration requires the student to withdraw due to unresolved behavior and/or academic/attendance issues

The student's last date of attendance or participation in any academic activity will be the date used to calculate the Return of Title IV Funds.

General Student Refund Policy

The tuition and fees paid by an applicant shall be refunded in full if the applicant is rejected by the school or is unable to obtain an international student visa before enrollment. If the school cancels a program subsequent to a student's enrollment, the school shall refund all tuition and fees. The application fee, of not more than \$25.00, will be retained by the school. If an accepted applicant cancels his or her enrollment prior to the start of scheduled classes or never attends class (no-show), SMAT will refund all monies paid less the \$25 application fee and if applicable, any incurred expenses as stated in the paragraph below.

Specific Refund Policy – Maintenance and Flight Training Enrollment³³

Upon entering a SMAT program, the student becomes financially obligated for the full cost of the program; however, as the result of a possible withdrawal or termination, the student may be eligible for a refund in accordance with the SMAT refund policy and formula calculations. A refund of Title IV federal funds will be calculated and applied if the student withdraws from the program before the 60-percent-point-in-time (60%) of the program enrollment period. Such student may also receive a refund of non-federal funding sources through SMAT's refund policy. Students not receiving federal aid will have their refund calculated using SMAT's refund policy.

If the student has prepaid funds in a student account with the school, these funds will be returned to the student within 30 calendar days of the student's last day of attendance according to the following refund policy:

- a. If a student withdraws or has enrollment terminated within the first 5 class days (40 clock hours) into the training program, SMAT will retain \$1,000. Any amount greater than \$1,000 in the student's account will be refunded in full.

- b. If a student withdraws or has enrollment terminated after the first 5 days (40 clock hours) and prior to 60% point-in-time of the current program enrollment period, a student will receive a pro-rata refund equal to 90% of the unearned hours unattended in the period. SMAT will retain 10% of the unearned tuition for the program enrollment or \$1,000, whichever is less.
- c. If a student withdraws after 60% point-in-time of the full program enrollment period, the institution will retain the remaining full program tuition amount or \$5,000, whichever is less.
- d. All refunds as a result of official or unofficial withdrawal will be calculated using the withdrawal date (last date of attendance), and paid to the student within 30 calendar days of the last day of attendance.

Other Incurred Expenses

All incurred costs, such as books, supplies, equipment, rentals and any similar charges that may be included in the cost of attendance will be deducted from the student's account prior to computing a refund. Such charges are not subject to the refund computation but are limited to those materials that are distributed and attributable to the program enrollment period for which the student is responsible.

Aviation Maintenance Technology Program Student Refund Calculation Form 2022-2023					
1	Date of Determination			1/12/2023	
	School of Missionary Aviation Technology				
	84 E. Sprague Rd.				
	Ionia, MI 48846				
	P. 616.527.4160 F. 616.527.4180				
	Note: The following refund computation reflects the pro-rata refund policy for AMT students				
2	Name of Student	Ima Student			
	Program Start Date			8/26/2022	
	Program Scheduled End Date			8/21/2023	
3	Date of Withdrawal or Termination			1/12/2023	
4	Tuition and Lab Fees for program enrollment period			\$ 27,000.00	
5	Program Enrollment Hours Scheduled			1900	
6	Earned Hours Attended			280	14.74%
7	Unearned Hours Unattended			1620	85.26%
	(through end of current financial obligation period)				
8	Amount owed for earned hours attended			\$ 3,978.95	
9	Pro-rata amount owed for unearned hours unattended (see note)			\$ 1,000.00	
10	Calculated tuition and fees owed through last date of attendance			\$ 4,978.95	
	(line 8 + line 9)				
11	Total amount non-refundable items			\$ 25.00	
12	Total owed by student			\$ 5,003.95	
13	Total amount received from student through withdrawal date			\$ 500.00	
14	Total Student refund or (amount owed to SMAT)			\$ (4,503.95)	
15	<input type="checkbox"/> Method of Refund:	<input type="checkbox"/>	Check to student	Check #	
	<input type="checkbox"/>	<input type="checkbox"/>	Refund to loan program	Refund to credit card	
	<input type="checkbox"/>	<input type="checkbox"/>	Refund to Title IV program		
	Notes				
	Date of Refund				
*other incurred expense could include books, used supplies received, etc.					

Aviation Flight Training Program Student Refund Calculation Form 2022-2023					
1	Date of Determination				12/23/2022
	School of Missionary Aviation Technology				
	84 E. Sprague Rd.				
	Ionia, MI 48846				
	P. 616.527.4160 F. 616.527.4180				
	Note: The following refund computation reflects the pro-rated refund policy for flight students as stated in the catalog under the section entitled Specific Refund Policy after 5 days (40 clock hours) following the start of class				
2	Name of Student	Ima Student			
	Program Start Date				8/26/2022
	Program Scheduled End Date				8/21/2023
3	Date of Withdrawal or Termination (LDA)				12/23/2022
4	Total Tuition and Fees for program enrollment period				\$62,000.00
Flight/Ground Instruction Hours Earned					
	Plane	Cost/hr		Earned	Total cost
5	Ground School	\$ 15.00		185	\$ 2,775.00
6	Cessna 172	\$ 125.00		67.8	\$ 8,475.00
	Complex	\$ 150.00		0	\$ -
	Cessna 206	\$ 215.00		16	\$ 3,440.00
	Simulator	\$ 25.00		0	\$ -
7	Dual	\$ 55.00		61.4	\$ 3,377.00
8	Amount owed for earned hours attended				\$ 18,067.00
9	*Additional fees for goods or services received				\$ 625.00
10	Pro-rata amount owed for unearned hours unattended (see note)				\$ 1,000.00
11	Total owed by student (Sum of items 8-10)				\$ 19,692.00
12	Total amount received from student through last date attended				\$ 27,492.50
13	Total Student refund or (amount owed to SMAT) (Item 13 minus 12)				\$ 7,800.50
14	Method of Refund:	<input checked="" type="checkbox"/>	Check to student	Check #	
	<input type="checkbox"/> Refund to loan program	<input type="checkbox"/>	Refund to credit card		
	<input type="checkbox"/> Refund to Title IV program				
	<input type="checkbox"/> Other	Excludes second FSA disbursement			
15	Date of Refund				
* See attached worksheet for additional fees					

Federal Financial Aid Refunds – Return of Title IV Calculation

A student recipient of Federal Title IV funds (i.e., Federal Pell, Direct or PLUS loans) who withdraws from the school before completing 60% of the required clock hours in each applicable period of enrollment is subject to the Return of Title IV Calculation to determine the percentage of Title IV funds required to be returned to the federal government. The Return of Title IV calculation is a federally mandated formula to determine how much federal funding was “earned” up to the time of withdrawal.

The total amount to be returned to the federal government will be calculated from the date the student officially withdrew from classes or, in the case of an unofficial withdrawal, the last date s/he was involved in an academically related activity. An official withdrawal occurs when a student follows the published process for withdrawing from the school prior to the end of the program.

To determine the amount of aid the student earned up to the time of withdrawal, School of Missionary Aviation Technology’s Office of Financial Aid will determine the percentage of clock hours attended for the affected financial aid period of enrollment. The percentage used to determine the return of Title IV funds is equal to the number of clock hours scheduled to have been completed as of the withdrawal date, divided by the total clock hours in the period of enrollment. The resulting percentage is then used along with any school costs and total federal funds received (funds that were disbursed directly to your school student account and possibly refunded to you) or that the student was eligible to receive, to determine the amount of aid that s/he is allowed to keep.

For example, a student withdraws at 280 scheduled clock hours. The total clock hours in the period of enrollment is 1900. The scheduled clock hours are divided by the total clock hours to determine the percentage of the period completed by the student: $280/1900 = 14.7\%$.

The Title IV funds that were disbursed in excess of the earned amount must be returned to the federal government by SMAT and/or the student. The amount to be returned by SMAT is the lesser of the amount of unearned Title IV aid or the amount of unearned institutional charges.

