



2010-2011
→ Guide to costs
and
Financial Aid
Baptist Bible College
clarks summit, pa



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Undergraduate Financial Information

Each year the Lord brings to BBC a group of dedicated men and women who are in training to be the next generation of Christian leaders. The College desires to prepare each individual for God’s calling in their lives through classroom training, practical experience and financial responsibility. The College offers a wide range of financial counseling to students through the Office of Student Financial Services. In addition, the College seeks to develop financial policies that are fair and equitable for all students.

UNDERGRADUATE COSTS

Tuition, full time, fall and spring	\$8,100 per semester (12–18 credit hours)
Under 12 credit hours	\$540 per credit hour
Over 18 credit hours	\$540 per credit hour
Fees, per semester.....	\$570
Fees, Under 12 credit hours, per hour.....	\$38 per credit hour
Fees, Over 18 credit hours.....	\$38 per credit hour

(Represents the general service fee for the institution. Additional fees may be assessed for special circumstances, where appropriate.)

As long as rooms are available, all single students under the age of 24 are required to live in the college dormitories. In cases where permission to live off-campus is granted, the College reserves the right to designate the place of residence and will hold those students responsible for compliance with the rules and regulations of the College. Each occupant is responsible for property in the dormitory; a separate charge for damage will be assessed when necessary.

Room and Board	Per semester	Per year
21 meal plan	\$3,175	\$6,350
14 meal plan	\$3,045	\$6,150

Note: These charges apply to the 2010–2011 academic year, and are subject to change by action of the College Board of Trustees.

Online Undergraduate Costs

Tuition	\$258 per credit hour
General Fee	\$29 per credit hour

Online Costs for High School Students

Tuition

\$425 per course

The first course is charged at \$299. Courses which are less than three credits will be billed at the rate of \$150 per credit.

Special Fees per Semester

Fine Arts Fee.....	\$75
*Health Insurance.....	Varies
Independent Study.....	\$50 per credit
Internet Lab.....	\$40 per semester
Payment Plan Fee.....	\$100 per semester
Late Payment Fee.....	\$15
Off Schedule Fee.....	\$100 per credit
Private Music Lesson.....	\$270
Additional Music Lesson.....	\$135
Science Lab Fee.....	\$60
Senior Music Recital.....	\$50
Student Teacher Fee.....	\$200 per placement
Secretarial Certification Testing Fee.....	\$50
Accelerated Learning Fee.....	\$25 per credit
Portfolio Assessment Fee.....	\$200
Portfolio Assessment Submission.....	\$100 per credit

One Time Fees

Application.....	\$30
Auto Registration.....	\$30
Bad Check.....	\$30
Course Change.....	\$30
Graduation Fees.....	\$150
Late Registration.....	\$40
Matriculation Fee.....	\$60

New Students also pay a modest fee for the new students retreat

NOTE: Each dormitory student is required to have health insurance coverage acceptable to the College. Full-time students who are not covered as dependents on a parent's policy or through individual coverage can apply for special student health insurance. Details are available in the Business Office.

Textbooks

New textbooks may be purchased in the college bookstore. The cost averages \$300 per semester.

Graduate School Financial Information

GRADUATE SCHOOL COSTS

Application Fee	\$40
Tuition (a).....	\$416 per credit hour
General Fees.....	\$29 per credit hour
Audit.....	\$208 per credit hour
Audit Fee.....	\$14 per credit hour
Graduation.....	\$150
Crossroad Consortium.....	\$250 per credit hour

Fees/General Fees

Application Fee	\$40
Audit.....	\$14/credit
Auto Registration	\$30
Course Change	\$30
General Fee	\$29/credit
Graduation.....	\$150
Late Payment Fee.....	\$15/month
Off Schedule Fee	\$100/credit
Payment Plan Fee	\$100/semester
Portfolio Assessment Course Fee.....	\$200 (b)
Portfolio Assessment Submission Fee	\$100/credit (d)
Portfolio Assessment Completion Fee	\$100/credit (e)
Returned Check.....	\$30

Room and Board

Room.....	\$1,150/semester
14 Meal Plan.....	\$1,925/semester
20 Meal Plan.....	\$2,025/semester
Summer School Room.....	\$160/2-week session
Summer School Room.....	\$240/4-week session
Summer School Board.....	\$160/2-week session
Summer School Board.....	\$240/4-week session

(a) Tuition rates are the same for course taken on campus as well as on-line.

(b) This fee is assessed when the student actually registers for the portfolio assessment course.

(d) This fee is assessed upon submission of a student's portfolio. The amount is payable in full upon submission.

(e) This fee is assessed upon approval of a student's portfolio. Approval is not complete until student pays this fee.

GRADUATE SCHOOL AID

The graduate programs available to graduate students through state or federal agencies are the Federal Stafford Loan Program and Federal Work Study. Private loans are also available through participating lenders. Scholarships are available through the Office of Student Financial Services.

