



2011-2012 Financial Aid Handbook

BETHEL
UNIVERSITY

**Information about on-campus
student employment
inside on p. 13!**

This guide provides information to assist students enrolled in the College of Arts & Sciences as they make preparations for paying their school bill.

- If you have questions about your financial aid package, please contact the Office of Financial Aid at 651.638.6241 or finaid@bethel.edu.
- If you have questions about your student account (bill), please contact the Business Office at 651.638.6208 or business-office@bethel.edu.

“My financial aid counselor was a big help. She was always willing to approach the next step and tell me what to do. I never gave up, and they never gave up on me. Attending Bethel is basically a ‘God thing.’ The professors tell you it’s not just about passing a course, it’s learning what God is trying to teach you here.”

—Alicia Chong



“My family has very little in the area of economic means and could not afford to contribute to any college, much less a private Christian college. The Office of Financial Aid at Bethel alleviated many of my concerns. When I received my financial aid package, I was astonished at how God had fulfilled my needs. The staff had worked to give me the best aid package possible, allowing me to come here.

And they even gave me a scholarship I hadn’t applied for based on their knowledge of my circumstances. I’ve always been treated with respect and felt valued as a person when conversing with my financial aid advisor.”

—Alyssum Roe

Steps After Receiving Financial Aid Award Letter:

Carefully review your financial aid award letter and follow the steps below.

1. Complete the 2011-2012 Payment Planner to estimate your school bill, monthly payment plan, and loans you may need. See page 5.
2. Sign up for a monthly payment plan (optional). See page 17.
3. Apply for a Federal Perkins Loan (if offered). See page 10.
4. Apply for a Direct Subsidized or Unsubsidized Loan (if needed). See page 8.
5. New students who are eligible for federal work study and are interested in working on campus should submit a student employment application by May 10. The application is available at bethel.edu/offices/financial-aid/student-employment/application. See page 13.
6. Apply for other loans (if needed). See pages 6-7.

How to Access Your Financial Aid Online

To access your financial aid online, go to Blink (blink.bethel.edu) > Student Services tab.*

- You can view the status of financial aid documents needed and received in the Student Services tab > Financial Aid Requirements channel. Items marked with a red flag need to be completed.
- You can view your financial aid award by clicking the link in the Student Services tab > Financial Aid Awards channel and then selecting Academic Year 2011-12 from the dropdown list.
 - To view or print a summary of your financial aid, click the Award Overview tab and follow the on-screen instructions.
 - To accept/request your Direct Subsidized, Direct Unsubsidized, or Perkins Loans:
 - Click the Accept Award Offer tab and follow the on-screen instructions.
 - Be sure to click the Submit Decision button to save your loan request.
 - To report private scholarships:
 - Click the Resources/Additional Information tab and follow the on-screen instructions.
 - Be sure to click the Submit Information button to save your submission.

*If you have not yet set up your Bethel Community Account, go to Blink (blink.bethel.edu) and click “Set up my Bethel Community Account.”

Costs for 2011-2012

Tuition, 12-18 credits per semester, plus 1-5 credits for interim . . .	\$29,320/year
Student Activity Fee (if full time)	\$140/year
Room (new student rate)	\$4,900/year
Meal plan (20 meals/week)*	\$3,630/year
Total typical student costs for full-time student living on campus	\$37,990/year

Tuition overload fee for each credit over 18 credits in a semester	\$870 per credit
Tuition for part-time students (fewer than 12 credits per semester) and interim tuition	\$1,225 per credit
Post-baccalaureate tuition and teacher licensure students	\$780 per credit
Tuition for summer 2012	\$455 per credit
Audit fee.	\$230 per credit
Parking fee.	\$84/semester
Student Health Insurance	\$750 (for those not covered by other health insurance)

Tuition rates for off-campus programs are available from the Office of Off-Campus Programs (651.638.6549).

Additional course fees are attached to some courses as indicated in registration materials for each semester. For detailed information on fees, contact the Bethel Business Office (651.638.6208).

* The meal plan contracts, which include prices for all meal plan options, will be posted at cas.bethel.edu/student-services/meal-plans as soon as they are available. The breakdown of meal plan prices for fall, interim, and spring is determined based on the number of days that meals are served in each term.

