

FINANCIAL INFORMATION

Tuition

The tuition charge includes fees for library services, mail service, student activities and the Wellness Center.

Undergraduate

Fall & Spring Semester	
Full time (12-17 hours)	\$10,489 per semester
Over 17 hours.....	\$10,489 + \$710
	per additional hour
Part time	\$450 per hour
May Term	\$220 per hour
Room & Board	\$175 per week
Summer Term	\$315 per hour
Graduate	\$350 per hour
Master of Education	\$270 per hour

Special Degree Programs

BSN Completion (31 cr. hrs.).....	\$7,650
Organizational Management	
Tuition	\$325 per hour
Transition to Teaching	
Elementary (24 cr. hrs.)	\$10,500
Secondary (18 cr. hrs.).....	\$ 7,875

Room & Board Charges

Room (per semester)	
The Lodge	\$1,700
Oakwood & Shupe	
Double	\$1,575
Triple	\$1,375
All Others	\$1,575
Meal Plans (per semester)	
20-Meal Plan	\$1,550
14-Meal Plan	\$1,420
10-Meal Plan	\$1,315
Block Plan	\$1,490
Residence Hall Damage Deposit	\$200
Key Deposit	\$25

FINANCIAL INFORMATION

Estimated Cost per Semester

Tuition (full time)	\$10,489
Room.....	1,575
Board (20 meals).....	1,550
Total.....	**\$13,614

**Does not include special class fees or books

Health Insurance

All full-time students attending Bethel College are eligible for and required to participate in the Student Accident & Sickness Insurance Plan unless coverage has been specifically waived and filed with the Student Development Office no later than September 18, 2009. The plan is optional for part-time students taking 6-11.5 credit hours per semester. Part-time students needing insurance coverage must apply no later than September 11, 2009. Students taking less than six hours are not eligible for student insurance.

See Health Insurance brochure for cost.

Fees & Other Charges

Entering Student Fee (full time).....	\$600
Graduation Fee, A.A., B.A., B.S.	65
Graduation Fee, A.D.N., B.S.N. (both include pin)	150
Graduation Fee, M.S.N.	185
Graduation Fee, A.A. and B.A. both at same commencement	75
Graduation Fee, master's level	100
Late Graduation Application Fee	100
Diploma Re-order	25
Change of Registration.....	\$3 per course
Late Registration	\$3 per course
Audit Fee, for Undergraduate Courses, per semester hour	90
Audit Fee for Graduate Courses, per course	175
Credit by Examination Fee, per semester hour	45
Credit for Experience Based Learning, per hour	60
Transfer of Test Credit (CLEP, PEP, A.P., etc.), per semester hour	10
On-campus CLEP testing fee	80
Private Tutoring (regular tuition, plus per hour)	80
Independent Study (regular tuition, plus per course).....	80
Student Teaching (regular tuition, plus per semester hour)	30
Fieldwork/Internship (regular tuition, plus per semester hour)	30
Applied Music Lesson Fee (regular tuition plus per semester hour)	110

Physical Education Activity Class	Fee Variable
Art Class Fee.....	\$90
Laboratory Fee	65
Nursing Clinical Fee (including insurance) per course (completion students excluded).....	90
Nursing Kit (1 time fee).....	85
Nursing Standardized Testing Fee (per semester)	75
Practicum (undergraduate).....	50
Automobile Registration, per semester	50

Tuition & fees subject to change without notice.

Payment of Accounts

Each student is responsible for seeing his/her account is **paid in full 10 days prior to the start of** classes each semester.

The financial aid portion of a bill may be deferred if all paperwork has been properly completed and filed with the office of student financial services at least 30 days prior to the beginning of classes. Students who register late or do not comply with the requirement regarding financial aid must pay their accounts in full and may reimburse themselves from their accounts after financial aid has been received.

For those who wish to pay their balance due in installments, the college has contracted with Tuition Management Systems (TMS) to set up and collect these accounts. Accounts whose balance is covered by TMS contracts will be considered paid as long as the TMS contract is current.

Your registration may be invalidated and you may be dropped from the college if your account is not paid in full by the first day of classes each semester. In addition, past due balances will be charged interest at the rate of 21% APR.