Accelerated Graduate Program

Accelerated Graduate students may be eligible for Undergraduate Federal loans and a Pell Grant based on their undergraduate enrollment status. Contact the Office of Student Financial Services with any questions.

Seminary Financial Information

SEMINARY COSTS

M.Div., M.Min. Tuition	\$416 per credit hour
D.Min. Tuition	\$530 per credit hour
Ph.D. Tuition	\$668 per credit hour
Portfolio Assessment	\$200 per credit hour
Internship	\$208 per credit hour
M.Div., M.Min. General Fees	\$29 per credit hour
D.Min. ,Ph.D. General Fee.....	\$50 per course
Portfolio Assessment General Fee	\$14 per credit hour
Internship General Fee	\$14 per credit hour

Other Fees

Doctorate Application Fee	\$40
Masters Application Fee	\$40
Doctorate Binding Fee	\$70
Doctorate Continuation Fee	\$200
<i>(Due each year beyond the five years recommended for graduation)</i>	
*Masters Continuation Fee.....	\$40
D.Min. Dissertation Fee	\$450
Ph.D. Dissertation Fee	\$650
Doctorate Graduation Fee	\$150
Masters Graduation Fee	\$150
Matriculation	\$60
Class Notes	\$5–50
Off-schedule fee	\$100/credit
Returned check fee	\$30
**Masters Readmission Fee	\$15

* For those in the Th.M. degree program who are not enrolled in a course for a semester but are still pursuing their degrees and need their files to be kept active.

**For all former students who have dropped out or postponed course work for over four semesters.

Seminary Room

Per Semester	\$1150
Per Day	\$15

Seminary Board

The cost of meals during the fall and spring semesters is the same as for undergraduate students. Meals are also available in the college cafeteria during the summer sessions. The cost can be obtained from the Business Office.

SEMINARY AID

The programs available to seminary students through state or federal agencies are the Federal Stafford Loan Program and Federal Work Study. Private loans are also available through participating lenders. The seminary offers scholarships through the Seminary Admissions Office and Office of Student Financial Services.

Student Billing and Payment Policies

By registering for classes, a student assumes an obligation to care for charges incurred in an expeditious manner. All student accounts are to be cared for by the time of registration.

PRE-PAYMENT DISCOUNT

A pre-payment discount is available. Students must pay the fall semester balance by July 15th and the spring semester balance by December 15. If a student does not register until after the first payment due date, the student will have missed the opportunity to take advantage of this discount.

Payments made in full by credit card will receive a 2% discount.

Payments made in full by cash or check will receive a 3% discount.

The student must have all prior balances paid in order to be eligible for the discount. Discounts will not be recalculated if the original estimated charges or estimated financial aid change for any reason.

MONTHLY PAYMENT PLAN

Students who do not pay their semester balance in full by the discount date, will automatically be set up with a 5 month payment plan. A \$100 payment plan fee will be assessed, each semester, for all students who elect the monthly payment plan. If one or more of the monthly payments are missed, a late fee will be assessed. The next monthly payment will consist of the missed payment as well as the current payment due.

Statement Mailing Dates

FALL		SPRING	
Billing Date	Payment Due date	Billing date	Payment Due date
July 1	July 15	December 1	December 15
August 1	August 15	January 1	January 15
September 1	September 15	February 1	February 15
October 1	October 15	March 1	March 15
November 1	November 15	April 1	April 15

Online Students

Online students should pay in full upon registration for their classes. They may take advantage of the above payment plan.

Payment Plan Fee Waiver

There are two options for students to be exempt from the \$100 payment plan fee:

Pay their entire balance due prior to the first day of attendance for the semester.

Authorize BBC to automatically withdraw the calculated required monthly payment from the student's bank account. If the student or parent revokes authorization for the automatic withdrawal at anytime during the semester, the student will then incur the entire \$100 payment plan fee.

Late Fee

There is a 5 day grace period for late payments. Any student who has not made their required payment by the end of the 5 days will be charged a \$15 late fee.

Overpayments and Refunds

In the event a student has overpaid his or her charges, BBC will refund the overpayment upon the student's request. If a request for refund is not made, overpaid balance will be applied to future semesters.

Student will receive a refund if they have an overpayment generated from Title IV financial aid. (Any aid paid to the student by the federal government, includes by not limited to Pell, FSEOG, and Stafford and PLUS loans.) If this happens, BBC is required by federal aid regulations to refund the difference. If the student wishes to have the overpayment applied to future semesters, you can simply endorse the check back to the school and it will be applied to the next semester.

Title IV Aid cannot be used by the school to pay for a previous balance (a balance from the last semester). If the current semester's Federal aid creates a credit balance you will receive a refund check. Please note that you will still owe the school for your previous balance.

Summer School/May School Payment Policy

May School and Summer School Statements will be mailed on May 1.