Interim Charges

Students enrolled full time for both fall and spring are not normally charged interim tuition. This is because each semester of full-time tuition pays for half of up to five credits of interim tuition. However, there are times, as illustrated below, when students *will* be charged for interim tuition.

Fall	Interim	Spring	Interim Tuition
12-18 credits	1-5 credits	12-18 credits	No additional charge
12-18 credits	4 credits	0-11 credits	Student is billed for 2 credits of tuition at the part-time rate (4x\$1,225x1/2=\$2,450).
0-11 credits	4 credits	0-11 credits	Student is billed for 4 credits of tuition at the part-time rate (4x\$1,225=\$4,900).

Interim housing is at no additional charge for students who are enrolled in Bethel housing for both fall and spring semesters. Interim meal plan charges are billed with spring charges.

Students involved in off-campus semester programs may be charged interim tuition. Students studying abroad over interim will have additional program costs. Contact the Office of Off-Campus Programs (651.638.6549) for detailed information.

Disclaimer: Prices reported in this guide are subject to change without notice. Refer to the 2011-2012 College of Arts & Sciences catalog at cas.bethel.edu/catalog for definitive pricing.

Helpful Financial Tip #1

Borrow wisely: Keep track of your total borrowing history.





2011-2012 Payment Planner

A. Calculate your estimated school bill	Fall	Spring	Year
Tuition (full time)	\$14,660	\$14,660	\$29,320
Student Activity Fee (full time)	\$70	\$70	\$140
Room (new student)*	\$2,450	\$2,450	\$4,900
Meal plan (20 meals/week)	\$1,670**	\$1,960**	\$3,630
(**estimated; interim meal plan charges are billed with spring charges)			
Additional charges	\$ _____	\$ _____	\$ _____
(overload tuition, student teaching, class fees, parking permits, music instruction, books and supplies, etc.)			
Estimated Annual Costs	\$18,850	\$19,140	\$37,990
B. Subtract Credits to Bill	Fall	Spring	Year
Grants	-\$ _____	-\$ _____	-\$ _____
Scholarships	-\$ _____	-\$ _____	-\$ _____
Cash paid at beginning of term	-\$ _____	-\$ _____	-\$ _____
C. Net Bill	\$ _____	\$ _____	\$ _____
D. Subtract Monthly Payment	Fall	Spring	Year
(Optional if using monthly payment plan.)			
	-\$ _____	-\$ _____	-\$ _____
Example: \$200/month x 5 months/semester = \$1,000/semester			
E. Calculate Remaining School Bill (C minus D)			
	-\$ _____	-\$ _____	-\$ _____
Example: Net Bill – Total Monthly Payments = Remaining Bill			
F. Decide What Loans You Need (optional)	Fall	Spring	Year
Perkins Loan	-\$ _____	-\$ _____	-\$ _____
Direct Subsidized and Unsubsidized Loans	-\$ _____	-\$ _____	-\$ _____
Other Loans (PLUS or Private)	-\$ _____	-\$ _____	-\$ _____
_____	-\$ _____	-\$ _____	-\$ _____
Total Loans Borrowed	\$ _____	\$ _____	\$ _____

* The room rate for new students will not increase during their four years at Bethel, provided they live in campus housing every semester. Room rates for returning students are listed in the College of Arts & Sciences catalog (cas.bethel.edu/catalog).

Educational Loans

Which loan is best for me?

Most students borrow to pay a portion of their school bill. Refer to your financial aid award to see what loans you are eligible to borrow.

Type of Loan	Borrower	Fees	Make Payments While in School?	Interest Rate	Repayment	Bethel's Advice	More Information
Direct Subsidized	Student	0.5% net	No	3.4% fixed	up to 10 years	1 st Choice	p. 8
Federal Perkins	Student	None	No	5.0% fixed	up to 10 years	2 nd Choice	p. 10
Direct Unsubsidized	Student	0.5% net	Interest accrues. Optional in-school payment.	6.8% fixed	up to 10 years	3 rd Choice	p. 8

What is "Other Loan" Eligibility?

Other Loan Eligibility is the total you can borrow from the Direct PLUS and/or private loans. This chart identifies some of the differences between other loan programs.

