

Financial Aid for Graduate Programs

Applying for Financial Aid

Students must complete the following steps to apply for financial aid at Bethel University:

1. Apply and be accepted for admission to Bethel University.
2. File the Free Application for Federal Student Aid (FAFSA). The FAFSA should be completed each year as soon as possible after January 1 to ensure consideration for all federal and state grants.

To complete the FAFSA, each student must first secure a PIN for the student and one parent (unless the student is independent) by going to www.pin.ed.gov. After obtaining the PINs, the student should complete the correct year's application at www.fafsa.gov. The student should list the Bethel University school code 003480 as the first school of choice. The PIN numbers are used as electronic signatures to finalize the application. Filing electronically provides the quickest means of processing the information on the form. However, paper FAFSA forms are available by calling 1-800-4-FED-AID. For more details, contact the Office of Financial Aid for the student's program of study. Please note that only natural parents', stepparents', or adoptive parents' information is to be used on this application for dependent students. In the case of divorced parents, the student should use the financial and family information for the parent/stepparent with whom he or she resides. Grandparent or guardian information is not allowed. Note that the first Tennessee school listed on the FAFSA will be assigned any Lottery or TSAC funds for which the student may be eligible. Students can request a transfer of funds if they decide to attend a different school within the state of Tennessee.

3. Financial aid award packets will be offered only after all requested documents and paperwork have been received and reviewed by the university.

Student files are selected at random by the Department of Education's federal processing center or by Bethel University for a review called verification. Students whose files are selected are notified on the Federal Student Aid Report they receive after filing the FAFSA and also by the University. The Office of Financial Aid will send a letter detailing what documents are to be submitted.

Also, note that married students (or parents if student is a dependent) who both file their IRS taxes separately and both file "head-of-household" status may be required to file an amended tax return filing either "married filing jointly" or "married filing separate" if the student desires to receive federal or state aid, unless the "head of household status" meets IRS tax codes.

By signing and submitting the verification forms the student also gives permission for the Office of Financial aid to make electronic corrections resulting from verification. The student will then receive a summary of any corrections from the federal processing center.

The student is responsible for submitting all documents requested within 30 days of receipt of the verification request letter. Failure to submit this data will result in the forfeiture of all federal and state aid. Exceptions to this deadline may be made provided the student contacts the Office of Financial Aid explaining the reason for delay and a projected date of receipt. The final deadline to receive verification documents for a financial aid year will be August 31, or no later than 90 days after the last day of enrollment, whichever is earlier. Please be aware that if the term has ended prior to verification there may be aid that cannot be awarded due to federal regulations.

The financial aid office will make three attempts to contact the student to obtain needed documents. If documents are not received at that time the student's file will be closed. Students eligible for veterans' benefits should contact the Veterans Certification Officer. Application for financial aid or Veterans' Administration Benefits cannot be processed until the applicant has received full admission to a degree program. A conditional admission in some cases will allow one semester of financial aid with a full admission required before financial aid will be processed for subsequent terms. Students seeking endorsement, licensure, or formal certification need to work with the Office of Financial Aid to see what assistance is available.

Scholarships & Aid

Types of Aid

Federal Financial Aid Programs

Bethel University participates in federal and state grants, loans, and Work-Study programs. Students must file a Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA each academic year for consideration in these programs. (See Applying for Financial Aid.)

Educational Loans

Federal Unsubsidized Direct Loans

Graduate

Federal Direct Loans are variable-fixed rate loans. Go to [www. studentaid.ed.gov](http://www.studentaid.ed.gov) for up-to-date current interest rates. There is an upfront Direct Loan Origination Fee of 1.051 % on these loans. This amount is deducted from the amount borrowed before the aid is sent to the school. Only the principal is deferred on the non-need based Federal Unsubsidized Direct Loans. Loan amounts vary based on academic status, Cost of Attendance, and enrollment status per the Department of Education policy. Current loan limits are as follows:

Independent Students

Base Amounts

– Graduate level : \$20,500

Aggregate Loan Amounts

- *Graduate or Professional Students*: \$138,500 (currently) of which no more than \$65,000 can be subsidized

If the student would like additional information concerning direct loans we recommend going to the following website: www. studentaid.ed.gov

Direct PLUS Loans:

Graduate and Professional Degree Students:

Post graduate students can borrow a Direct PLUS Loan to help cover education expenses. Under this loan program, students who are credit worthy may borrow up to the cost of attendance budget minus any financial aid a student receives. There is an upfront Direct Loan Origination Fee of 4.204 % on these loans. This amount is deducted from the amount borrowed before the aid is sent to the school. The student is required to complete the Free Application for Federal Student Aid (FAFSASM). In addition, before a student can receive a PLUS Loan, the school must have determined the student's maximum eligibility of Unsubsidized Direct Loans. For additional terms and conditions of this loan and current interest rates we recommend accessing to the following website: www. studentaid.ed.gov.