All May School Payments are due on the first day of May School.

All Summer School Payments are due on the first date of attendance.

Payments for Online courses are due on the official start date as determined by the Registrar's Office.

Any unpaid balance as of the due date, will be subject to a \$15 late payment fee.

DEFINITION OF ACADEMIC YEAR

An academic year at Baptist Bible College consists of at least 30 weeks of instructional time divided into two semesters, in which a full-time student is expected to complete 24 credit hours.

VERIFICATION POLICY

Each year the Federal Government selects student's Federal Application for Federal Student Aid to be reviewed in a process called verification. In this process, the Office of Student Financial Services must compare the information from your application with signed copies of the student and student's Parents' federal tax forms. If selected for verification, the law requires that we obtain this information from the student before awarding federal aid. BBC&S must review the requested information under the financial aid program rules (34 CFR, Part 668)

Things you need to know if you are chosen for verification

A letter will be sent to your home address if you have been selected for verification. If you are chosen for verification, you must provide the Office of Student Financial Services with the following paperwork:

- Parents' 1040 Tax Return*
- Parents' W-2 or 1099 Form*
- Student's 1040 Tax Return*
- Student's W-2 or 1099 Form*
- Verification Worksheet (provided to you by our office)*
- Untaxed and Other Income Verification (provided to you by our office)*
- All documents must be signed and dated.*

The above listed documents will provide the following information for verification:

- Household size*
- Number enrolled in college*
- Adjusted gross income (AGI)*
- U.S. income tax paid*
- Certain untaxed income and benefits such as child support, IRA/Keogh deductions, and interest on tax-free bonds.*

The deadline for submitting the above mentioned paperwork is 45 days after you are notified that you have been selected for verification. If you cannot submit your documentation within 45 days, you must contact the Office of Student Financial Services to make alternative arrangements.

The office of Student Financial Services will not disburse your federal financial aid until verification is completed. Federal financial aid will be forfeited if verification documents are not completed and returned. If award changes are to be made due to the finding of verification, you will be notified by a letter sent to your home address.

REFUND POLICY

Refund for Dropping Classes

The final recorded day of class attendance will be designated as the student's last day of attendance for that class. The student must follow appropriate procedure for notification to the Registrar's Office upon dropping their class(es).

Refund Schedule

Refund amounts are based on Tuition and General Fees only. Refunds at the Undergraduate level are only applicable for students who drop class(es) that put them below the 12-18 credit flat rate, or drop them into the 12-18 flat rate. Please note that dropping below the 12-18 credit flat rate will also effect financial aid and students should set up an appointment to discuss the potential effects on financial aid with the Office of Student Financial Services.

<u>Percentage of Course Completed</u>	<u>Percentage Refunded</u>
0.00%–12.5%	100%
12.5%–25%	50%
>25%	0%

Refund for Full-Withdrawal

Students withdrawing from Baptist Bible College, Seminary, or Graduate School must complete a withdrawal form which may be obtained from the College Office of Student Development, Graduate School Office, or Seminary Registrar's Office. The student must obtain all necessary signatures and designated offices will maintain a copy for their files. The final recorded day of class attendance will be designated as the student's last day of attendance. This date must be documented on a withdrawal form to avoid overpayment liability. Students who are dismissed are not exempt from the refund policies, which must be administered in a consistent, fair, and equitable manner.

Refund Schedule

Refunds are calculated based upon all institutional charges including tuition, fees, room, and board.

$$\begin{array}{r} \text{Total amount of institutional costs} \\ \times \text{ Percentage of enrollment period not complete} \\ \hline \text{Student Refund} \end{array}$$

If a student has completed 60 percent or more of the enrollment period then the percentage of costs incurred by the student is 100 percent.

Return of Federal Title IV Aid

Student Financial Services is required by federal statute to determine how much financial aid was earned by students who withdraw, drop out, are dismissed, or

take a leave of absence prior to completing 60% of a payment period or term.

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still complete a return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

The calculation is based on the percentage of earned aid using the following Federal Return of Title IV Fund Formula: Percentage of term completed = the number of days completed up to the withdrawal date divided by the total days in the term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

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

Percentage of aid to be returned = 100 percent – percent of earned aid. Multiply the total amount of aid that could have been disbursed during the term by the percent of aid to be returned.

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

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

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized Federal Stafford Loans*
- Subsidized Federal Stafford Loans*
- Federal Parent (PLUS) Loans*
- Federal Pell Grants for which a return of funds is required*
- Academic Competitiveness Grant*
- Federal Supplemental Educational Opportunity Grant*

Return of Non-Title IV Aid Programs

When a student withdraws during BBC&S's refund period, the financial aid received by the student will be reduced in proportion to the adjustment of the student's charges. The only exception is outside scholarships with specific program requirements for full return upon withdrawal.