OTHER LOAN ELIGIBILITY							
Type of Loan	Borrower	Fees	Make Payments While in School?	Interest Rate	Repayment	Bethel's Advice	More Information
Direct PLUS	Parent	2.5% net	Yes	7.9% fixed	up to 10 years	Compare the features and benefits of each loan to determine the best option for your family.	p. 9
Private	Student (typically requires credit-worthy cosigner)	Varies	Interest accrues. Optional in-school payment.	Varies based on market conditions and credit score	Varies (10+ years)		p. 12

Helpful Financial Tip #2

Don't borrow more than you need.

Apply for private scholarships and work to earn extra money.

The Bethel University Office of Financial Aid adheres to the National Association of Student Financial Aid Administrators' Statement of Ethical Principles and Code of Conduct and Bethel's Code of Conduct Governing Educational Loan Activities. These documents are available at cas.bethel.edu/financial-aid/types/loans/conduct-code.

Direct Subsidized and Unsubsidized Loans*

How to Apply Online (Students without internet access should contact the financial aid office.)

1. **Entrance Counseling and Master Promissory Note:** If you are a new student borrowing a Direct Loan at Bethel University, you must complete online loan entrance counseling and a Master Promissory Note (MPN). Follow the instructions at cas.bethel.edu/financial-aid/types/loans/sub-unsub.
2. **Request Loan Amount:**
 - a. Log in to Blink.
 - b. Choose the Student Services tab and click the Financial Aid Awards link within the Financial Aid Awards channel.
 - c. Select Academic Year 2011-12 from the dropdown list.
 - d. Choose the Accept Award Offer tab, decide how much of your Direct Loan you wish to take, and follow the instructions on the screen.
 - e. Click the Submit Decision button to save your request.

Interest Rates

Direct Loans have a fixed interest rate for the life of the loan. The rate varies depending on the type of loan, as illustrated below.

Loans First Disbursed	Subsidized	Unsubsidized
July 1, 2011 to June 30, 2012	3.4%	6.8%
July 1, 2012 to June 30, 2013	6.8%	6.8%

Loan Fees

The fee for Direct Subsidized and Unsubsidized Loans is 1%; however, a 0.5% interest rate rebate reduces this fee to a net of 0.5%. Once you begin repayment, you must make 12 on-time monthly payments to retain this benefit.

Features

- **Direct Subsidized:** Federal government pays interest while student is enrolled in school (at least half time, pursuing a degree or certificate) and during a six-month grace period after leaving in-school status. This loan is need-based.
- **Direct Unsubsidized:** This loan is not need-based. Interest accrues while student is in school. Students may pay the interest while in school. Accrued interest is capitalized at repayment.
- Minimum payment is \$50/month.
- **Disbursement:** Funds are disbursed directly to the student's Bethel account. Half of the funds (less any loan fees) are posted at the beginning of fall term; the other half of the funds are posted at the beginning of spring term.

* Formerly known as Direct Subsidized and Unsubsidized Stafford Loan.

This information is accurate at the time of printing (February 2011).

Direct PLUS (Parent) Loan

How to Apply:

1. Go online to studentloans.gov.
2. The parent will be asked to sign in with his or her Federal Student Aid (FAFSA) PIN. (If he or she does not have a PIN, one may be obtained at www.pin.ed.gov.)
3. Select Start PLUS Application Process.
4. Choose the Parent PLUS loan type and go through the application process (which includes a credit check) to confirm approval or denial of the loan. The parent will need to specify a loan amount in the process. If "maximum amount" is selected, we will process the loan for the maximum amount for which the student is eligible.
5. If approved, first-time borrowers will need to continue the process and complete a Master Promissory Note. Repeat borrowers are done.

Interest Rate

Direct PLUS (Parent) loans have a 7.9% fixed interest rate.

Loan Fees

The fee for a Direct PLUS Loan is 4%; however, a 1.5% interest rate rebate reduces this fee to a net of 2.5%. Once you begin repayment, you must make 12 on-time monthly payments to retain this benefit.

Features

- Credit check is required.
- Repayment begins 60 days after loan is fully disbursed (around April 1 for a full-year loan).
- The maximum amount the parent may borrow is listed as "Other Loan Eligibility" on the student's financial aid award.
- The minimum payment is \$50/month.
- Deferral of payments may be an option while the student is enrolled. To request a deferment, the parent must contact the servicer of the PLUS Loan. Servicer contact information can be obtained at www.nsls.ed.gov.