The amount of Title IV aid that a student may have to return will be determined by the institutional costs, refunds the student might have received for non-school expenses and the funds that must be returned to the government. If the student received a refund from financial aid which was to be used for education-related personal expenses or housing expenses, s/he may be required to return a portion of Federal grant funds exceeding \$50. This portion represents funds that were intended to pay the student's education-related expenses through the end of period of enrollment. Earned and unearned student loan funds are repaid to the loan holder according to the terms of the promissory note.

Any unearned Title IV aid must be returned to the federal government within 45 days of the date of the determination of withdrawal. School of Missionary Aviation Technology's Office of Financial Aid will notify the student with instructions on how to proceed if s/he is required to return funds to the government.

Funds that are returned to the federal government are used to reduce the outstanding balances in individual federal programs. Financial aid returned by the student and/or her/his parent or the school must be allocated in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Direct Parent Loan (PLUS)
- Federal Pell Grant

Any remaining unearned funds after the Return of Title IV Aid calculation is completed and processed are then used to repay School of Missionary Aviation Technology's funds, state funds, other private sources, and the student, in proportion to the amount received from each non-federal source, as long as there

was no unpaid balance at the time of withdrawal. All aid sources are repaid before any funds are returned to the student.

A student may be eligible for a post-withdrawal disbursement if, prior to withdrawing, the student earned more federal financial aid than was disbursed. A post-withdrawal disbursement of Title IV grant funds will be processed without consent from the student, up to the amount of current outstanding institutional charges. All other post-withdrawal disbursements require the student's or parent's authorization before funds will be disbursed to the student.

A post-withdrawal eligibility notice will be sent out to the student no later than 30 days after the date of determination that the student withdrew. The signed, original document must be returned to SMAT within 14 days of notification. A student may choose to decline some or all of these Title IV funds.

School of Missionary Aviation Technology may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition and fees. However, the school must obtain the student's or parent's authorization to use the post-withdrawal grant disbursement for all other school charges. If the student/parent does not give his/her permission, the student will be offered the funds. It may be in the student's best interest to allow the school to keep the funds to reduce the student's outstanding balance at the school.

It is also important to understand that accepting a post-withdrawal disbursement of student loan funds will increase a student's overall student loan debt that must be repaid under the terms of the Master Promissory Note. Additionally, accepting the disbursement of grant funds for non-educational expenses will reduce the remaining amount of grant funds available should the student continue his/her education at a later time. Any funds remaining after outstanding institutional charges have been paid in full will be refunded to the student within 14 days of the credit balance occurring on the student's account.

ACADEMIC PROGRAMS

AVIATION MAINTENANCE TECHNOLOGY (AMT)

Program Information³⁴

The School of Missionary Aviation Technology offers a one-year³⁵ FAA approved Part 147 Aviation Maintenance Technology (AMT) program. This course of study consists of a 40-hour per week (1900 clock-hour) program³⁶ that satisfies the FAA's training requirements for issuance of authorization to take the Airframe and Powerplant mechanics certificate.³⁷ To qualify for certification as an FAA A&P mechanic, students will be required to take FAA examinations. Certificates of Completion for Airframe and Powerplant are issued by SMAT at the conclusion of each module, after which the student is eligible to take the necessary certification examinations. Each examination includes a written as well as an oral and practical exam. It is the student's responsibility to schedule the various exams with the designated examiners.

At this time, SMAT is limited to enrolling a maximum number of 30 students according to the Aviation Maintenance Technician School Certificate and Ratings application approved by the FAA. SMAT maintains a maximum 25:1 student to instructor/lab assistant ratio during lab times.³⁸

Graduation Requirements³⁹

A diploma will be issued to each student who meets the following requirements, which are described in detail in other sections of this catalog:

1. Compliance with SMAT Standards of Academic Performance and Program Completion Standards.
2. Satisfactory completion of FAA standards for written, oral and practical examinations in the General, Airframe and Powerplant modules. Upon satisfactory completion of all course work, the student is also issued a Certificate of Completion, which qualifies the student to take all FAA tests for certification as an Airframe and Powerplant

mechanic. Previous training and credit toward FAA certification must be documented and approved by the maintenance school director in order to be transferred into SMAT's certificate.

3. Completion of the FAA mandated requirements of 1900 hours of instruction for the AMT program.

Attendance Policy⁴⁰

All students are required to be in attendance from 7:00 AM to 3:30 PM each day class is scheduled.

Minimum Standard

There is no distinction between an excused and unexcused absence. The student is expected to notify the maintenance school director when not in attendance and all time must be made up. A student will be automatically withdrawn from the course if missing 8 consecutive days of class without proper notification. Tardiness and early departures will be treated the same as an absence and will have to be made up.

Tracking

The FAA mandates accurate record keeping in order to satisfy the required 1900 hours of attendance. Attendance is tracked in every class period by the instructor. Any and all time missed by the student must be made up in order to account for 100% of the cumulative course hours. Attendance records are maintained by the maintenance school director and are available to students. If a student does not agree with any of the attendance data, a written appeal must be submitted to the maintenance school director within one week of the course completion. If an appeal is not made within this time period, the data becomes part of the student's permanent record.

Attendance Probation

If a student does not have cumulative attendance of at least 90% by the end of an evaluation period, such student will be placed on attendance probation for the next course. The student must meet with the maintenance school director and abide by the terms outlined in the attendance probation notice. At the end of the

course during which the student is on attendance probation, progress toward meeting the 90% cumulative attendance requirement must be met. Failure to do so may result in termination from the program.

Missed Instructional Time⁴⁴

It is recognized that due to circumstances sometimes beyond control, students will miss class or lab time. However, it is required that all time missed in each subject must be made up in order to achieve the overall total of 1900 hours. Missed time will be recorded and required to be made up in 15-minute blocks. For instance, a student who misses 1 to 15 minutes will be required to make up a full 15 minutes; a student missing 16 to 30 minutes will be required to make up 30 minutes and so on. All make-up work must be related to the subject area missed and completed within ten days of course completion or the student will be placed on attendance probation.

Scheduling Make-up Time

It is solely the student's responsibility to schedule make-up time by utilizing one or more of the following options:

1. On a scheduled school day, up to 2 hours after school may be used for make-up time. Time earlier in the morning or later in the evening may be available by appointment only.
2. Make-up time may be scheduled on a Saturday by appointment only when an instructor is scheduled or willing to be present.
3. Other times may be available but an appointment must be made with the maintenance school instructors.

Cost of Make-up-Time

There will normally be a five-dollar (\$5.00) per hour fee for each hour, or fraction thereof, to be made up. This cost can only be waived by the authority of the maintenance training program director under certain pre-arranged circumstances.

Dismissal

Any student dismissed for attendance related reasons, i.e. consecutive absences, failure to maintain the 90% cumulative attendance requirement, excessive tardiness or early departures, or failure to meet the terms of attendance probation, may restart classes in the next module only with the maintenance school director's written authorization

Grading Policy⁴²

Grade Scale

Students will be given a percentage and letter grade for each assignment, lab, quiz, test, final exam, and final course grade according to the following scale:

90 - 100	A
80 - 89	B
70 - 79	C
60 - 69	D
Below 60	F
Incomplete	I

Grading Criteria for Quizzes, Unit Tests, and Final Exams

Grades will be given on each quiz, unit test and final course exam according to the above grade scale.

A minimum grade of 70% is necessary on all required unit tests as well as on all final course exams. If a student fails to meet the 70% minimum standard, they must receive additional instruction in that subject area and then retake the test until a passing grade is received. After the student has passed a retake test, a grade of 70% will be recorded in the official grade record regardless of the student's score on the retake test.

Grading Criteria for Aviation Maintenance Lab/Shop Projects

Level 1 assignments consist of the worksheets and daily assignments that accompany Level 1 curriculum subject areas. Each is given a percentage grade based on the number of correctly answered questions and a minimum grade of 70% is required to pass. If 70% is not achieved on the first attempt, the student must receive further instruction and redo the lab project. The maximum grade that will be given for a redone lab is 70%.