Tuition Refunds

Sixteen-Week Classes:

- A course dropped during the first week (seven calendar days) of a 15-week semester will receive a 100% refund.
- During the second and succeeding weeks, the refund is reduced by 25% each week.
- After the fourth week, no refund is granted.

Seven-Week Classes

- A course dropped during the first week (seven calendar days) of an eight-week session will receive a 100% refund.
- During the second and succeeding weeks, the refund is reduced by 25% each week.
- After the fourth week, no refund is granted.

May Term and Summer Session Classes

- A course dropped after the first meeting will receive a 100% refund.

FINANCIAL INFORMATION

- After the second and succeeding meetings, the refund is reduced by 25% each class.
- After the fourth class, no refund is granted.

Three, Four and Five-Week Classes

- A course dropped after the first meeting, and before the second, will receive a 100% refund.
- No refund is granted after the time period listed above.

Classes Meeting Less Than Three Weeks

- 100% refund is granted when a course is dropped on the first day of class.
- No refund is granted after the first day of class.

Organizational Management

- The student receives a 100% refund when a module is dropped prior to the start of that module. No refund is granted after the module has begun.

Course fees will be refunded only in the 100% refund window. After that period, no fees will be refunded.

Other Refunds

Board refunds are based on the number of full weeks left in the semester. The weeks left will be pro-rated against total semester costs for board. After the remaining prorated charge for board is figured, 90% of this amount will be refunded. Room, health insurance and other fees – no refund is granted.

A student leaving college during a semester may be required to refund money previously accepted from financial aid programs if it was awarded in advance.

Military Call-Up Refund

Students called to active duty in the Armed Forces of the United States will be allowed to withdraw from courses in which they are currently enrolled at Bethel without penalty and receive 100% refund of tuition and fees upon presenting an official copy of their military orders to the office of the registrar. This must be done at the time a student must stop attending classes. For boarding students the cost of room and board will be reimbursed based on a pro-rated basis (weekly). Students may, with the permission of the appropriate instructor, the division chair and the academic dean, exercise one of two further options: accept grades that could be earned in one or more courses at the time of their call if sufficient work had been done at a level to warrant a passing grade for the term; or exercise the Bethel incomplete grade option for one or more courses. Any incomplete must be finished by the end of the next semester. A tuition refund will not be given for those courses in which credit is earned.

Drop Policy

A student “drops” a class during the first week (seven days) of a semester or session by submitting the *Special Registration* form to the registrar’s office. The course is not listed on the academic record when the class is dropped within this period. Consult refund schedule.

Late Registration – Add/Drop Fees – Withdraw Dates

Late Registration Fee

A late registration fee of \$3 will be charged per course on all registrations received beginning one week prior to the start of the semester. For example: if classes begin on Monday, late registration charges begin on the preceding Monday.

Add/Drop Fee

An Add/Drop fee of \$3 will be charged per transaction on all course changes taking place beginning one day after the first day of classes. The \$3 fee will be assessed on each course that is added or dropped.

Last Day To Withdraw From Class

Students “withdraw” from a class by the designated date to receive no grade for the class. The course is listed on the academic record as a “W” and does not affect the student’s GPA. Consult refund schedule. After the last date to withdraw has passed, a student may not withdraw from classes regardless of when they last attended. The student will receive the grade earned.

Semester-long Classes: The last day to withdraw from a class is the 10th Friday from the start of classes.

Seven-week Classes: The fifth Friday after the first day of the session is the last day to withdraw from classes.

The last day to withdraw from classes offered on different academic calendars will be on the day closest to 2/3 of the way through that session. For example, May Term meets for three weeks for a total of 15 sessions. The last day to drop a class would be Friday of the second week. The last day to drop a summer class that meets for 14 sessions would be on the ninth day. The last day to withdraw from a three day graduate class would be on the second day. All unique academic schedules would follow the 2/3 rule.

No-Show Refunds

A student who does not attend any classes registered for in that semester will be granted a 100% refund of tuition paid. Each adult eight-week session will be considered separately when applying tuition and no-show refunds. Students who do not attend any classes in one course but do attend one class or more in that semester will not be considered a no-show and will be subject to the applicable refund schedule.

Bethel College Title IV and Indiana State Grants

Refund Policy

Student financial services is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

FINANCIAL INFORMATION

If a student leaves the institution prior to completing 60% of a payment period or term, the office of student financial services recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or 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:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

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.