Financial Aid

Financial aid is available in a wide variety of programs, from grants and scholarship to loans and work opportunities. Federal and State Grants apply only to undergraduate students, but Federal Stafford Loans and Federal Work Study are available to all students. Institutional aid varies between undergraduate and graduate. The aid funds will be designated by a code of C, G, or S to delineate which aid is available to College, Graduate, or Seminary students, respectively.

FEDERAL PELL GRANT [C]

The Federal Pell Grant is provided to eligible students from the federal government. Because it is a grant, it is not repaid. To apply for the Federal Pell Grant:

Each student must complete the Free Application for Federal Student Aid (FAFSA) found online at www.fafsa.ed.gov.

In order to avoid unnecessary delays or errors, we recommend that a family complete its federal income tax returns before completing the FAFSA. Careful use of your tax information while completing financial aid forms will help eliminate errors.

Be sure to indicate on the application form that you want a copy sent to BBC. Our School code is 002670.

All students must apply for a Federal Pell Grant EACH YEAR regardless of previous eligibility. The FAFSA is a prerequisite application to almost ALL other sources of financial aid at BBC.

To ensure accurate payment, Pell grants will be disbursed only after a student begins attending their classes in any given semester. In the case of enrollment in the second session of online classes in any given semester, the Pell payment would not be made until the student begins attendance in their second session classes. One-year Bible Certificate students are not eligible for Pell.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT [C]

Unlike Pell Grants, the amount of FSEOG a student may receive depends not only on the student's financial need but also on the availability of funds in any given year.

FSEOG is first awarded to students with greatest need as determined by results from the FAFSA.

The school's Financial aid office decides how to award these funds.

Each school participating in the FSEOG program receives a certain amount of FSEOG funds each year from the U.S. Department of Education's office of Federal Student Aid. When all of those funds have been disbursed for that award year, no more FSEOG awards can be made available for that year. Due to limited funds, it is important to submit your FAFSA early to be considered for these funds. Not everyone who qualifies for an FSEOG will receive this grant.

FSEOG awards usually range from \$500 to \$1,000.

One-year Bible Certificate students are not eligible for FSEOG.

FEDERAL WORK STUDY [C,G,S]

Baptist Bible College participates in the Federal Work Study Program which is need-based. Work study awards are not credited to a student's account. It is a job for which the student will receive a paycheck monthly that can be used to cover educational and/or personal expenses while enrolled at least half time. Students must APPLY for the program. The Office of Student Financial Services will determine if the student has remaining financial need. The determination of need will be done at the time of application. If you are planning to take student loans or expect to receive additional financial aid from an outside source, you must inform Student Financial Services at the time you submit your Federal Work Study application. If you do have a remaining financial need you will be referred to Career Services. Career Services will determine if there are jobs available and make a referral to the appropriate office. If you are hired, you will need to submit work documents.

Students who are hired must document that they are eligible to work in the United States by completing the U.S. Department of Homeland Security Form I-9. At the time the student is completing the I-9 form, he or she must have 2 forms of identification with him or her. Acceptable forms of identification include the student's driver's license and social security card or birth certificate and driver's license or social security card and student picture ID card. If a student has a U.S. passport, then it alone will suffice as an acceptable form of identification.

Not everyone who qualifies for Federal Work Study will be able to participate in the program. The amount of the Work Study grant is determined by remaining need, availability of funds, and the job for which you may qualify.

STATE GRANTS [C]

Students that reside in eligible states may participate in their state grant program by completing a FAFSA. Baptist Bible College participates in the following:

*Connecticut State Grant Program**
Delaware State Grant Program
Maine State Grant Program
Massachusetts State Grant Program
Ohio State Grant Program
*Pennsylvania State Grant Program**
Rhode Island State Grant Program
*Vermont State Grant Program**
West Virginia State Grant Program

*Must fill out a state grant application in addition to the FAFSA

VOCATION REHABILITATION [C,G,S]

Students should contact their regional Office of Vocational Rehabilitation for further information.

VETERAN'S/MILITARY BENEFITS [C,G,S]

Students should contact their regional Veteran's Administration Office to determine eligibility. Once a Notice of Basic Eligibility and an Application for Benefits have been completed, these forms should be submitted to the Office of Student Financial Services as part of notification that the student intends to participate in this program.

Institutional Aid

The charts below delineate which aid is available to a student based on the academic year in which they begin. The description of the awards are on the following pages and are written in alphabetical order based on their name.

Awards are granted to students in their first year at BBC. If a student did not qualify at that time the student is not eligible for aid in subsequent years.

All institutional aid listed below is split equally between the fall and spring semesters.