What happens if the Direct PLUS loan is denied?

- If the PLUS loan is denied and the parent chooses not to appeal the decision or obtain an endorser, each dependent student becomes eligible for additional Direct Unsubsidized Loan funds. Freshmen and sophomores may borrow up to \$4,000 per year; juniors and seniors may borrow up to \$5,000 per year.
- Students must notify the financial aid office of their intent to borrow the additional Direct Unsubsidized Loan through completion of a Loan Request Form or via Blink. The Loan Request Form is located at cas.bethel.edu/financial-aid/forms.

This information is accurate at the time of printing (February 2011).

Federal Perkins Loan

Due to limited Perkins funding, not all Bethel students will have the opportunity to borrow a Perkins Loan. Students who were awarded Perkins Loan eligibility but who do not complete the Perkins Loan application process by **July 1** may have their Perkins eligibility reduced or cancelled.

How to Apply Online *(Students without internet access should contact the financial aid office.)*

1. **Entrance Counseling and Promissory Note:** First-time Perkins borrowers must complete loan entrance counseling and the promissory note online. Visit cas.bethel.edu/financial-aid/types/loans/perkins. Repeat Perkins borrowers do not need to complete a new Perkins Promissory Note.
2. **Authorize Loan Amount:**
 - a. Log in to Blink.
 - b. Choose the Student Services tab and click the Financial Aid Awards link within the Financial Aid Awards channel.
 - c. Select Academic Year 2011-12 from the dropdown list.
 - d. Choose the Accept Award Offer tab, decide how much of your Perkins Loan you wish to take, and follow the instructions on the screen.
 - e. Click the Submit Decision button to save your request.

Interest Rate

5% fixed interest rate

Loan Fees

None

Features

- Loan entrance and exit counseling is required.
- Interest charges begin when student enters repayment, nine months after graduating or dropping below half-time student status.
- Minimum payment is \$40/month.
- Perkins is a need-based loan.
- Due to limited Perkins Loan funds, priority is given to freshmen and sophomores who meet the **April 15 financial aid application deadline**.
- Bethel awards eligible freshmen up to \$2,000 and sophomores up to \$1,000 of Perkins Loan.

This information is accurate at the time of printing (February 2011).



Private Loans

How to Apply Online

To apply for a private loan, visit cas.bethel.edu/financial-aid/types/loans/private. Allow a **minimum of 30 days** from the date of application for loan funds to be disbursed.

- To calculate the maximum loan amount, please refer to the “Other Loan Eligibility” on your financial aid award.
- Private loans are non-federal loans that accrue interest while students are enrolled.
- Interest rates vary depending on credit of cosigner as well as loan program/lender.
- Borrowers must complete a self-certification form (provided by the lender) before the lender will release loan funds.

PREFERRED LENDERS		
Name	Loan Program	Phone Number
Chase	Chase Select	866.306.0868
Citibank	CitiAssist	800.967.2400
Discover	Certified Private Loan	877.728.3030
Office of Higher Education	SELF-Student Education Loan Fund	800.657.3866
Sallie Mae	Smart Option Student Loan	888.272.5543
U.S. Bank	No Fee Loan	800.242.1200
Wells Fargo	Collegiate Loan MedCap Alternative Loan for Health Professionals	800.658.3567

Choosing a Lender for Private Loans

To assist students in selecting a lender, the financial aid office conducts an annual evaluation of potential lenders. All preferred lenders must satisfy the following expectations:

- Demonstrate a commitment to helping borrowers avoid going into default (e.g., proactively contacting borrowers who are late on payments, providing resources that help borrowers manage their money and avoid borrowing too much).
- Demonstrate the commitment and ability to provide educational loans for the long term.
- Clearly communicate the terms and conditions of their educational loans.
- Provide high levels of customer service, including, but not limited to, online loan applications, access to loan status online, and disbursement of loan funds via electronic funds transfer.

In addition, we have a strong preference for working with lenders that are familiar to our borrowers (name recognition).

Students are free to select any lender for their private educational loans, are not required to use any of the lenders on the preferred lender list, and will suffer no penalty or incur unnecessary delay for choosing a lender not on the list.