Federal Perkins Loan

Bethel University has a limited amount of Perkins funds, and these are awarded to students who have demonstrated financial need with consideration given first to nursing or education majors due to the nature of the loan. Award amounts vary to a maximum of \$4000 per year.

Additional Resources Available

Vocational Rehabilitation Grants

These grants are made through the Department of Human Services for students who have some type of disability. Contact the local office of the Department of Human Services for more details.

Workforce Investment Act Grant

This grant is for recently unemployed adult students. The student should contact the local Department of Employment Services in their county for more information

Employee Reimbursement

Many employers offer tuition reimbursement for students pursuing to further their education. The student should contact the Human Resource Department at their place of employment to see if they have a reimbursement program. Most employers require the student to pay the University and then the company reimburses the student. It is recommended that all students apply for a Federal student aid by filing the FAFSA and then use the company reimbursement to pay on their student loan.

Outside Scholarships

There are many grants and scholarships available from outside sources. We recommend that students check with their church, local businesses and organizations, as well completing an online search. Three excellent websites for finding scholarships are www.CollegeforTN.org, www.careerinfonet.org/scholarshipsearch/, and <http://studentaid.ed.gov>. Avoid scams; never pay for help to find funding for college, don't pay for someone to complete the FAFSA, and never pay anything, including an application fee for a scholarship.

Private Student Loans

Federal and State Aid Return Policies

Dropping a Module:

If a student drops a module or withdraw this can greatly affect the amount of Financial Aid they have been awarded. Financial aid funds that have been credited to their account may have to be returned to the state or federal agency that provided the funding. This may leave the student owing a balance to Bethel University that they are obligated to pay.

Bethel University recommends **before dropping any course**, contact the Financial Aid Office for the student's program of study first determining how it will affect their account. Below is the information we are required to provide a student concerning dropping a module or withdrawing.

The following information is also available on

Student Aid on the Web at www.studentaid.ed.gov.

If a student drops a module a portion of their Financial Aid could be affected. If a student's enrollment status changes the percent of earned Federal or State Grant aid that is dependent on enrollment status will be adjusted. If a student's originally enrollment status was full-time in a term or semester the chart below is an example of aid earned.

GRADUATE			
Number of credit hours enrolled per term	Enrollment Status	% of aid earned	% of aid not earned that must be returned
6 or more	Full-Time	100%	0%
3 to 5	1/2-Time	50%	50%
1 to 2	Less Than 1/2 Time	If a student drops below half-time the percentage of grants that can be kept is based on the regulations for that grant and the adjusted Cost of Attendance. Please contact the Financial Aid Office for the percentage amounts for each type of aid.	

WITHDRAWING FROM A MODULAR PROGRAM:

FEDERAL & STATE AID RETURN POLICIES

When dropping a module that the student is currently attending or about to begin Bethel University must determine if the student is considered to be withdrawn. A student is considered withdrawn, for Title IV purposes, if the student ceases attendance at any point prior to completing the payment period or period of enrollment, unless the school obtains written confirmation from the student at the time of the withdrawal that he or she will attend a module that begins later in the same payment period or period of enrollment. In order to prevent additional unearned aid from being returned, when a course is dropped the student must complete a Notice of Intent form. The Notice of Intent states that even though the student is dropping a course they will continue attending future courses with Bethel University within the same payment period. This form can be found on the student website with instructions on where to email the form. It must be received by the Financial Aid Office within 7-days of the dropped course or the assumption will be that the student is withdrawing.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- Completely withdraws, or Stops attending before completing the semester, or
- Does not complete all modules (courses which are not scheduled for the entire semester) for which he/she has registered at the time those modules began.
- Does not complete a Notice of Intent form within 7 days of dropping a course and the student is not currently attending any courses.

The law specifies how Bethel University must determine the amount of Title IV program assistance that the student earns if they withdraw from school. The Title IV programs that are covered by this law are: Federal Pell Grants, Iraq and

Afghanistan Service Grants, TEACH Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs) and Federal Perkins Loans.