Level 2 and 3 assignments consist of the lab/practical projects that accompany Level 2 and 3 curriculum subject areas. Each will be graded on the six criteria listed below:

- use of proper reference materials
- work performed according to specifications
- proper selection and use of tools
- quality of workmanship
- proper cleanup of area, tools and equipment
- observation of safe operating practices

Each criterion will be graded on a 0 – 4 performance scale as follows:

- **4** a level where no improvement is necessary
- **3** a level where minor improvement could be expected
- **2** a normal student level where improvement can be made
- **1** minimum acceptable level where improvement can be made
- **0** below the minimum acceptable level where further instruction is required and the task must be repeated

The scores given for each criterion are averaged together and a percentage grade is assigned to the lab based on the Lab/Practical Grade Conversion Table on the following page.

Lab/Practical Project Grade Conversion Table

Points	Percentage	Letter	
4.0	100	A	
3.9	99		
3.8	98		
3.7	97		
3.6	96		
3.5	95		
3.4	94		
3.3	93		
3.2	92		
3.1	91		
3.0	90		
2.9	89		B
2.8	88		
2.7	87		
2.6	86		
2.5	85		
2.4	84		
2.3	83		
2.2	82		
2.1	81		
2.0	80		

Points	Percentage	Letter
1.9	79	C
1.8	78	
1.7	77	
1.6	76	
1.5	75	
1.4	74	
1.3	73	
1.2	72	
1.1	71	
1.0	70	
0.9	69	
0.8	68	
0.7	67	
0.6	66	
0.5	65	
0.4	64	
0.3	63	
0.2	62	
0.1	61	
0.1	60	
0.0	≤ 59	F

A minimum of a **1** must be given for all six criteria for a student to pass the project. If a student receives a **0** in any area, the lab will be considered incomplete until the lab is redone with a satisfactory result. The maximum score that will be given in that area for the retaken lab is a **1**.

Grading Criteria for Aviation Maintenance Lab/Shop Projects

Final grades will be determined as follows:

- 30% value on tests and quizzes
- 30% value on daily work, including lab/shop projects
- 40% value on final exam

A final grade of 70% or better is passing.

The student must meet minimum academic achievement and attendance criterion to successfully complete a course.

Satisfactory Academic Progress Policy⁴³

Federal regulations require that in order for a student to be eligible for financial aid, the student must earn Satisfactory Academic Progress (SAP) toward the completion of a certificate program. All students, regardless of Title IV funding are subject to the SAP Policy. SAP, for the purpose of Title IV funding and reporting, is evaluated at the mid-point and end of each Title IV academic year (the end of February and end of August) for which a student is enrolled.

Satisfactory Academic Progress Standards

Qualitative Requirements: {Concerning cumulative Grade Point Average (GPA)}

All courses within a training module must be completed with a C (70%) or better grade. A student's academic average is continually reviewed to determine qualitative progress. Upon completion of all courses within a module with individual course completion grades of 70% or better, the student will be authorized to take the FAA written, oral and practical exams relevant to that particular module. An additional 20 instructional days from the last date of the module are allowed for module completion. Students who

withdraw from the program will receive a grade of I (Incomplete) in each class interrupted by the withdrawal. All interrupted classes must be repeated upon readmission to SMAT.

Quantitative Requirements: {Concerning the rate at which courses are successfully completed}

During the course of study, a student is required to make quantitative progress (attendance) toward program completion. To be making quantitative progress a student must complete at least 85% of the required cumulative clock hours for the timeframe being evaluated. A student must complete 100% of the course attendance requirements in order to receive a certificate of completion for any given academic training module. Students must complete 100% of the program attendance requirements prior to graduation in order to receive a diploma.

Criteria for Successfully Completing a Course: Grades of 70% or higher are considered passing and meet the criteria for successfully completing a course. Grades of D, F, & I do not meet the criteria for successfully completing a course and must be considered attempted credits. Any clock hours missed must be made up on the student's own time.

Incompletes: An incomplete is considered an attempted credit until the student has met the criteria for successfully completing the course. It is the student's responsibility to notify the Program Director of the updated grade so that the credits can be correctly calculated for SAP.

Withdrawal: If a student withdraws from a course before the end of the course, the course will not be included in attempted clock hours.

Repeated Courses: A student may receive federal aid for a repeated course as long as s/he has not previously passed

the course. Once a student passes a course, s/he is eligible for only one further retake, regardless of the grade that s/he receives in that retake. Credits received for both an original and a repeated course are considered attempted credits, but only the credits from the course with the higher grade are considered successfully completed.

Period of Enrollment: The enrollment period for each program, Aviation Maintenance Training and Aviation Flight Training, is defined as the 12-month period of time with start and end dates as identified in the applicable student catalog. The entire 12-month period of enrollment (including Fall, Winter, Spring and Summer courses) counts toward SAP, including periods of enrollment when a student doesn't receive Title IV aid. Noncredit remedial courses are not offered during program enrollment periods. Changes in enrollment by a student from one program to another may be made with the approval of administration only during the first 5 days (40 clock hours) of the training program. No student may be enrolled in more than one program during any given enrollment period.

Evaluation Periods

Financial Aid Purposes:

A Title IV Academic Year is defined as 950 clock hours and at least 26 weeks. There are two (2) Title IV Academic Years in one SMAT Program Year. Satisfactory Academic Progress for financial aid purposes will be evaluated at the half-way point (50%) and end of each Title IV Academic Year.

Academic Purposes:

Satisfactory Academic Progress will be evaluated at the midway point (50%) and end of each training module as defined in each program. Progress evaluation intervals must be no longer than 25% of the program. The program

director may conduct academic and attendance evaluations more often at his/her discretion.

Academic and Attendance Warning and Recovery plan

If a student fails to meet the cumulative 70% grade average (qualitative progress) or cumulative 85% attendance (quantitative progress), or both, for any evaluation period, he or she will be placed on a maximum 20 academic day warning status, and a recovery plan will be developed and implemented. Failure to complete the recovery plan and/or achieve a 70% grade average or 85% attendance, or both, at the end of the warning period will result in further disciplinary action which may include administrative withdrawal of the student.

The purpose of taking such corrective action is not meant to penalize a student but rather should be viewed as a means to encourage the student by helping to resolve any issues affecting performance at a point in their training which will not hamper course completion.

Students will be notified in writing when they are placed on warning and the steps necessary to be removed from warning status through a recovery plan. Students will also receive attendance or academic counseling from the program director and/or an assigned instructor when they are placed on a warning and recovery plan. The student is eligible for financial aid while on warning.

Students will be notified in writing when they are being administratively withdrawn for unsatisfactory academic progress.

SMAT Maximum Timeframe: If in the extreme case a student does not complete all program requirements within 130% or 68 weeks of the total 52-week program period, they

will be advised of their status with a written notification terminating them from the program.

Financial Aid Maximum Timeframe: Students who need to extend training beyond the regularly scheduled program timeframe as noted above, may be eligible to continue receiving Title IV financial aid for a maximum timeframe of 118% of the total program (61 weeks). Title IV financial aid is not available for the remaining 7 weeks defined in the prior paragraph.

Financial Aid Suspension

A student is placed on Financial Aid Suspension when he or she fails to meet SAP corrective actions from a warning period. During Financial Aid Suspension, a student is not eligible for financial aid. A student on Financial Aid Suspension may have the opportunity to regain eligibility or appeal the suspension.

Financial Aid Suspension Appeals

A student may appeal a Financial Aid Suspension if s/he has suffered extenuating circumstances. To appeal, a student must submit to the Academic Appeals Committee, which is comprised of the president/CEO, finance director and program director, a written explanation including:

1. The extenuating circumstances which prevented her/him from achieving SAP.
2. How the student's situation has changed to allow the student to achieve SAP at the next evaluation.
3. An academic plan on how the student will regain eligibility within a reasonable time period.