Unearned Title IV financial aid must be returned to the appropriate programs in the order listed below. The Title IV portion of a refund is repaid to the various programs from which the funds were awarded. The repayment is allocated, using the following fixed priority:

1. Stafford Student Loan
2. Perkins Loan
3. PLUS Loan
4. Pell Grant
5. FSEOG

If the Title IV portion of the refund is large enough, the entire amount of an award received is first returned to the highest priority program from which an award was made. The full amounts are similarly returned.

Financial Aid

While the financial responsibility for a college education rests primarily with the student and parents, Bethel College is committed to helping students find the financial resources to assist in paying their college bill.

All students seeking assistance must complete the Free Application for Federal Student Aid (FAFSA) to determine qualification for federal or state assistance programs. These forms are available from the college office of student financial services and most high school guidance offices.

Each year, Bethel College awards to needy students over \$5,000,000 of institutional funds in the form of scholarships, grants and loans.

Financial Need

Financial need is the term used by the office of student financial services to determine a student's eligibility for many state, federal and institutional financial aid programs. Financial need is calculated by subtracting the family contribution from educational costs.

The family contribution figure is determined by the information that is provided on the Financial Aid Form. The educational cost figure is determined by the office of student financial services. This figure includes the college costs for tuition, fees, and room and board charges. In addition, the office of student financial services estimates the miscellaneous expenses that a student might encounter during the academic year. These expenses are as follows:

Books and supplies	Up to \$1,500
Transportation	Up to \$1,500
Living expenses	Up to \$1,500
Housing (off-campus students)	Up to \$7,000

Satisfactory Academic Progress

Students receiving financial aid must maintain good academic standing with the college in order to qualify for continued financial awards. To maintain eligibility for Federal Title IV and/or other college-administered financial aid assistance the following conditions must be met:

Quantitative Progress Standards

A student enrolled full time (12 hours per semester) must earn at least 24 credit hours per 12-month period. A student enrolled three-quarter time (9-11.5 hours per semester) must earn at least 18 hours per 12-month period. A student enrolled half time (6-8.5 hours per semester) must earn at least 12 credit hours per 12-month period. Credit hours completed during summer enrollment are counted toward fulfillment of the above requirements.

Example: A full-time student completes 23 of 24 hours during the fall and spring terms. The student enrolls in and passes 3 hours during the summer term. These 3 hours are counted toward the preceding fall and spring term.

A student who changes status within the 12-month period will have his/her status averaged (e.g., in the fall semester the student is full time, then in the spring semester the student enrolls for half-time hours. The student would be considered a three-quarter time student for the year and would need to have completed the appropriate number of hours for that status).

Cumulative Progress Standards

The normal time to complete a bachelor's degree is 8 to 10 semesters of full-time enrollment. A student is allowed a maximum of 12 semesters of full-time study and may receive financial aid up to this maximum. Students enrolled in fewer than 12 hours per semester, but at least 6 hours per semester, are expected to complete their degree requirements in proportion to the full-time requirements. Students in an academic program with a program length of 120-140 hours who have attempted 180 credit hours toward a degree will be ineligible for student financial aid.

Graduate students in a program length of 30 credit hours have 5 years to complete their degree and a maximum of 45 attempted credit hours. Graduate programs of longer than 30 credit hours have a maximum of 7 years to complete and maximum attempted credit hours not to exceed 150% of the program length. Students who are

FINANCIAL INFORMATION

enrolled in a second degree program which is equal to or lower than a degree already earned, will have officially accepted credit hours which are specifically applied toward the student's current certificate or degree program counted in the maximum number of allowable credit hours for financial aid eligibility. Note: A student will not be considered to have reached the credit hour maximum until the semester following the one in which the student reaches or exceeds the maximum semester hours attempted.

Qualitative Progress Standards

The student must maintain satisfactory academic grades. The following scale is used to determine satisfactory progress for all students:

SATISFACTORY	UNSATISFACTORY	DISMISSAL
2.0 or above	Below 2.0 to 1.20	Below 1.20

Failure to meet the above criteria will place the student on academic probation for one semester. The student may receive financial aid while on probation, but not for more than two such semesters during the normal 8 to 10 semester college career. The admission probation status is not considered as part of the two-semester probation rule.