AID AVAILABLE FOR STUDENTS WHO BEGAN 2010/11

Award	Amount
AWANA Citation Scholarship	\$1,500
BBC Grant	Varies
Christian Leadership Grant	\$2,000
Early Acceptance Grant	\$500
Married Student Discount	Varies
RA Scholarship	\$1,400 1st year \$1,600 2nd year
Talents for Christ	Varies
Wendell Kempton Word of Life	\$2,000
Word of Life Children's Steadfast Award	Varies
Word of Life Creative Discipleship Award	Varies

AID AVAILABLE FOR STUDENTS WHO BEGAN 2009/10

Award	Amount
AWANA Citation Scholarship	\$1,500
BBC Grant	Varies
BBC Ministry Leadership Grant	\$2,000
RA Scholarship	\$1,400 1st year \$1,600 2nd year
Talents for Christ	Varies
Wendell Kempton Word of Life Scholarship	\$2,000
Word of Life Children's Steadfast Award	Varies
Word of Life Creative Discipleship Award	Varies

AID AVAILABLE FOR STUDENTS WHO BEGAN 2008/09

Award	Amount
AWANA Citation Scholarship	\$1,500
BBC Grant	Varies
Ministry Leadership Scholarship	\$2,000
RA Scholarship	\$1,400 1st year \$1,600 2nd year
Talents for Christ	Varies
Word of Life Children's Steadfast Award	Varies
Word of Life Creative Discipleship Award	Varies

AID AVAILABLE FOR STUDENTS WHO BEGAN 2007/08

Award	Amount
AWANA Citation Scholarship	\$1,500
BBC Achievement Scholarship	Varies
BBC Ministry Grant	Varies
Christian Worker Grant	25% to 30% of tuition
Family Grant	\$500
RA Scholarship	\$1,400 1st year \$1,600 2nd year
Talents for Christ	Varies
Word of Life Scholarship	\$2,500 1yr at WOLBI \$3,500 2yrs at WOLBI
Word of Life Children's Steadfast Award	Varies
Word of Life Creative Discipleship Award	Varies

SCHOLARSHIPS/GRANTS

AWANA Citation Scholarship [C]

The recipient of the scholarship will have received the AWANA Citation Award. Verification of the award must be received from AWANA headquarters.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

The recipient must maintain a cumulative GPA of 2.0 for the first two semesters and a 2.5 for each successive semester.

The annual amount given will be \$1,500

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

BBC Achievement Scholarship [C]

The recipient is not required to demonstrate financial need.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled in a full-time academic courses.

The student must maintain a 3.0 cumulative GPA.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

BBC Alumni Scholarship

Students must maintain a cumulative 2.0 GPA to retain this scholarship.

BBC Christian Leadership Scholarship [C]

Recipients must have been nominated by their admissions counselor and submitted the appropriate documentation.

The student must be a full-time dormitory student (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship).

The scholarship of \$2,000 is renewable for 4 years as long as the student maintains a cumulative GPA of 2.5.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

BBC Grant [C]

Awarded to students using a combination of final high school GPA and financial need as determined by the filing of a FAFSA. The amount of the award is determined by the need and GPA as follows:

2.0–2.49	\$2,750–4,000
2.5–2.99	\$3,000–4,250
3.0–3.39	\$4,000–5,250
3.4–3.79	\$4,250–5,500
3.8–4.0	\$4,500–5,750

The FAFSA and official high school or college transcript are used to determine eligibility.

All eligible students must be full-time and live on campus (unless married or any other eligible adult, or a student who is required to live off-campus due to student teaching or internship.).

All awards are calculated on a 4.0 scale.

Awards are renewable at the awarded first-year amount, if students maintain a 2.0 GPA and remain a full-time, on-campus student (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship).

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

BBC Ministry Grant [C]

Awarded to students who demonstrated a ministry mind and heart and active in the local church.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

The student must earn a 2.5 cumulative GPA by the end of the first two semester and for each successive semester. The annual amount given will be between \$500–\$5,000.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

Christian Worker Grant [C]

1. The student must be a dependent of an eligible full-time Christian worker. Eligibility includes the following: pastors, pastoral staff, missionaries, mission administrators, Christian school administrators, principals and teachers, and GARBC agency personnel.
2. The full-time Christian worker must be the head of the household and receive at least 50% of their income from ministry. Change in this status requires notification to the Office of Student Financial Services.
3. The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

4. The grant applies to the numbers of hours needed to complete the student's chosen four -year course of study. Christian Worker Grants are not available to May School students.
5. The grant equals 25% or 30% dependent upon the first year award.
6. The student must maintain a cumulative grade point average of 2.5
7. The grade point average will be reviewed each year. If the student is dismissed from school for disciplinary reasons, the money allotted through the grant for the current semester will be forfeited.
8. A renewal application must be submitted by May 1. Applications submitted after this date will be honored ONLY IF FUNDS ARE AVAILABLE.
10. Any decisions regarding the Christian Workers Grant may be appealed by the submission of a letter of appeal detailing special circumstances to the Office of Student Financial Services within the enrollment period in question. Each submission will be considered before the Christian Workers Grant Appeals Committee. The decisions of the Appeals Committee are final.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

Early Acceptance Grant

Students must be accepted by the fifteenth of December before the academic year they attend.