All appeals must be submitted to the Academic Appeals Committee by the deadline indicated in the suspension

letter received by the student. The Academic Appeals Committee will then determine the student's academic status and financial aid eligibility. If the student is granted financial aid eligibility, he must meet the conditions outlined by the Academic Appeals Committee for the eligibility to continue.

Financial Aid Probation

If a student placed on Financial Aid Suspension has been granted both re-admission and financial aid eligibility by the Academic Appeals Committee, the student is placed on Financial Aid Probation until SAP is met. If SAP is not met at the end of the probation period, the student will be placed on Financial Aid Suspension without the opportunity to appeal.

Regaining Eligibility

Withdrawals: If a student completely withdraws from SMAT and has received federal financial aid for the training module from which s/he withdraws, the student must be readmitted and be meeting SAP before s/he will be eligible for financial aid in any subsequent training modules. If Title IV funds have been disbursed prior to the withdrawal date, the student will be responsible to repay all or a portion of those funds to SMAT, the amount of which will be determined after a federal return of funds calculation has been completed.

Inadequate SAP: If a student is denied financial aid because of SAP, s/he will not be eligible for any type of federal or state financial aid until SAP is achieved. To regain financial aid eligibility, the student may complete the necessary coursework to satisfy the qualitative and/or quantitative requirements of SAP by continuing at SMAT at his/her own expense.

Once financial aid eligibility is reinstated for a student on Financial Aid Suspension, financial aid will be awarded based upon the availability of funds and the student's financial need. A student who has financial aid eligibility reinstated because he transferred in credits may be admitted under the status of Financial Aid Probation.

Transfer Credits

SMAT accepts up to 1150 clock hours of transfer credits from approved educational institutions whose training is consistent with FAA Part 147 training standards. Transfer credits count toward cumulative GPA and Financial Aid Maximum Timeframe.

Program Completion Standards

Successful completion of the AMT program requires the student to satisfy the following requirements:

1. Attendance for 1900 clock hours of classroom and laboratory instruction.
2. Completion of all program training courses with individual grades of 70% or better.

During the course of study, a student is required to make quantitative progress toward program completion. To be making satisfactory academic progress a student must complete 100% of the required hours for each of the three scheduled modules. Students must also complete all course attendance requirements prior to graduation in order to receive a diploma. At the end of each training module, students will be advised of their status toward program completion. This report will include training modules and program hours completed. For a student receiving federal financial aid, the minimum standard for maintaining full-time status is 24 program-hours per week.

SMAT's ultimate goal is to help each student experience success

as they progress through the stages of training. If, within 20 instructional days of the completion of the training modules, i.e. General, Airframe and Powerplant or the specific Title IV payment period, the student has not maintained the minimum required grade of **C** (70%) in any course and/or has not met the attendance requirements to that point, they will be placed on academic and/or attendance probation. If a Title IV funded student fails to make satisfactory academic progress, they may no longer be eligible for Title IV financial aid. A student may, however, appeal the determination of unsatisfactory progress as set forth in the “Dismissal Appeals Process” section of this catalog.

The purpose of taking such corrective action is not meant to penalize a student but rather should be viewed as a means to encourage the student by helping to resolve any issues affecting performance at a point in their training which will not hamper course completion.

Students may also be terminated from the program for failure to attend classes for a period of 8 or more consecutive instructional days without prior approval or special arrangements.

Following termination, any refunds of tuition or fees will be calculated using the “Specific Refund Policy” with the date of termination determined by the student’s last date of recorded attendance.

FAA Completion Standards

Under FAA Part 147, the following examinations are required for the General, Airframe and Powerplant certifications:

1. Written – with the following grading policy:
 - a. 70 – 100% Passing
 - b. 0 – 69% Failing

Written examinations are administered by third party testing facilities. Testing locations may be found by going to the

following website: <https://candidate.psiexams.com>

2. Oral – with the following grading policy:
 - a. 70 – 100% Passing
 - b. 0 – 69% Failing

This is an objective examination administered verbally by an FAA Designated Examiner from a list of FAA approved questions.

3. Practical – a hands-on project performed on an aircraft or aircraft component. The FAA Designated Examiner will require the student to examine the aircraft or aircraft component for air-worthiness and, if deemed necessary, execute any required work on the project which will return the designated aircraft or aircraft component to air-worthiness. Successful completion will be determined by the examiner.
4. Students must report certification test results to SMAT's administrative office.

Placement⁴⁴

Since the primary purpose of the School of Missionary Aviation Technology is to prepare men and women for an active life of Christian service in missionary aviation, students are exposed to many opportunities among various mission agencies. Representatives of these agencies present their ministries at regularly scheduled mission conferences as well as speaking to each group of students individually.

PATH TO MISSION AVIATION

SPIRITUAL

Actively pursue a growing, personal relationship with Jesus Christ.

Develop Godly character traits through regular Bible study.

Learn about missions.

SKILLS – PILOT

Obtain your ratings:

- Commercial certificate with instrument rating
- Airframe and powerplant certificates (highly recommended)
- High Performance Single Engine (HPSE) endorsement
- Tailwheel endorsement*
- 400-500 flight hours*

SKILLS – AMT

Obtain your maintenance training and experience:

- Airframe and powerplant certificates
- Two years of experience*

* Varies with the organization.

SCHOOL

Complete your academic preparation.

Some mission organizations require Bible and missions training.*

Select a mission organization that is a good fit for you.

SUPPORT

Pass a technical evaluation and be administratively accepted by a mission organization.

Attend your organization's orientation program.

Raise your prayer and financial support.

Reduce your debt to a level acceptable to your mission organization.*

SERVE

Attend your organization's advanced flight or maintenance training.

Attend language school.

Move to your country of ministry.

Complete a field checkout so you can fly in your specific area.

www.iamanet.org

PILOT

KNOWLEDGE, SKILLS, AND ATTRIBUTES

<p>KNOWLEDGE OF</p> <ul style="list-style-type: none"> • Self • Aircraft • Team • Physical Environment • Regulatory Environment • Risk • Mission <p>SKILLS</p> <p>AIRCRAFT HANDLING</p> <ul style="list-style-type: none"> • Emergency Procedures • Use of Checklist • Climb, Departure & Level Off • Arrival & Pattern • Final Approach • Tolerances • Scan Inside/Outside • Smoothness • Coordination • Navigation 	<p>AIRMANSHIP</p> <ul style="list-style-type: none"> • Planning • Task Management • Situational Awareness • Resource Management • Risk Management • Aeronautical Decision Making • PIC Mentality <p>ATTRIBUTES</p> <p>HUMAN FACTORS</p> <ul style="list-style-type: none"> • Judgment • Professionalism 	<ul style="list-style-type: none"> • Safety Conscious • Absence of Hazardous Attitudes • Aptitude for Learning • Adaptability • Self Confidence • Attitude <p>ADDITIONAL FACTORS</p> <ul style="list-style-type: none"> • Reception of Instruction • Self Assessment • Rate of Progress • Consistency
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MAINTENANCE TECHNICIAN

<p>KNOWLEDGE & SKILLS</p> <ul style="list-style-type: none"> • Troubleshooting • Knowledge & Use of Tools • Inspection • Reciprocating Engine • Turbine Engine • Engine Accessory Systems • Fuel Systems • Electrical • Sheet Metal • Computer <p>ATTRIBUTES</p> <ul style="list-style-type: none"> • Interpersonal Skills • Mechanical Aptitude • Initiative • Teachable 	<ul style="list-style-type: none"> • Hazardous Attitudes • Inquisitive/Curious • Aptitude for Learning • Assertiveness • Self-confidence • Integrity • Recognizes & Functions within Personal Limits • Judgment • Adaptability • Observant • Attention to Detail • Productive • Stress Management • Team Member
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For complete lists, as well as definitions and attribute summaries, please visit:
www.iamanet.org/content/wdt

International Association of Missionary Aviation

Local aviation businesses also work with SMAT in offering employment to graduates of its programs. Although placement is

not guaranteed, SMAT staff are very familiar with a large variety of training related employment opportunities as well as current needs on the mission field. SMAT staff will work with students in guiding them toward finding employment or active ministry service.