Students who enroll in a course and are given an incomplete grade must complete the course requirements no later than the time grades are due the following semester. If the course is not completed, it is counted as hours attempted but not passed, and the criteria in paragraph one is applied.

Classes that a student enrolls in and withdraws from, receiving an authorized grade of W, are not counted as hours attempted. However, a semester of financial aid eligibility will have been used.

When an "F" is received for a course, that course may be repeated. Courses that are repeated will count in the calculation of hours attempted and completed hours earned if the student receives a passing grade. Only repeated courses taken at Bethel will affect the grade point average (GPA) and will include the new grade on the transcript. Thus, if a course is repeated at another institution only the actual credit(s) earned will transfer.

A maximum of 5 noncredit remedial courses will be considered as successful completions unless enrollment in additional courses is approved by the vice president of academic services.

Reviews and Appeals

Academic progress is reviewed at the end of the fall and spring semesters. An appeal process is available to students who wish to have a review of their circumstances and/or request an exception to any of the above conditions. The request must be in writing, addressed to the Financial Aid Committee, stating the reasons that justify the request. The Financial Aid Committee will review the request and will respond through the Director of Financial Aid.

Students who are granted waiver of the SAP policy are allowed one additional semester to re-establish their eligibility. If at the end of the semester the student has not met the standards they are allowed to resubmit an appeal as stated above. Waivers will be granted based upon the student's ability to show progress from the beginning of the first waiver period. A student is limited to two appeals of the policy.

Financial Aid Resources

Bethel College Financial Aid Programs

Admission with Distinction

All new students who submit a complete application for freshman admission by March 10 of their senior year are assured consideration for an Admission with Distinction.

tion scholarship, regardless of need. Awards are based upon strong academic and personal records of accomplishment.

Award	Annual Amount
Trustee	\$5,000 - \$10,000
Presidential	\$3,000 - \$5,000
Faculty	\$2,500 - \$3,500

Half of all freshmen enter Bethel with an academic scholarship. We are excited by the quality students who are choosing Bethel College. Our desire is to acknowledge your academic success by assisting in your pursuit of a private Christian college education at Bethel.

Transfer students are eligible for the Presidential or Faculty Scholarships under the following conditions:

- Student must have been attending previous institution full time (12 hours or more) in their final semester before enrolling at Bethel.
- Student must be enrolling as a full-time student at Bethel.
- The awards are renewable in accordance with Admission with Distinction Guidelines, with the exception that the 3.0 G.P.A. must be achieved at the end of the first semester of enrollment at Bethel.
- Scholarships are awarded on the basis of the cumulative G.P.A. at the student's preceding accredited college or university.

Scholarship Guidelines

The student must be entering Bethel College for the first time.

1. Student must enter as a full-time student.
2. All scholarships are renewable each year under the following conditions:
 - a. Full-time status must be maintained.
 - b. A cumulative G.P.A. of 3.0 must be maintained.
 - c. Scholarships may be used for a maximum of eight semesters.
 - d. Freshmen have until the end of their first year to establish their 3.0 G.P.A.
 - e. The 3.0 G.P.A. must be maintained each successive semester thereafter.
 - f. The level of scholarship awarded upon admission to the college remains the same for the students academic career.

Bethel Grants are awarded to students who show accomplishment or potential in a variety of areas, including drama, art, music, leadership and academics. The dollar amount for such grants ranges from \$500 to \$5,000.

Divisional Assistantships are awarded to upperclassmen for continued accomplishment in the student's major field of study. Under the assistantship program, the student provides service to the academic department from which he/she is receiving the award. Assistantships are renewable. Both the number and dollar amount vary from department to department. To apply for an assistantship the student must contact the appropriate divisional chairperson.

Athletic Grants are awarded in each of the college-approved sports for men and women. Number and dollar amount vary from sport to sport.

FINANCIAL INFORMATION

Missionary Church Pastor and Missionary Awards are given to single dependents (son/daughter) of ministers or missionaries currently employed full time by the Missionary Church. The student must select college room and board and be enrolled full time.

Christian Workers Grant is offered to single dependent sons or daughters of ministers or missionaries from any other denomination than the Missionary Church. The student must be enrolled full time. The dollar amount for this grant ranges from \$1,000 to \$2,000.