If a student is eligible for this grant but is unable to attend in the fall, he or she may still receive the grant in the spring.

If a student is eligible for this grant but decides to attend a semester early, he or she will receive the grant in the fall.

Family Grant [C,G,S]

The Scholarship is awarded for families with two or more siblings enrolled simultaneously.

The students must maintain the general financial aid satisfactory progress requirements.

All siblings must be enrolled at full-time status.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

A renewal application must be submitted each subsequent year that the student is enrolled.

The grant is \$500 for each family member who was enrolled as of the 2007–2008 academic year.

The grant is awarded at the beginning of each semester. One-half of the total amount is awarded each semester of the awarding academic year.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

Married Student Discount

Undergraduate married students and their spouses may combine their hours in one flat rate, as long as the combination of hours does not exceed 18 hours in a semester. Combined hours over 18 will be assessed at the appropriate rate.

One spouse must be enrolled for a minimum of 12 credit hours. The other spouse would be able to take the other remain hours (ex. $18-12=6$) and receive a full scholarship to cover his or her charges.

Ministry Leadership Scholarship [C]

Recipients must have been nominated by their admissions counselor.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

The scholarship of \$2,000 is renewable for 4 years as long as the student maintains a cumulative GPA of 2.0.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

RA Scholarship [C]

Resident Assistant students receive a \$700 scholarship per semester for their first year and a \$800 scholarship per semester for their successive years of service.

Talents for Christ Scholarship [C]

Talents for Christ Scholarships are for winners in the GARBC National and State Talents for Christ contests. Baptist Bible College offers a \$1,000 scholarship grant to the winner and a \$500 scholarship to the runner-up in the state contest.

All state awards will be divided over 1 year. The payment of national awards is divided over the student's program length except the Bible Certificate program.

The national winner receives \$5,000, and the national runner-up receives \$2,500. A student can receive both the state and national scholarship awards, but cannot receive first and second place for state alone or nationals alone.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

Wendell Kempton Word of Life Scholarship [C]

Recipients must be in good standing with Word of Life and minimum GPA of 3.0.

The award of \$2,000 is renewable with a cumulative GPA of 2.5

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

Word of Life Children's Steadfast Award and Student Ministry's Creative Discipleship Award [C]

Certification from Word of Life Bible Clubs

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

The annual amount can range from \$250–\$1,500 and will be awarded one-half each semester.

Word of Life Scholarship [C]

The recipients are Word of Life graduates from a program of at least one year in length resulting in a degree or diploma.

The recipient must maintain a cumulative GPA of 2.5

This scholarship of \$2,500 is awarded to those who completed a one-year program and \$3,500 to those who completed a two-year program. Funds are credited to each semester with one-half of the award given each semester of the awarding academic year. Awards are renewable yearly as long as eligibility requirements are maintained.

The student must live on campus (unless married or any other eligible adult, or a student who is required to live off campus due to student teaching or internship) and be enrolled full-time.

Aid is not guaranteed if the FAFSA is not submitted by May 1. May 1 is BBC's priority deadline not the federal government's deadline.

LOANS

Students and their parents can obtain Stafford and Federal Plus Loans, low-cost education loans, to help pay for the cost of higher education. To apply for a FFELP loan:

If you have previous educational loans, the office of Student Financial Services recommends, as long as you are satisfied with the service you received, you process future loans through the same lender. It is to your advantage to process future loans thorough the same lender because it reduces the amount of paperwork for the student and parents. (However, it is not required to choose the same lender.) The Federal Stafford loan is the best type of loan and is available through most lenders.

To receive loan funds (such as the Federal Stafford loan) you must complete the FAFSA along with your loan request form.

Obtaining a loan to help with educational costs is a serious obligation.

Becoming delinquent or defaulting on an educational loan could have serious consequences, such as not being able to obtain a mortgage, car loan, or credit card. Additionally, a defaulted student's credit rating, income tax return, and even future wages could be affected. Through a default reduction initiative, BBC encourages each student to manage finances and loans carefully. The Student Loan Coordinator is available to assist students with financial planning and counseling, establishing payment plans, and managing debt.

Federal Stafford Loan [C,G,S]

The Stafford annual aggregate loan limits are detailed below:

	Base Stafford <u>Eligibility</u>	Additional <u>Unsubsidized</u>	Additional Unsubsidized for <u>Independent Students</u>
Freshman	\$3,500	\$2,000	\$4,000
Sophomore	\$4,500	\$2,000	\$4,000
Junior	\$5,500	\$2,000	\$5,000
Senior	\$5,500	\$2,000	\$5,000
Graduate and Seminary Students	\$8,500	N/A	\$12,000

The Stafford lifetime aggregate loan limits are detailed below:

	Combined Base Limit for Subsidized and Unsubsidized Loans	Additional Limit for Unsubsidized Loans	Total Limit
Dependent Undergraduate Students (whose parents were not denied a PLUS loan)	\$23,000	\$8,000	\$31,000
Independent Undergraduate Students (and dependent students whose parents were denied a PLUS loan)	\$23,000	\$34,500	\$57,500
Graduate and Professional Students	\$65,500 (including undergraduate Stafford loans)	\$73,000	\$138,500

Eligibility for a subsidized Stafford loan is equal to the cost of attendance minus the estimated family contribution (EFC) minus the estimated financial assistance.