Student Employment FAQ

How do I find a job while I am in college? The Office of Financial Aid helps new students locate on-campus employment provided they meet the following criteria: (a) will begin classes in the fall, (b) submit a Student Employment Application (bethel.edu/offices/financial-aid/student-employment/application) by May 10, and (c) are awarded either federal or state work study. Applicants will be notified by mid-August if a job is reserved for them. A student employment website is available to assist other students in locating on-campus student jobs (bethel.edu/offices/financial-aid/student-employment). If seeking off-campus employment, contact the Office of Career Services at bethel.edu/career-services.

Are students required to work on campus? No. Students are not required to accept an on-campus job, just as they are not required to accept a student loan. Declining the job opportunity will not affect the amount of gift aid a student receives.

How do I know if I can work on campus? Any Bethel student may work on campus provided he or she (a) applies for financial aid, (b) secures a job, and (c) completes the required employment forms (an I-9 form and a W-4 form).

What kinds of jobs are available? Students work in all areas of the university (e.g., athletics, bus driving, clerical, computer, child care, library, security). Most new students work in either facilities management or food service. Some students work in off-campus federal work study community service positions, such as reading tutors and child care workers.

Am I guaranteed to earn the full amount of work study listed on my financial aid award letter? No. Work study eligibility reflects earning potential. An offer of \$2,200 of work study on the financial aid award letter is neither a guarantee of employment, nor a guarantee of \$2,200 in earnings. Students may be hired for up to 20 hours per week (3-10 hours/week is common). The 2011-12 student pay rates start at \$7.30 per hour, depending on where the student works. Total earnings will vary depending on the rate of pay and the number of hours worked.

What documents do I need? You will need to bring proper identification to complete the I-9 form. A list of the acceptable documents can be found at bethel.edu/offices/financial-aid/student-employment/hired or in the Office of Financial Aid. This form must be completed within three days of starting your job.

How am I paid for the hours I work on campus? Most students sign up for direct deposit. Funds are deposited into their bank account on the actual payday. Students who do not sign up for direct deposit will have a check placed in their P.O. box every two weeks per the payroll cycle. We encourage all students to set up direct deposit to receive their paycheck.

How do I set up direct deposit? Access the direct deposit form at bethel.edu/offices/financial-aid/student-employment/hired. Submit a voided check with the direct deposit form to the Business Office. If you have any questions about this procedure, please contact the Business Office (651.638.6208).

Minnesota State Grants

The **Minnesota State Grant** helps Minnesota students from low- and moderate-income families pay for educational expenses at eligible Minnesota colleges or universities.

Deadline: Your FAFSA must be received by the federal application processing center no later than 30 calendar days after the start of the term. Students who miss this deadline must wait until the next semester to receive a Minnesota State Grant.

State Grants Formula: The state legislature determines the state grant formula in May. Awards made prior to that time are **estimated**. Revisions will be made in early summer.

All Minnesota State Grant awards are subject to change if the Minnesota State Legislature or the Minnesota Office of Higher Education changes the state grant formula. When the formula changes, Bethel will recalculate state grants for all students and notify students of the new grant amount.

Maximum State Grant based on 15 credits per semester. The amount of Minnesota State Grant varies depending on how many credits students take each semester. The maximum award is offered to students taking at least 15 credits per semester. Credits taken during interim may count toward either the fall semester or the spring semester for the purpose of calculating a Minnesota State Grant, as illustrated below.

Enrollment			Credits Used in Minnesota State Grant Calculation	
Fall	Interim	Spring	Fall Minnesota State Grant Credits	Spring Minnesota State Grant Credits
12 credits	3 credits	12 credits	12 fall + 3 interim = 15 credits	0 interim + 12 spring = 12 credits
13 credits	3 credits	14 credits	13 fall + 2 interim = 15 credits	1 interim + 14 spring = 15 credits
14 credits	0 credits	16 credits*	14 fall + 0 interim = 14 credits	0 interim + 16 spring = 16 credits

Credits from fall semester cannot be applied toward a spring semester Minnesota State Grant (or vice versa). Only interim credits can “migrate” to either fall or spring semester.

Revisions: The anticipated enrollment students report on their Bethel University Financial Aid Application is used when calculating the amount of the Minnesota State Grant. About three weeks after the beginning of spring semester, the financial aid office recalculates state grant eligibility based on actual enrollment. These changes are made retroactive to the beginning of the semester. Students are notified in an updated award letter if their grant changes.