When a student withdraws during their payment period or period of enrollment (Bethel University can define these for the student and tell them which one applies), the amount of Title IV program assistance that they have earned up to that point is determined by a specific formula. If a student received (or Bethel University or the student's parent received on their behalf) less assistance than the amount that the student earned, they may be able to receive those additional funds. If the student received more assistance than they earned, the excess funds must be returned by the school and/or the student.

The amount of assistance that a student has earned is determined on a pro rata basis. For example, if the student completed 30% of their payment period or period of enrollment, they earn 30% of the assistance they were originally scheduled to receive. Once they have completed more than 60% of the payment period or period of enrollment, they earn all the assistance that they were scheduled to receive for that period that is not based on enrollment status of full-time, $\frac{3}{4}$ time, $\frac{1}{2}$ time, less than half-time. Aid based on enrollment status such a Federal or State Grants will be adjusted accordingly.

If a student did not receive all of the funds that they earned, they may be due a Post-withdrawal disbursement. If the student's Post-withdrawal disbursement includes loan funds, Bethel University must obtain permission from the student before it can disburse them. A student may choose to decline some or all of the loan funds so that they don't incur additional debt. Bethel University may automatically use all or a portion of the Post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). The school needs the student's permission to use the Post-withdrawal grant disbursement for all other school charges. If the student does not give their permission (some schools ask for this when the student enrolls), they will be offered the funds. However, it may be in their best interest to allow the school to keep the funds to reduce their debt at the school.

There are some Title IV funds that the student may be scheduled to receive that cannot be disbursed to the student once they withdraw because of other eligibility requirements. If the student receives (or Bethel University or the student's parent receives on the student's behalf) excess Title IV program funds that must be returned, Bethel University must return a portion of the excess equal to the lesser of:

- the student's institutional charges multiplied by the unearned percentage of their funds, or
- the entire amount of excess funds.

The school must return this amount even if it didn't keep this amount of the student's Title IV program funds.

If Bethel University is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, they (or their parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, the student makes scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds will be returned by Bethel University. The requirements for Title IV program funds when the student withdrew are separate from any refund policy that Bethel University may have. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. Bethel University may also charge the student for any Title IV program funds that the school was required to return. If they do not already know what Bethel University's refund policy is, they can ask Bethel University for a copy. Bethel University can also provide the student with the requirements and procedures for officially withdrawing from school.

If a student has any questions about their Title IV program funds, they can call the Financial Aid office that administers their program at Bethel University. For general information concerning Title IV program funds they can contact the Federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on Student Aid on the Web at www.studentaid.ed.gov.

Satisfactory Academic Progress (SAP) for Receiving Financial Aid

Students must be making Satisfactory Academic Progress (SAP) to be eligible for Financial Aid Assistance. SAP has three measurements that are required to ensure the student is making progress towards graduation; Cumulative Grade Point Average, Completion Ratio, and Maximum Time Limit.

Cumulative Grade Point Average (CGPA)

- Qualitative Measure

Students must be making academic progress toward graduation by maintaining the following CGPA:

Graduate Students

Must maintain a cumulative grade point average of 3.0 throughout the program

Completion Ratio (Quantitative Measure)

Satisfactory completion of at least 66.67% of all coursework attempted. This means achieving a grade of “D” or above. Grades of “F”, “I”, “WF”, “WP” or “W” are not satisfactory.

Maximum Time Limit Measure

Example of formula—Graduate level 36 hours needed to be completed to graduate = 54 would be the maximum hours allowed.

Four SAP Statuses

Student's academic records are evaluated by the Financial Aid Office at the end of each payment period. There are four SAP statuses that can apply:

1. In Good Academic Standing
2. Financial Aid Warning
3. Financial Aid Canceled
4. Financial Aid Probation

1. In Good Academic Standing (IGAS)

Student has met all three measurements of SAP.

2. Financial Aid Warning (FAW)

Students who fail to meet all three SAP measurements at the end of their current payment period will be placed on FAW for their next payment period. Students under this status may continue to receive Financial Aid assistance for one additional payment period. If the student is meeting all three SAP measurements at the end of the FAW period their status will change back to IGAS; if not, they will be placed on a Financial Aid Canceled (FAC) status. Students who fail all courses during a payment period will result in a FAC status without a warning period.