Missionary Church Scholarships are awarded to new students (Fall of 2006) who are active in the fellowship of a Missionary Church. Award value is \$1,200 per year for on-campus students and \$600 for off-campus. Students must submit a letter or reference from their pastor with the application for admission.

Billy Kirk Minority Student Awards are given to minority students based on student's academic record, essays and extracurricular involvement. Recipients must live in on-campus housing.

Church Matching Scholarship Program matches dollar for dollar a church scholarship awarded to a student. Maximum scholarship amounts vary with student's housing status. A separate application is required. Application deadline is June 1.

Family Grants are awarded to families who have two or more members enrolled as full-time undergraduate students at Bethel College. Only immediate family members and single dependent sons or daughters may qualify.

International Student Scholarships are awarded to students from countries other than the U.S. on the basis of academic ability, financial need and the mission of the college to prepare students for service in their own country. Award values vary.

Music Scholarships are awarded by the music department and are based on an audition. Dollar amounts vary, but scholarships are available to music majors, minors, and talented elective students.

Theatre Arts Scholarships are available to theatre majors and minors and require an audition or interview. Award amounts vary. **Contact the department of theatre arts for more information.**

Vernon Sailor Foundation provides interest-free loans to students. Recipients are selected on the basis of need. The loan program is repaid over a defined period of time which begins when the student leaves Bethel College.

Endowed Scholarship Programs—Through the generosity of private individuals, several endowed scholarship programs have been established. These awards vary in their selection requirements and dollar value. A listing of these scholarships is available from the office of student financial services.

Federal and State Programs

Federally Financed Programs of student aid administered by the college include the **Perkins Loan Program**, the **Supplemental Education Opportunity Grant Program** and the **College Work Study Program**. Eligibility for these programs is based on financial need.

Pell Grant Program is offered by the federal government to qualified students. Application is made through the FAFSA.

Frank O'Bannon Grant Program is offered by the State Student Assistance Commission of Indiana (SSAC) to Indiana residents who are enrolling full-time. Application is made through the FAFSA. **March 10 is the deadline for application.**

Federal Family Educational Loan Programs (FFELP) are long-term educational loans made by most lending institutions. Inquiry as to terms or repayment and eligibility can be made to the office of student financial services.

Additional Information

Two Award Policy—Students who are eligible to receive more than two institutional grants or scholarships will only receive the two largest dollar awards. This applies to all Bethel College assistance, excluding the Church Matching Scholarship and Family Grant programs.

Maximum Award Policy—In no case will a student receive more in grant and scholarship assistance than full time (12-17 hrs) tuition costs. Grant and scholarship assistance used to pay tuition costs include institutional, private, federal, and state programs. Federal Pell grant funds may be permitted to be used for room and board as well as other non-direct costs such as books, supplies and miscellaneous expenses. Private scholarships that are not designated as tuition only awards may be used toward room and board costs at the discretion of the director of student financial services.

Verification—Based on criteria established by the federal government, students who receive federal or state financial aid may be selected for verification. This process is designed to check the accuracy of the financial information the family provided when applying for financial aid. A copy of the student's and parent's income tax form, as well as a verification worksheet is required to complete the process. Additional information may also be required. In order to be considered for all financial aid, requested information must be submitted within 30 days of the college's written request. In no instance will verification information be processed beyond the student's enrollment period.

Outside/Private Scholarships—Any financial assistance that is received from sources other than federal, state or college must be reported to the office of student financial services. This includes private scholarships, veterans benefits, vocational rehabilitation benefits and fee reduction remission benefits. Adjustments may be made to your financial aid package if the additional assistance causes you to receive more financial aid than for which you are eligible to receive.

Appeals—Any questions or appeals concerning financial aid policy must be made in writing to the college Financial Aid Committee and submitted to the office of student financial services.

Final Semester Policy—Students who are in their final semester of enrollment prior to graduation and are enrolled less than full time (12 hours) may be eligible to receive institutional scholarships at a pro-rated amount. In general, the equivalent percentage of discount created by institutional awards toward full-time tuition is applied toward part-time tuition charges.

Consumer Information—Required information (campus crime statistics, equity in athletic reporting, FERPA graduation rates, accreditation) is available at the college Web site, http://www.BethelCollege.edu/prosp_stub/financialaid/right-to-know%20info.htm, or upon request from the office of student financial services.