Four Years of Eligibility: Once students have attempted the equivalent of four years of full-time postsecondary education, they are not eligible for a Minnesota State Grant. Check with a financial aid counselor if you have questions about the effects of additional schooling on your Minnesota State Grant eligibility.

This information is accurate at the time of printing. See bethel.edu/finaid/cas/mn-grant for details.

Frequently Asked Questions

How is financial aid affected by . . .

1. Getting married?

Students do not always receive a better financial aid package because they are married.

- To determine whether it is best for you to complete your FAFSA before getting married or to wait until after you are married, visit www.getreadyforcollege.org and click on “Financial Aid Estimator.” Complete two estimates, one as a single student (include parents’ data) and one as a married independent student (include future spouse’s data). Print the results of your estimates.
- After completing the estimates, schedule an appointment with a Bethel financial aid counselor to discuss the results. Bring copies of the estimate results to your appointment.
- Remember, once the FAFSA is submitted, your marital status cannot be updated, even if you later get married.

2. Studying abroad?

- Students may receive financial aid when studying in a Bethel-sponsored off-campus program that complies with federal Satisfactory Academic Progress regulations.
- Students’ grants and scholarships will **not** increase if the study abroad program costs more than a semester at Bethel. Students may apply for additional loans to cover the difference.
 - Institutional grants and scholarships may be used for one study abroad semester. Please visit cas.bethel.edu/financial-aid/before-apply/aid-changes/study-abroad for additional information and to view the list of financial aid eligible study abroad programs.

3. Private scholarships?

- Bethel encourages students to seek scholarships from other sources.
- Receipt of private scholarships may reduce loan and/or work eligibility to keep the recipient’s total aid package within federal limits.
- Institutionally controlled grants and scholarships are reduced if total gift aid from all sources exceeds the tuition, room, and board fees paid to Bethel.

4. Moving on or off campus?

- Recipients of the **Transfer Campus Housing Grant** and **Bethel Campus Housing Grant** must live in campus-controlled housing. Recipients who choose to live off campus will forfeit these two grants.
- Other grants and scholarships are not affected by students’ housing choices.
- Please contact the financial aid office prior to moving off campus if you have questions about how the move will affect your financial aid.

5. Military benefits?

- Veterans and/or their dependents may be entitled to benefits from a variety of programs to assist with educational expenses.
- Institutionally controlled grants and scholarships are reduced if total military benefits, grants, and scholarships exceed tuition, room, board, and activity fee plus \$1,000 for books and supplies. For additional information regarding military benefits, visit cas.bethel.edu/financial-aid/types/military-benefits.

How is financial aid affected by . . .

6. Dropping credits or withdrawing from Bethel?

- Students must be full time to receive non-need-based Bethel grants and scholarships (e.g., Dean's Scholarship, Ministerial Scholarship).
- Students considering dropping credits or withdrawing from college mid-term should contact the Office of Financial Aid before making changes in their enrollment level to determine any financial aid impact these changes may produce.

7. Repeating classes to improve my grade point average?

- On occasion, students may repeat a course to improve their grade point average. Students may receive financial aid for the course provided (a) the student had a grade of "W" or "F" on the original course, or (b) the student only took and passed the course once.

When is financial aid applied to my student account?

- Scholarships from Bethel are divided equally between fall and spring terms.
- Grants and scholarships from Bethel are applied to student accounts about one week before the beginning of fall semester and the beginning of spring semester.
- Loans are applied to student accounts after the funds are received, but no earlier than 10 days before the semester begins.
- Private scholarships (e.g., Dollars for Scholars) are applied to student accounts after the funds are received.

Can I use financial aid to pay for my rent if I live off campus?

- Yes. Students may request a refund of any credit on their student account after the end of the "drop-add" period to apply to rent. Submit your formal request to the Business Office. If there is a PLUS (parent) loan on the account, the Business Office will need permission from the parent for the student to receive the credit balance.
- Students may withdraw up to \$100 in cash per day at the Business Office banking windows.
- If a PLUS (parent) loan generates a credit balance on the student account, federal regulations require Bethel to send a check for the credit amount to the parent within 14 days.