2022 – 2023 Academic Calendar (AMT & Flight)⁴⁵

Student Orientation	August 26
First Day of Classes	August 29
Labor Day (No Class)	September 5
Thanksgiving	November 24-25
Christmas Break	Dec 22-Jan 2
Classes Resume	January 3
Faculty In-service (no Class)	February 24
Good Friday (No Class)	April 7
Memorial Day (No Class)	May 29
Independence Day (No Class)	July 3-4
EAA Airventure 2019 (No Class)	July 27-28
Last Day of Classes	August 21
Graduation	August 21

AVIATION FLIGHT TRAINING (AFT)

Program Information⁴⁶

The School of Missionary Aviation Technology offers an FAA approved Flight Program of study allowing its students the opportunity to graduate with FAA certification in several areas of flight experience. Upon program completion, the following certificates may be earned:

Private Pilot, Airplane Single Engine Land
Instrument Rating, Airplane
Commercial Pilot, Airplane Single Engine Land

The flight school is licensed through the Michigan Department of Transportation, Bureau of Aeronautics.

Structure

SMAT's flight training program operates as a structured, full-time school that will require approximately 8 hours of the student's time each day over the course of one year.⁴⁷ Ground school, pilot briefings, individual instruction times and flight instruction will be incorporated into each day. A student/instructor ratio of not more than 4:1 will be maintained.⁴⁸

Curriculum

One of the ways that SMAT effectively prepares its students for missionary service is to place a heavy emphasis on developing discipline, professionalism, precision, and good decision-making abilities in each student. To accomplish this, SMAT's curriculum and the training schedule allow each student the maximum opportunity to develop these crucial skills. The curriculum incorporates scenarios for developing better decision making and focuses more on developing good visual flying skills.

In an effort to provide a more structured environment, SMAT's flight training program begins in late-August of each year and operates on a daily schedule from 8:00 a.m. to 4:30 p.m. Monday through Friday. All new students will be required to start flight training at the August start date or wait to begin their training in August of the following year.

Note: Enrolled students already possessing a Private Pilot Certificate will be subject to an evaluation period and an individual standardization plan as detailed in this catalog.

Graduation Requirements⁴⁹

A diploma will be issued to each flight student who satisfactorily completes all required coursework in accordance with the SMAT flight training program syllabi and FAA standards for private pilot certification, instrument airplane rating, and commercial pilot certificate.⁵⁰

Standards of Academic Performance

FAA standards for each flight course are clearly articulated to all flight students so they have a complete understanding of the practical training standards required for graduation.

Attendance Policy⁵¹

FLIGHT

The student is required to make quantitative progress toward program completion. To be making satisfactory academic progress a student must attend at least 85% of the scheduled class hours on a cumulative basis during each module evaluation period.

GROUND SCHOOL

Minimum contact hour requirements are established by SMAT and are a prerequisite to the issuance of FAA certifications and ratings. As a result, these requirements are diligently enforced. Absences

are considered as excused or unexcused. An excused absence must be documented otherwise an absence is considered unexcused. Regardless of the absence, class work missed must be made up through arrangements with the instructor prior to completion of the class. Three or more absences can lead to failure of the class.

Progress in Flight Training

Students are required to be in school according to the schedule established by their flight instructors. Each flight lesson is graded and documented on the student's record. The flight instructor grades the student for each of the tasks required according to the individual lesson, for the individual training syllabus, based upon the completion standards specified for that lesson. However, the grade given for the overall lesson is not based on a cumulative grade point average for these tasks but is expressed through the lowest grade given on that flight.

SMAT conducts its training under FAA Part 61 and 141 and will adhere to the catalog's published grading policy. The flight instructor and the applicant are responsible to ensure that the applicant meets the standards specified by the FAA practical training standards for the individual certificate or rating sought.

SMAT's ultimate goal is to help each student experience success as they progress through the stages of training. If, within 20 days of the completion of each training module or evaluation period, i.e. Module 1, Module 2, Module 3, and Module 4, the student has not achieved a minimum grade of **C** (70%) in any course and/or has not met the attendance requirements to that point, they will be placed on academic and/or attendance probation. The purpose of taking such corrective action is not meant to penalize a student but rather should be viewed as a means to encourage the student by helping to resolve any issues affecting performance at a point in their training which will not hamper course completion.

Students are required to complete their programs within 150% of their scheduled program length. If in an extreme case a student

does not complete their program within 150% of the scheduled program length, they will be advised of their status with a written notification terminating them from the program.⁵²

Students who do not meet the FAA minimum requirements to pass their ground school exams, stage exams for flight, or written exams will not be eligible to graduate from their course. As such, the student must attend a meeting with their flight instructor and the flight school director in order to decide what corrective action will be necessary in order to resolve the problem. If a resolution is not possible, the flight department will provide the student with a written notice of termination.

Reinstatement into the flight program will require submitting a new application which will be subject to the regular admissions process. In addition, the president/CEO will need to determine completion requirements or remedial course work required for graduation.

Students may also be terminated from the flight program for failure to attend classes for a period of 8 consecutive instructional days without prior arrangement or special permission from the administration.

Progress in Ground School

The flight instructor and the student are responsible to ensure that the applicant meets the standards specified by the FAA Practical Test Standards for the individual certificate or rating sought.

Grading Policy⁵³

The following grading-for-performance standards will be used for all flight instruction:

A (3.0-4.0)

Excellent: Performance at a level where no improvement is necessary for highest grade. Successful outcome constantly assured.

- B** (2.0-2.99)
Superior: Performance at a level where only minor improvements are necessary for highest grade. Successful outcome is highly probable.
- C** (1.0-1.99)
Average: Performance at a typical student level where improvement can obviously be made for a higher grade. Successful outcome is never seriously in doubt.
- D** (0.1-0.99)
Below Average: Performance is below acceptable standards where improvement is necessary to reach grade of typical student in similar situation. Assistance or surveillance by instructor is necessary for safety.
- F** Unsatisfactory: Performance is below acceptable standards where improvement is necessary before credit can be given for the exercise. Successful outcome obviously not achieved.
- I** Incomplete: Exercise not completed due to some problem other than student performance. The flight or specific elements of the flight must be completed before credit can be given.

If any of the elements of a flight lesson are incomplete or unsatisfactory, the lesson is not complete. The final grade should indicate either **I** or **F** as appropriate. Prior to continuing to the next lesson, the elements that were incomplete or unsatisfactory must be completed to the appropriate lesson standard. The instructor will note on the lesson plan the deficient or incomplete elements that need to be completed.

FAA Flight Certification

The following examinations are required for the Private and Commercial pilot certifications and for the instrument rating:

1. Written – with the following grading policy:

- a. 70 – 100% Passing
- b. 0 – 69% Failing

Written examinations are administered by third party testing facilities. Testing locations may be found by going to the following website: <https://candidate.psiexams.com>

2. Oral – with the following grading policy:

- a. 70 – 100% Passing
- b. 0 – 69% Failing

This is an objective examination administered verbally by an FAA Designated Examiner from a list of FAA approved questions.

3. Checkride – the certification candidate must successfully pass a checkride with an FAA designated examiner. Flight maneuvers and procedures must be adequately demonstrated in accordance with FAA standards for each flight rating or pilot certification.
4. Students must report certification test results to SMAT's administrative office.

