



March 3, 2014

2012-2013 FINANCIAL AID YEAR MBA AWARD LETTER

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Based on the information that you provided, the maximum amount of the grants and loans that you are eligible to receive for the stated period are listed below. You do not need to return this letter if you accept the conditions of the awards. If you wish to decline any of the awards INITIAL the deny line next to the award.

Cohort Group	0	TERM 1	FROM	3/31-2014	TO	9/14/2014
SECTION A - GRANT AID THAT DOES NOT HAVE TO BE PAID BACK						
TYPE OF GRANT AID	TERM-->	SP3-14		TOTAL GRANTS		
Scholarship		\$ -	\$ -	\$ -		
Chapter 33 VA Tuition		\$ -	\$ -	\$ -		
TAA		\$ -	\$ -	\$ -		
VOC REHAB or WIA		\$ -	\$ -	\$ -		
Other Aid		\$ -	\$ -	\$ -		
TOTAL GRANT ELIGIBILITY		\$ -	\$ -	\$ -		

SECTION B - STUDENT LOANS THAT HAVE TO BE PAID BACK BY THE STUDENT

This award letter may include student loans. The maximum amount you are eligible to receive is listed below. You may not need all of the funds offered to cover your direct costs. Bethel University recommends that you only borrow what you need as these funds must be repaid by you in the future. Should you decide to borrow additional funds above your direct costs these funds must be used for educational expenses.

If you do not respond within 14 days, loans will be processed for the amounts listed below.

If you wish to decline any of the loans listed below INITIAL the deny line next to the award. If you want less loans than the amounts listed, fill in the amount that you want in the accepted column; sign and date below, and return this agreement to the address listed above.

There is a 0.5% (prior to July 1, 2012) or a 1% (July 1, 2012 or after) origination fee that is charged by the Department of Education when the loan processes and it is deducted from the amount borrowed when disbursed to the school. The net amount listed below reflects the deduction of this fee.

TYPE OF LOAN	TERM-->	SP3-14		TOTAL LOANS		ACCEPT	DENY
		GROSS	NET	GROSS	NET		
GROSS SUBSIDIZED LOAN AMOUNT		\$ -	\$ -	\$ -	\$ -		
GROSS UNSUBSIDIZED LOAN AMOUNT		\$ 10,250	\$ 10,141	\$ 10,250	\$ 10,141		
TOTAL LOAN ELIGIBILITY		\$ 10,250	\$ 10,141	\$ 10,250	\$ 10,141		

Estimated Loan Disbursement Dates: **4/18/2014 AND** LOAN DISBURSEMENTS ARE SPLIT EQUALLY BETWEEN THE TWO DATES

TOTAL GROSS AMOUNT OF GRANTS AND LOANS AWARDED FOR THIS PERIOD OF ENROLLMENT

TERM-->	SP3-14	TOTAL AID AVAILABLE
	\$10,250.00	\$10,250.00

SECTION C - ESTIMATED COST OF ATTENDANCE

The Higher Education Act of 1965, defines the COA components for all Title IV programs. These components include direct and indirect expenses which make it possible for the student to attend an educational institution for a defined period of time. The amounts are dependent upon the enrollment status of the student, type of instruction, and student circumstances. The COA must be used in determining a student's eligibility for all Title IV financial aid program funds.

THE COSTS LISTED BELOW ARE NOT DIRECT COSTS CHARGED TO YOUR BETHEL ACCOUNT. THESE AMOUNTS ARE ONLY ESTIMATED COSTS THAT A STUDENT COULD INCUR WHILE ATTENDING AN EDUCATIONAL INSTITUTION.

ESTIMATED TOTAL COST OF ATTENDANCE FOR TERM(S) OR CLASSES LISTED ABOVE

DIRECT COSTS	
Tuition	\$ 4,950
Books	\$ -
INDIRECT COSTS	
Living Expenses	\$ 6,840
Transportation Expense (for face-to-face programs only)	\$ -
Internet Expense (for online programs only)	\$ 167
Miscellaneous Expenses	\$ 1,440
TOTAL COST OF ATTENDANCE BUDGET	\$ 13,397

SECTION D - TOTAL DIRECT COSTS

The amount in section D does not include any payments already made or other charges that may have been posted to your account. Full time attendance is based on 12 credit hours per term. Dropping below 12 credit hours per term will affect your award amounts.

If you take extra classes that are not listed for the period or terms listed at the top of this award letter, please be aware that the costs of those classes are not included in this award package and will result in an additional charge to your account.

ESTIMATED AMOUNT DUE TO BETHEL UNIVERSITY OR CLASSES LISTED ABOVE FOR TERM(S)

TOTAL DIRECT COSTS	\$ 4,950
LESS TOTAL GRANT AID	\$ -
ESTIMATED AMOUNT DUE FROM STUDENT BEFORE LOANS	\$4,950
LESS NET LOANS AMOUNTS AWARDED	\$ 10,141
ESTIMATED AMOUNT DUE FROM STUDENT	\$0
(Amount of aid that exceeds direct cost; credit balance)	\$ (5,191)

Refunds requested from a credit balance will generally come in two separate disbursements (see Estimated Disbursement Dates above.)

If your total direct costs (section D above) are more than your total financial aid assistance (section A + B above) you do not have enough funds to cover all of your costs. You will need to contact the business office to make payment arrangements on the difference.

STUDENT SIGNATURE

DATE