Helpful Financial Tip #3

Limit or eliminate credit card use. If you use credit cards, know the limit on the card and make payments on time.

What should I do if my family's financial situation has changed?

Complete an appeal form if your family has experienced either reduced income or unusual financial challenges. The appeal form is available at cas.bethel.edu/financial-aid/apply/special-circumstances.

What payment options are available?

1. Pay your bill at the beginning of each semester.

- Fall semester charges for tuition, fees, room, and board are due on the day classes begin.
- Spring semester and interim charges for tuition, fees, room, and board are due on January 15.

2. Sign up for the Monthly Payment Plan

Bethel offers a semester payment plan. The enrollment fee is \$20 per semester. For information, visit bethel.edu/business-office or contact the Business Office at 651.638.6208 (800.255.8706, ext. 6208).

Do I need to re-apply for financial aid each year?

Yes. Because your circumstances may change from year to year, and because different financing options are often available to continuing students, you need to fill out a new FAFSA and Bethel University Financial Aid Application every year (priority deadline of April 15 for the coming fall).

Where can I find additional scholarships (outside of Bethel)?

Begin your search on Bethel's website at cas.bethel.edu/financial-aid/types/scholarships/private; inquire at your church (Partnership Scholarship, see cas.bethel.edu/financial-aid/types/scholarships/bethel/partnership), your high school guidance office, your local civic organizations, and your employers (both yours and your parents').

What is the TEACH grant and who qualifies?

Eligible students who plan to be teachers may qualify for this federal grant.

- Students must complete the FAFSA.
- Students must complete an Agreement to Serve and TEACH entrance counseling each year they receive a TEACH Grant.
- Undergraduate students must score above the 75th percentile on at least one admissions entrance test component (e.g., ACT, SAT) OR have a cumulative 3.25 GPA from their most recent schooling (high school GPA for first-year undergraduates, college GPA for continuing and transfer students).
- Recipients must serve as a full-time, highly qualified teacher in a high-need field in a school serving low-income students for a minimum of four years within eight years of completing their course of study or this grant reverts to a Direct Unsubsidized Loan.
- For additional information or to complete the agreement to serve and/or receive entrance counseling, visit cas.bethel.edu/financial-aid/types/grants/federal/teach.

Financial Aid Satisfactory Academic Progress

Bethel University has two methods of monitoring student achievement. There is an Academic Progress, Probation, and Dismissal process administered by faculty committees. This committee measures academic progress via a student's grade point average, and will, if necessary, place restrictions on the number of courses a student can take, restrict co-curricular activities, and dismiss a student. Appeals are submitted to the Academic Appeals Committee for review.

There is also a Financial Aid Satisfactory Academic Progress (FA-SAP) policy administered by the financial aid office. The FA-SAP policy is mandated by federal and state laws and regulations, and involves the monitoring of cumulative grade point average, pace of completion (ratio of completed to attempted courses), and the total number of courses students attempt. Students who do not meet the minimum FA-SAP standards may lose eligibility for federal, state, and institutional financial aid. Appeals are submitted to the financial aid office and reviewed by a cross-departmental Financial Aid Satisfactory Academic Progress committee.

The following definitions apply to terms used in the Financial Aid Satisfactory Academic Progress policy:

- **Financial aid probation.** Financial aid probation means a status assigned by an institution to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility for aid reinstated. The probationary period is one semester.
- **Financial aid warning.** Financial aid warning means a status assigned to a student who fails to make financial aid satisfactory academic progress at an institution that evaluates academic progress at the end of each semester.
- **Maximum timeframe.** Students may attempt up to 150% of the number of credits required for a degree. Students become ineligible for financial aid once they exceed the maximum timeframe.
- **Appeal.** Appeal means a process by which a student who is not meeting the institution's financial aid satisfactory academic progress standards petitions the institution for reconsideration of the student's eligibility for financial aid.

Frequency of review. Student academic progress is reviewed after fall, spring, and summer semesters.

The entire Financial Aid Satisfactory Academic Progress policy is available online (cas.bethel.edu/financial-aid/academic-progress).

This is a summary of the Satisfactory Academic Progress Policy. The complete policy is located in the College of Arts & Sciences catalog (cas.bethel.edu/catalog).