COURSE LISTINGS

AVIATION MAINTENANCE TECHNOLOGY PROGRAM

General Curriculum

400 Contact Hours Total

AVG 140	Basic Electricity
AVG 141	Aircraft Drawings
AVG 142	Weight and Balance
AVG 143	Fluid Lines and Fittings
AVG 144	Materials and Processes
AVG 145	Ground Operations and Servicing
AVG 146	Cleaning and Corrosion Control
AVG 147	Mathematics
AVG 148	Regulations and Publications
AVG 149	Physics

Airframe Curriculum

750 Contact Hours Total

AVA 150	Sheet Metal & Non-metallic Structures
AVA 151	Aircraft Coverings and Finishes
AVA 152	Welding
AVA 153	Assembly and Rigging
AVA 154	Airframe Inspection
AVA 155	Aircraft Landing Gear Systems
AVA 156	Hydraulic and Pneumatic Systems
AVA 157	Cabin Atmospheric Control
AVA 158	Aircraft Instrument Systems
AVA 159	Communication and Navigation Systems
AVA 160	Aircraft Fuel Systems
AVA 161	Aircraft Electrical Systems
AVA 162	Position and Warning Indicators
AVA 163	Ice and Rain Control
AVA 164	Fire Protection Systems

Powerplant Curriculum**750 Contact Hours Total**

AVP 170	Reciprocating Engines
AVP 171	Turbine Engines, Auxiliary Power Units
AVP 172	Engine Inspection
AVP 173	Engine Instrument Systems
AVP 174	Engine Fire Protection Systems
AVP 175	Engine Electrical Systems
AVP 176	Lubrication Systems
AVP 177	Ignition and Starting Systems
AVP 178	Fuel Metering Systems
AVP 179	Engine Fuel Systems
AVP 180	Induction, Engine Airflow and Cooling Systems
AVP 181	Engine Exhaust and Reverser Systems
AVP 182	Propellers and Un-ducted Fans

FLIGHT TRAINING PROGRAM**Flight Curriculum**

AVF 120	Private Pilot Certification
AVF 130	VFR Cross Country Experience Building
AVF 140	High Performance (HP) Transition
AVF 150	Complex (RG) Transition
AVF 160	Tailwheel Transition
AVF 200	High Performance (HP) Proficiency
AVF 210	Complex (RG) Proficiency
AVF 220	Advanced VFR Cross Country Experience
AVF 230	Instrument Airplane Certification and Experience
AVG 240	Commercial Pilot Certification

COURSE DESCRIPTIONS⁵⁴**AIRCRAFT MAINTENANCE TRAINING**

GENERAL CURRICULUM	400	Contact
Hours Total		

AVG 140 - Basic Electricity CH 48.6 Lecture, 32.4 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to understand basic aircraft electrical systems.

Course Content – Classroom instruction and laboratory practice in batteries, ohms law, inductance, capacitance, solid state devices and logic functions.

AVG 141 - Aircraft Drawings CH 14.4 Lecture, 21.6 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to draw, read and interpret aircraft drawings and graphs.

Course Content – Classroom instruction and laboratory practice in lines, dimensioning, symbols, blueprint reading and graphs.

AVG 142 - Weight and Balance CH 16 Lecture, 24 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to weigh aircraft and perform aircraft weight and balance computations.

Course Content – Classroom instruction and laboratory practice in computation of aircraft weight and balance.

AVG 143 - Fluid Lines and Fittings CH 10.8 Lecture, 16.2 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to work with flexible and rigid fluid lines.

Course Content – Classroom instruction and laboratory

practice in tube bending, flares and tubing defects.

AVG 144 - Materials and Processes CH 32.4 Lecture, 48.6 Lab
Prerequisites – None

Course Objective – Provide the student with the necessary knowledge and skill to work with aircraft hardware, materials, tools and methods.

Course Content – Classroom instruction and laboratory practice in non-destructive metal testing, heat treating, welds, rivets and wear determination.

AVG 145 - Ground Operations and Servicing

CH 12 Lecture, 18 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to service and handle aircraft while on the ground.

Course Content – Classroom instruction and laboratory practice in starting, moving, securing, fueling and ground operational hazards

AVG 146 - Cleaning and Corrosion Control

CH 15.2 Lecture, 22.8 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to properly treat various aircraft materials.

Course Content – Classroom instruction and laboratory practice in cleaning agents, corrosion, protective coatings and care of rubber products

AVG 147 - Mathematics

CH 9.6 Lecture, 6.4 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to solve problems involving basic mathematics.

Course Content – Classroom instruction and laboratory

practice in basic math including algebra and geometry.

AVG 148 – Regulations and Publications

CH 17.5 Lecture, 17.5 Lab

Prerequisites – None

Course Objective – Provide the student with the necessary knowledge to interpret, classify and complete forms and records used in aircraft maintenance. Knowledge to read, comprehend and apply Federal Aviation Regulations and other technical data from aircraft manufacturers and government agencies.

Course Content – Classroom instruction and laboratory practice in the interpretation of FAR 65 as it relates to mechanics privileges in the proper use and completion of appropriate forms required in aircraft maintenance. Practice in selection and use of appropriate regulations, TSO's, AD's, FAR's and manufacturer's publications.

AVG 149 - Physics

CH 9.6 Lecture, 6.4 Lab

Prerequisites – None

Course Objective – Provide the student with the knowledge and necessary skills to solve problems involving basic physics.

Course Content – Classroom instruction and laboratory practice in basic physics including inclined plane, pressure, temperature and force.

AIRFRAME CURRICULUM

750 Contact Hours Total

AVA 150 – Sheet Metal & Non-metallic Structures

CH 63.2 Lecture, 94.8 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, repair and replace aircraft structural elements including composite, wood and other non-metallic structures.

Course Content – Classroom instruction and laboratory practice in fastening, bonding, riveting, bending, servicing and repairing aircraft structures.

AVA 151 – Aircraft Coverings and Finishes

CH 24 Lecture, 24 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to select and apply aircraft finishing materials.Course Content – Classroom instruction and laboratory practice in inspection and application of aircraft finishing materials such as; dope, paints fiberglass and trim designs.**AVA 152 – Welding**

CH 18 Lecture, 27 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to fabricate and inspect aircraft components.Course Content – Classroom instruction includes soldering, brazing, gas and arc-Welding Steel, preparation and precautions before soldering, brazing, and welding, and soldering of electrical connections and lap-joints.**AVA 153 – Assembly and Rigging**

CH 25.2 Lecture, 37.8 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to assemble, rig and align aircraft flight control surfaces.Course Content – Classroom instruction and laboratory practice in rotary and fixed wing installation and assembly. Balance, adjust and rig movable surfaces.**AVA 154 – Airframe Inspection**

CH 10.8 Lecture, 16.2 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to perform conformity and Airworthiness Inspections.Course Content – Classroom instruction and laboratory practice in the performance of annual and 100 hour inspections.

AVA 155 – Aircraft Landing Gear Systems

CH 33.6 Lecture, 50.4 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and service aircraft wheels, brakes and landing gear systems.

Course Content – Classroom instruction and laboratory practice in retraction systems, wheels, tires, shock struts, brakes, alignment and hydraulic systems.

AVA 156 – Hydraulic and Pneumatic Systems

CH 36 Lecture, 36 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair aircraft hydraulic and pneumatic systems.

Course Content – Classroom instruction and laboratory practice in selection of fluids, seals and power system components. Solve problems involving force, area and pressure.

AVA 157 – Cabin Atmospheric Control CH 12 Lecture, 18 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to troubleshoot and repair aircraft environmental systems.

Course Content – Classroom instruction and laboratory practice in operational principles of heating, air conditioning, cooling and pressurization systems.

AVA 158 – Aircraft Instrument Systems

CH 10.8 Lecture, 7.2 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect and

troubleshoot electrical and mechanical instruments.

Course Content – Classroom instruction and laboratory practice in thermocouple, flight instrument systems, (mechanical and electrical) heading, speed, altitude, temperature, pressure, and position indicating systems.

AVA 159 - Communication and Navigation Systems

CH 7.2 Lecture, 10.8 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and service aircraft communication, navigation, and antenna and autopilot systems.

Course Content – Classroom instruction and laboratory practice in FCC regulations and installation of antennas, autopilots and aircraft electronic communication and navigation systems.

AVA 160 - Aircraft Fuel Systems

CH 14.4 Lecture, 21.6 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and service aircraft fuel systems and components.