3. Financial Aid Canceled (FAC)

If all three SAP measurements are not met during the FAW semester or a student fails all courses during a semester this will result in a FAC status. Students under the FAC status are no longer eligible for any Financial Aid assistance. Students should be prepared to pay for any charges incurred while on Financial Aid Canceled status. Students may appeal this status.

4. Financial Aid Probation (FAP)

Students on a FAC status due to not meeting all three SAP measurements may be eligible to appeal for reinstatement. If the appeal is approved the student will be placed on FINANCIAL AID PROBATION. Reasons that may be acceptable for an appeal are:

- Serious illness or accident on the part of the student
- Death, accident, or serious illness in the immediate family
- Other documented circumstances beyond the control of the student

After FAP has been approved the student must be meeting all SAP measurements at the end of the probationary payment period or be successfully following an academic plan designed for the individual student to achieve SAP at a determined reasonable period of time. If they do not they will be placed on the FAC status again.

Satisfactory Academic Progress Appeal Process

Students whose financial aid was cancelled due to not meeting all three measurements of SAP may be eligible to appeal for reinstatement.

The Purpose of the SAP Appeal

The purpose of the SAP Appeal is to allow a student to explain the circumstances that interfered with their ability to meet SAP standards during the most recent payment period.

Steps for Appealing

1. Complete the Bethel University Satisfactory Academic Progress Appeal Form.
2. Attach a formal letter, describing in detail the extenuating circumstances that prevented the student from maintaining SAP, and what has changed that would support maintaining SAP in the future.
3. Submit the SAP Form, formal letter, and required documentation to the Bethel University Financial Aid Office that administers the student's program.
4. Acceptable documentation is listed on the SAP appeal form. Appeals submitted without the required official documentation will be denied. If the Financial Aid office that administers the student's program requires further information or clarification from a student, then it will request additional documentation via the student's Bethel e-mail address. All documentation submitted is confidential to the extent permitted or required by law.

During the Appeal

Students requesting an appeal are ineligible to receive Financial Aid funding or deferment of payment until the appeal has been processed and approved. An appeal may be denied. If the student registers for classes during the appeal process they should make payment arrangements other than financial aid funding in advance in the event that their appeal is denied.

Appeal Approval

Not all appeals are approved. Approval is dependent on factors that include but are not exclusive of: prior academic progress, ability to document unusual circumstances during the time of failure to achieve SAP, ability to prove that circumstances have changed to ensure future success, and reasonable ability to achieve SAP prior to graduation. If the appeal is approved the student must be meeting all three SAP measurements at the end of the probationary payment

period or be successfully following an academic plan designed for the individual student to achieve SAP at a determined reasonable period of time.

Academic Plan

If a student is unable to meet all three SAP measurements within one payment period they will be placed on an academic plan. The student will need to meet with their advisor to develop a plan of study. The plan of study will detail the exact courses and hours needed for the student to graduate. The student must adhere to the plan of study, attempt and satisfactorily complete 12 or more credit hours per payment period, and maintain a minimum 2.5 GPA for the payment period. Based on these requirements a deadline will be set based on each individual student's academic plan of when the student can reasonably begin meeting all three SAP measurements and will be removed from the probationary status.

Appeal Denied - Making Up Deficient Credit Hours Without Aid

In the event that the student does not qualify for an appeal, they may be eligible to have financial aid reinstated by the following actions:

1. Attend Bethel University or another school at their own expense until they are again meeting all of Bethel University's SAP requirements. The student would be reinstated under the Financial Aid Warning status.

AND

2. Notify the Financial Aid Office administering aid for their program when they have met all SAP measurements and provide supporting documentation.

Additional Information Concerning Satisfactory Academic Progress

Transfer Students

Transfer students will be governed by the same rules as other students. All transfer credit hours accepted by Bethel University will count towards attempted hours.

Repeat, Pre-threshold, & Threshold Courses

Repeated, Pre-threshold, and Threshold courses are included in the completion ratio and the maximum time limit measure. If a course is repeated only the repeat grade counts toward graduation requirements and cumulative grade point averages.

Financial Aid Disclaimers

Commitment of federal funds or state funds is tentative and contingent upon subsequent congressional and/or state appropriation and actual receipt of the funds by Bethel University. The Office of Financial Aid has the right to review, modify, or cancel an award at any time because of changes in financial, enrollment, residential, or academic status or changes of academic program.