Refunds

When students withdraw from classes or drop out of school in the middle of a term, they may be eligible for a refund. There are two types of refunds: refunds of institutional charges (tuition, room, meal plan, etc.) and refunds (adjustment/return) of financial aid. A refund of institutional charges credits money to the student's account (decreasing what he or she owes). A refund of financial aid reduces the amount of financial aid available to pay the institutional charges (increasing what the student owes).

Students planning to withdraw from all classes must notify the Office of Student Life. Completing the withdrawal form is required before the enrollment deposit is refunded.

Tuition and Housing Refunds. Refunds for tuition and housing are based on the date of official withdrawal with the Office of Student Life.

Through the sixth day of each semester (Fall: 9/6/11; Spring: 2/8/12) 100%
Through Friday of the third week (Fall: 9/16/11; Spring: 2/17/12) 75%
Through Friday of the fifth week (Fall: 9/30/11; Spring: 3/2/12) 50%
Through Friday of the seventh week (Fall: 10/14/11; Spring: 3/16/12) 25%
After Friday of the seventh week No refund



Course Fee Refunds. Course fees are refunded in full through the 100% tuition refund period; thereafter there is no refund of course fees.

Meal Plan Refunds. Students with a meal plan who officially withdraw or are suspended and want to cancel their meal plan should contact the Office of Campus Services. These students may receive a prorated refund of their meal plan based on either their last date on the meal plan or their withdrawal date, whichever is later.

Financial Aid Refunds. Students who withdraw from all courses during the 100% tuition refund period will have all of their financial aid refunded (removed from their student account) unless they complete a Supplemental Withdrawal Form (available in the Office of Student Life), documenting their attendance at each class. Upon receipt of the Supplemental Withdrawal Form, the federal financial aid refund policy will be calculated. If students receive a full (100%) refund of tuition, they are ineligible for any state, institutional, or private sources of financial aid.

Federal (Return of Title IV Funds) Refund Policy. Students with federal aid who withdraw (or are expelled) after a semester starts but before completing 60% of the term may need to return a portion of their federal (Title IV) aid. The percentage of Title IV aid to be returned is equal to the number of days remaining in the semester divided by the number of calendar days in the term. Scheduled breaks of more than four consecutive days are excluded.

Minnesota Office of Higher Education (OHE) Financial Aid Refund Policy. Bethel is required to use the OHE financial aid refund policy when calculating refunds for Minnesota State Grants and Minnesota SELF loans. Students retain funds earned through the Minnesota State Work Study Program prior to withdrawing from Bethel.

Financial Aid Refunds for Institutional and Private Funds. After calculating the federal and Minnesota financial aid refund policies, institutional and private gift aid is reduced by the same percent as the student's tuition was reduced.

This is a summary of the current refund policy. The complete policy is located in the College of Arts & Sciences catalog (cas.bethel.edu/catalog).

Key Dates That Affect Financial Aid Eligibility

April 15, 2011	Priority financial aid application date
May 10, 2011	Student employment application deadline for new and transfer students eligible for need-based work study
July 1, 2011	Sign up for a monthly payment plan.
July 1, 2011	Priority deadline for all loan processes (e.g., promissory notes; Loan Request Form; loan entrance counseling for Perkins and Direct Loans)
August 1, 2011	Partnership Grant forms and checks due (church matching scholarship program)
August 29, 2011	Fall semester begins/fall bill due
September 14, 2011	The financial aid office begins adjusting aid for students who do not meet eligibility requirements (e.g., on-campus housing; enrolled less than full time; MN State Grant adjustments).
September 27, 2011	FAFSA deadline for fall semester Minnesota State Grants
December 9, 2011	Last day to request a federal loan for fall semester
January 4, 2012	Interim classes begin.
January 15, 2012	Interim and spring semester bill due.
February 1, 2012	Spring semester begins.
February 1, 2012	2012-2013 Departmental Scholarship application deadline
February 14, 2012	The financial aid office begins adjusting aid for students who do not meet eligibility requirements (e.g., on-campus housing; enrolled less than full time; Minnesota State Grant adjustments).
April 15, 2012	Priority deadline for 2012-2013 Financial Aid Applications
May 7, 2012	Students attending summer school at Bethel should complete the summer financial aid application.
May 14, 2012	Last day to request a loan for spring semester
May 30, 2012	Summer school begins.

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