Course Content – Classroom instruction and laboratory practice in fuel management, fuel dump systems, fuel quantity indicators and fuel warning systems.

AVA 161 - Aircraft Electrical Systems

CH 52.5 Lecture, 52.5 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and service aircraft DC and AC electrical systems and components.

Course Content – Classroom instruction and laboratory practice in; crimping, splicing, and wiring of aircraft electrical

wiring. Includes switches generators, alternators, controls and protective devices.

AVA 162 - Position and Warning Systems

CH 8.4 Lecture, 12.6 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and service annunciator panels, position switches and circuits.

Course Content – Classroom instruction and laboratory practice in brake systems, landing gear and antiskid control systems.

AVA 163 - Ice and Rain Control

CH 4.8 Lecture, 7.2 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair anti-ice and de-ice control systems.

Course Content – Classroom instruction and laboratory practice in airframe anti-icing, de-icing systems and pitot/static anti-icing systems.

AVA 164 - Fire Protection Systems

CH 5.2 Lecture, 7.8 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair aircraft fire detection and extinguishing systems.

Course Content – Classroom instruction and laboratory practice in types and use of various fire extinguishers, fire detection and carbon monoxide detection systems.

POWERPLANT CURRICULUM

750 Contact Hours

AVP 170 – Reciprocating Engines

CH 71.4Lecture, 166.6 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the basic knowledge of engine theory, operation and maintenance of reciprocating engines.Course Content – Classroom instruction and laboratory practice in; classifying and overhaul of reciprocating engines. Includes proper nomenclature, propeller reduction systems, oil systems, ignition systems, tolerance determination and engine installation.**AVP 171 – Turbine Engines, Auxiliary Power Units**

CH 22.8 Lecture, 34.2 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and maintain aircraft turbine engines and auxiliary power unitsCourse Content –Classroom instruction and laboratory practice in turbine compressors, combustion, fuel control, and turbine installation. Also includes the inspection and servicing of auxiliary power units.**AVP 172 – Engine Inspection**

CH 6 Lecture, 6 Lab

Prerequisites – GeneralCourse Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to determine integrity and airworthiness of aircraft powerplant.Course Content –Classroom instruction and laboratory practice in compliance and conformity of aircraft engines to specifications and Airworthiness Directives.

AVP 173 - Engine Instrument Systems CH 9 Lecture, 9 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect and troubleshoot electrical and mechanical instruments.

Course Content – Classroom instruction and laboratory practice in thermocouple, pressure, tachometer, and fuel monitoring instruments. Check, troubleshoot, and repair thermocouple and resistance/ratiometer temperature indicating systems

AVP 174 - Engine Fire Protection Systems CH 2 Lecture, 3 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair aircraft engine fire detection and extinguishing systems.

Course Content – Classroom instruction and laboratory practice in types and use and repair of engine fire detection and extinguishing systems.

AVP 175 - Engine Electrical Systems CH 34.5 Lecture, 34.5 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair engine electrical systems.

Course Content – Classroom instruction and laboratory practice in alternator loading, alternator repair, switches, circuit breakers, bonding and aircraft electrical cabling.

AVP 176 - Lubrication Systems CH 30 Lecture, 30 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to recognize, inspect and service engine lubrications systems.

Course Content – Classroom instruction and laboratory practice in temperature regulation, oil filters, lubricant

identification, instrument interpretation and FAA regulations pertaining to oil supply tanks.

AVP 177 – Ignition and Starting Systems

CH 45 Lecture, 45 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, overhaul and repair aircraft magneto ignition systems.

Course Content – Classroom instruction and laboratory practice in magnetos, timing, ignition switches, spark plugs and starting systems both electrical and pneumatic.

AVP 178 – Fuel Metering Systems

CH 27.6 Lecture, 41.4 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair turbine and reciprocating engine fuel monitoring systems.

Course Content – Classroom instruction includes use of fuel control information, principles of fuel metering, carburetors, controls and results of excessively rich or lean fuel mixtures.

AVP 179 – Engine Fuel Systems

CH 4.8 Lecture, 7.2 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair aircraft engine fuel systems.

Course Content – Classroom instruction includes fuel pumps, boost pumps and FAA Regulations regarding fuel systems.

AVP 180 – Induction, Engine Airflow, Cooling Systems

CH 9.6 Lecture, 14.4 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair aircraft engine ice and rain control systems, heat exchangers and air intake manifolds. Additional

experience in cooling systems.

Course Content –Classroom instruction and laboratory practice in pre heaters, induction icing, superchargers, temperature control, primers, carburetors and air filters.

AVP 181 – Engine Exhaust and Reverser Systems

CH 9 Lecture, 9 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair engine cooling and exhaust systems.

Course Content –Classroom instruction includes baffling, radiators, exhaust heaters, turbo-superchargers and thrust reversing systems.

AVP 182 – Propellers and Un-ducted Fans

CH 31.2 Lecture, 46.8 Lab

Prerequisites – General

Course Objective – Provide the student with the knowledge, necessary skills and aeronautical experience to inspect, troubleshoot and repair fixed pitch and constant speed propeller systems. Also includes un-ducted fan systems

Course Content –Classroom instruction includes lubricants, synchronizing, anti-icing, balancing, feathering, blade pitch, reversing and governors. Instruction includes comparison of ducted and un-ducted fan systems.

FLIGHT CURRICULUM

The School of Missionary Aviation Technology Aviation Flight training is as follows:

Note: Contact Hours (CH) indicated are typical for course completion

AVF 120 – Private Pilot Certification CH: 249.5 (Flight & Ground)

Course Objective: To provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements for the private pilot certificate.

Course Content: Ground and flight training including aircraft

systems, aerodynamics, performance, navigation and flight maneuvers.

AVF 130 – VFR Cross Country Experience Building

CH: 58.5 (Flight & Ground)

Prerequisites: Private Pilot Certification

Course Objective: To provide the student with the additional experience to broaden the student's knowledge of VFR cross-country skills, including pilotage and dead reckoning and to meet the cross-country requirements for both the instrument rating and commercial pilot certificate.

Course Content: Ground training and VFR cross-country flight experience without the use of electronic navigation aids.

AVF 140 – High Performance (HP) Transition

CH: 72.0 (Flight & Ground)

Prerequisites: Private Pilot Certification

Course Objective: To provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements to earn the high performance endorsement.

Course Content: Ground and flight instruction on high performance powerplants and propellers, normal, short and soft field operations and operations at higher gross weights.

AVF 150 – Complex (RG) Transition

CH: 72.0 (Flight & Ground)

Prerequisites: Private Pilot Certification

Course Objective: To provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements to earn the complex endorsement.

Course Content: Ground and flight instruction on retractable landing gear systems, controllable pitch propellers, normal, short and soft field operations and operations at higher gross weights.

AVF 160 – Tailwheel Transition

CH: 61.0 (Flight & Ground)

Prerequisites: Private Pilot Certification, VFR Cross Country Experience Building, High Performance (HP) Transition and

Complex (RG) Transition

Course Objective: Provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements to earn the tailwheel endorsement.

Course Content: Ground and flight instruction on taxi procedures, normal and crosswind operations, three point landings and wheel landings.

AVF 200 - High Performance (HP) Proficiency

CH: 57.0 (Flight & Ground)

Prerequisites: High Performance (HP) Transition

Course Objective: To introduce the student to the commercial airwork maneuvers and to continue the development of managing a high performance aircraft.

Course Content: Ground and flight instruction in most of the commercial airwork maneuvers in a high performance aircraft.

AVF 210 - Complex (RG) Proficiency

CH: 60.0 (Flight & Ground)

Prerequisites: Complex (RG) Transition

Course Objective: To introduce the student to the commercial airwork maneuvers and to continue the development of managing a complex aircraft.

Course Content: Ground and flight instruction in most of the commercial airwork maneuvers in a complex aircraft.

AVF 220 - Advanced VFR Cross Country Experience

CH: 56.0 (Flight & Ground)

Prerequisites: High Performance (HP) Proficiency, Complex (RG) Proficiency

Course Objective: To provide the student with low-level VFR navigation in both complex and high performance aircraft.