The school is responsible for ensuring that a borrower does not receive a loans(s) in excess of the annual loan limits for an academic year.

Federal PLUS Loan [C,G,S]

Parents have the opportunity to obtain a PLUS loan to help their son or daughter with education costs. The parent borrower is solely responsible for this loan. A credit check is performed to determine the parent's creditworthiness. A PLUS loan may not exceed the cost of attendance (COA) minus estimated financial assistance (EFA), but otherwise is not limited. If a parent is denied a PLUS loan, the student is then eligible to apply for an additional unsubsidized Stafford loan.

Alternative Loans [C,G,S]

There are many lenders that offer private loans, which vary in criteria and financing options. Contact Student Financial Services for more information concerning this type of loan.

Though BBC makes every effort to ensure that suggested lenders on our list provide the least expensive loans and best service possible, students and parents have the right and ability to select the lender of their choice, regardless of our suggested lender list.

Aid for Summer Session

All undergraduate summer students (including May School students) are ineligible for institutional aid, except those students who receive Tuition

Remission. Federal aid may be available for summer sessions. Please contact Student Financial Services before enrolling for classes to determine your eligibility. Alternative loans are available to summer students. Seminary and graduate students attending summer sessions are eligible for Federal Stafford loans. Students must be enrolled for at least half time, (see Enrollment Status listed below), during the course of the summer, which may be through a combination of mini-sessions.

Aggregate loan limits continue to apply. The student must be maintaining academic progress to qualify.

SATISFACTORY ACADEMIC PROGRESS

The Higher Education Act of 1965 as amended by Congress in 1980 and 1986, mandates institutions of higher education to establish minimum standards of “satisfactory progress” for students receiving financial aid. These standards apply to all Federal aid programs including Pell Grants, Stafford Loans, and Plus Loans,

In order to receive Title IV aid, any student who is otherwise eligible must meet the standards used by the institution to determine if a Title IV recipient is maintaining satisfactory progress in his or her course of study, regardless of whether the student had previously received Title IV aid.

Enrollment Status per Semester

	Full-time	3/4 Time	1/2 Time
College	12 hrs. +	9–11 hrs.	6–8 hrs.
Graduate School	8 hrs. +	N/A	4–6 hrs.
Seminary Master degrees			
Master of Divinity	9 hrs. +	N/A	5–8 hrs.
Master of Ministry	4 hrs. +	N/A	2–3 hrs.
Seminary Doctorate	3 hrs. +	N/A	N/A

Satisfactory Academic Progress

Credit Hours Successfully Completed Each Year

	Full-time	3/4 Time	1/2 Time
College (varies, see Quantitative below)	24 hrs. +	18–23 hrs.	12–17 hrs.
Graduate School	14 hrs. +	N/A	7–13 hrs.
Seminary Master degrees			
Master of Divinity	18 hrs. +	N/A	9–17 hrs.
Master of Ministry	8 hrs. +	N/A	4–7 hrs.
Seminary Doctorate	6 hrs. +	N/A	N/A

College Satisfactory Academic Progress Defined

Quantitative

A student must complete the minimum credit requirements based on their

enrolment status for each academic year, or the sum of the minimum credit requirements for all academic years attempted at BBC. The chart below details the required credits for each academic year.

Credits required per year to maintain Federal Aid

Year or Transfer Status	Full-time	3/4 Time	1/2 Time
1st year/freshman	18 credits	14 credits	9 credits
2nd year/sophomore	20 credits	15 credits	10 credits
3rd year/Junior	22 credits	16 credits	11 credits
4th year/Senior and beyond	24 credits	18 credits	12 credits

Qualitative

Students must meet the following minimum grade point average requirements:

At the end of the first year of undergraduate study—1.60

All subsequent years of study—2.00

Procedure for Checking Academic Progress

At the end of each fall semester, aid recipients are reviewed to determine the number of credits completed and cumulative GPA achieved. If a student has not completed the expected total credits required or has not obtained the necessary GPA for the semester, a warning letter is sent indicating the area where the student is lacking and what needs to be achieved to maintain aid for the following year. A student who fall's behind in completing the expected number of credits for the year should be advised that continuing to fall short of required credits each year puts the student in danger of exceeding the 150% allowance. At the point you exceed the 150% credit allowance you will not longer be eligible for Federal Aid.