Course Content: Ground and flight instruction in advanced, low-level, VFR navigation in mountainous terrain and into both towered and non-towered airfields.

AVF 230 - Instrument Airplane Certification and Experience

CH: 184.3 (Flight & Ground)

Prerequisites: Private Pilot CertificationCourse Objective: To provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements for an instrument rating and to provide some PIC experience in the IFR operating environment.Course Content: Ground and flight instruction in basic attitude instrument flight, navigation and holding procedures, instrument approaches, cross-country navigation and emergency operations.**AVF 240 - Commercial Pilot Certification**

CH: 63.6 (Flight & Ground)

Prerequisites: Private Pilot CertificationCourse Objective: To provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements for the commercial pilot certificate.Course Content: Ground and flight instruction including aircraft systems, aerodynamics, performance, navigation and flight maneuvers.

AVOCATIONAL COURSES

(Note: The following courses are made available to students wishing to acquire additional knowledge and training in aviation. They are not included in the standard flight or maintenance training programs)

Certified Flight Instructor Course

Prerequisites: Commercial certification with instrument rating

Course objective: To provide the student with the knowledge, necessary skills and aeronautical experience to meet the requirements for the Certified Flight Instructor – Airplane certificate.

Course Content: Ground and flight instruction including aircraft systems, aerodynamics, performance, navigation and flight maneuvers and fundamentals of instruction.

Survey of Avionics Systems

Prerequisite – AVA 159 – Communication and Navigation Systems

Course Objective – Provide the student with an introductory survey of avionic systems and a fundamental knowledge, simple skills and aeronautical experience to inspect, troubleshoot and maintain aircraft communication, navigation, and antenna systems.

Course Content – Classroom instruction in aircraft electronics theory of operation and development of laboratory skills for fault diagnosis of aircraft electronics equipment. Topics include: FCC regulations and FAA requirements for avionics repairman, installation of antennas; aircraft electronic communication and navigation systems; repair station procedures; tools and equipment; buildup of wire bundles; and review of digital principles.

PERSONNEL

BOARD OF DIRECTORS⁵⁵

Jack Befus	Chairman	GE Aerospace (Retired)
Bob Damaske	Vice Chairman	Duncan Aviation (Retired)
Jeff Gillesse	Treasurer	Level Ten Consulting Group
Mark Kotlarczyk	Secretary	Calvary Church Grand Rapids
Marvin Tyler	Member	Community College (Retired)
Mike McDonald	Member	Wolff Group (Retired)
David McCleery	Member	Mission Aviation Fellowship
Kirk Bajdek	Member	Amway Aviation (Retired)
Rachel Glupker	Member	Hudsonville Ice Cream
Jeff Ostrander	Member	Life International

ADMINISTRATION⁵⁶

Terry Yoder	President/CEO
Jim Sutter	Finance Director
Barbara Trierweiler	Administrative Assistant
Nik Nagy	Maintenance Training Program Director
Steve VanBeveren	Flight Program Director
Lyle Reffey	Safety Manager

FACULTY AND STAFF⁵⁷

Dean Peterson	AMT Instructor/Building Supervisor
Ryan Owen	AMT Instructor
Kirk Bajdek	AMT Instructor (Part-time)
Matt Kuhns	AMT Instructor (Part-time)
Christina Lehigh	AMT Instructor/lab assistant
Neil DuBois	Chief Flight Instructor
Matt Wetters	Flight Instructor
Caleb Nelson	Flight Instructor
Paul Kimball	Aviation Maintenance Manager
John Turner	A&P Mechanic
Steve Isbell	A&P Mechanic
Kaitlyn Draves	A&P Mechanic
Angie Kimball	Office Assistant

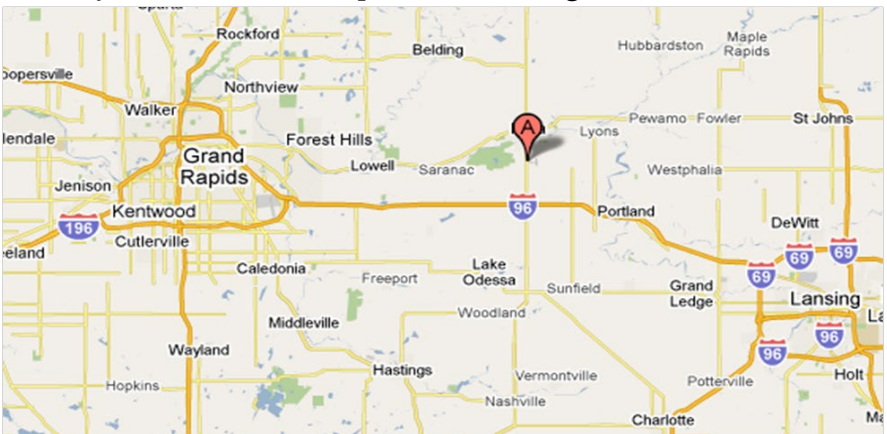
SMAT CAMPUS

School of Missionary Aviation Technology Campus



Location

The School of Missionary Aviation Technology is located at the Ionia County Airport (Y70) in Ionia, Michigan approximately midway between Grand Rapids and Lansing.



End Notes: ACCET Document 29

- ¹ ACCET Document 29, item #2
- ² ACCET Document 29, item #1
- ³ ACCET Document 29, item #5
- ⁴ ACCET Document 29, item #8
- ⁵ ACCET Document 29, item #4
- ⁶ ACCET Document 29, item #6
- ⁷ ACCET Document 29, item #7
- ⁸ ACCET Document 29, item #17
- ⁹ ACCET Document 29, item #9
- ¹⁰ ACCET Document 29, item #12
- ¹¹ ACCET Document 29, item #14
- ¹² ACCET Document 29, item #11, 13
- ¹³ ACCET Document 29, item #15
- ¹⁴ ACCET Document 29, item #38
- ¹⁵ ACCET Document 29, item #27
- ¹⁶ ACCET Document 29, item #16
- ¹⁷ ACCET Document 29, item #37
- ¹⁸ ACCET Document 29, item #34
- ¹⁹ ACCET Document 29, item #28
- ²⁰ ACCET Document 29, item #35
- ²¹ ACCET Document 29, item #40C
- ²² ACCET Document 29, item #40E
- ²³ ACCET Document 29, item #43
- ²⁴ ACCET Document 29, item #41A
- ²⁵ ACCET Document 29, item #40B
- ²⁶ ACCET Document 29, item #40B
- ²⁷ ACCET Document 29, item #19
- ²⁸ ACCET Document 29, item #40A
- ²⁹ ACCET Document 29, item #40B
- ³⁰ ACCET Document 29, item #41A
- ³¹ ACCET Document 29, item #17
- ³² ACCET Document 29, item #42B
- ³³ ACCET Document 29, item #41B, 42
- ³⁴ ACCET Document 29, item #22
- ³⁵ ACCET Document 29, item #22
- ³⁶ ACCET Document 29, item #22
- ³⁷ ACCET Document 29, item #25
- ³⁸ ACCET Document 29, item #23

- 39 ACCET Document 29, item #24
- 40 ACCET Document 29, item #31
- 41 ACCET Document 29, item #32
- 42 ACCET Document 29, item #26
- 43 ACCET Document 29, item #29
- 44 ACCET Document 29, item #36
- 45 ACCET Document 29, item #39
- 46 ACCET Document 29, item #26A, B
- 47 ACCET Document 29, item #22
- 48 ACCET Document 29, item #23
- 49 ACCET Document 29, item #24
- 50 ACCET Document 29, item #25
- 51 ACCET Document 29, item #31
- 52 ACCET Document 29, item #32
- 53 ACCET Document 29, item #30
- 54 ACCET Document 29, item #18, 20
- 55 ACCET Document 29, item #45
- 56 ACCET Document 29, item #44
- 57 ACCET Document 29, item #44