At the end of the spring semester, aid recipients are again reviewed to determine if they have met the minimum GPA requirement. If they have not, a letter is sent to each student informing them that they are not eligible for continued financial aid until the GPA deficiency is satisfied. The same warning is sent regarding the minimum credits requirement and the danger of arriving at the 150% point.

Academic progress for first-time students in the Spring semester is checked at the end of the Spring semester. If an undergraduate student meets the minimum grade point average requirement, he/she is considered to have made progress and will then be checked on the Fall–Spring basis indicated above. If the student did not maintain the required grade point average, a warning letter will then be sent and academic progress will be checked again for the required credits and grade point average. Aid will be continued for those students who have met

requirements; those not making progress will be notified of their ineligibility to receive continued financial aid and informed of what they need to do to again become eligible.

Graduate Satisfactory Academic Progress Defined

Quantitative

A student must complete the minimum credit requirements based on their enrolment status for each academic year, or the sum of the minimum credit requirements for all academic years attempted at BBGS. The chart below details the required credits for each academic year.

Credits Required per year to maintain Federal Aid

Program	Full-time	1/2 Time
MA	10 credits	5 credits
MSCSE	10 credits	5 credits
MSCM	6 credits	3 credits

Qualitative

Program	GPA Requirement
MA	2.0+ at all times
MSCSE	3.0+ at all times
MSCM	3.0+ at all times

Procedure for Checking Academic Progress

Academic Progress will be checked after the Fall semester and any student not making the required Credit and/or GPA average for the semester will receive a warning letter. The end of the Spring Semester Academic Progress will again be checked and this time any student not making the required Credit and/or GPA average will receive notification that Federal Aid will no longer be awarded to them until the deficiency is made up. The student has the right to appeal their Academic Progress. See Appeals for further details.

Spring Start students will be checked at the end of the Spring. If they are making the Credit and GPA average requirement they will be checking the following year based on the Fall-Spring pattern explained above. If the student is not making the required Credit and/or GPA average they will be sent a warning letter and their progress will be checked at the end of the Fall semester to determine if they are making Academic Progress. If not, they will receive notification that Federal Aid will no longer be awarded to them until the deficiency is made up.

MAXIMUM SEMESTERS OF FINANCIAL AID

Undergraduate 2-year Program

Full-time students may receive financial aid for a maximum of 6 semesters.

Three-quarter time students may receive financial aid for a maximum of 7 semesters.

Half-Time students may receive financial aid for a maximum of 10 semesters.

Undergraduate 4-year

Full-time students may receive financial aid for a maximum of 12 semesters.

Three-quarters time students may receive financial aid for a maximum of 14 semesters.

Half-time students may receive financial aid for a maximum of 20 semesters.

Graduate Program

M.S.C.S.E, M.Min

Full-time students may receive financial aid for a maximum of 5 semesters.

Half-time students may receive financial aid for a maximum of 10 semesters.

M.S. Counseling, M.Div.

Full-time students may receive financial aid for a maximum of 8 semesters.

Half-time students may receive financial aid for a maximum of 16 semesters.

D.Min, and Ph.D.

Full-time students may receive financial aid for a maximum of 15 semesters.

Half-time students may receive financial aid for a maximum of 30 semesters.

Students pursuing a double major may be eligible for an extension of the time on an individual review basis.

Transfer Students

All transfer students will be treated as new students for the purpose of this policy.

GRADE OF INCOMPLETE

Credits for a course which a student has received a grade of incomplete are considered not successfully completed. When the incomplete grade becomes a letter grade, a reevaluation of the number of credits earned is conducted to test for successful completion of the required number of credits. It is the student's responsibility to inform the Office of Student Financial Services of such a change of grade.

COURSE WITHDRAWAL

Aid is granted to students according to the enrollment status at the beginning of each term. Credits for a course from which a student has withdrawn subsequent to receiving aid are not considered as completed. If a student has not earned the minimum required credits due to withdrawal, the student is considered as not having made satisfactory progress.

REPEATED COURSES

Aid is granted for repeated course work, and the credits earned are counted toward academic progress.

REESTABLISHING ELIGIBILITY FOR FINANCIAL AID

Students may make up credit deficiency by attending May sessions for undergraduate, summer sessions for graduate, or other sessions without aid, or may take credits at another accredited institution so long as they will be accepted toward the student's degree objective. Once a student has made up the credit deficiency, it is his/her responsibility to notify the Office of Student Financial Services to request that aid be reinstated.

Students may make up a grade point average deficiency by attending any summer sessions including May School. Once a student has reached the required GPA, it is the student's responsibility to notify the Office of Student Financial Services and request that aid be reinstated.

APPEALS

Any student who has been terminated from Financial Aid has the opportunity to appeal such action. A letter must be written to the Director of Student Financial Services explaining the appeal with the student's signature, date, and special circumstances to be considered. All appeals must be submitted thirty days prior to the last day of classes during the award period in question.

