

UNDERGRADUATE PROGRAM

Admissions...

We're looking for those characteristics which indicate your desire and ability to work in accordance with the Christian liberal arts concept described in our objectives. Because our primary concern is for you as an individual, we consider not only your academic record and test data, but also your leadership and character evaluations from your minister, high school counselor and teachers. Bethel wants students with intellectual capacity and initiative, who are also strongly motivated toward responsible citizenship and Christian commitments.

Chances for success in liberal arts studies are greatly improved if you've followed the college prep courses outlined in most secondary schools. Skills in reading, thinking and communication, and a solid foundation in the natural and social sciences are highly desirable.

While some flexibility in the distribution of units may be allowed: **It is recommended that the following minimum pattern be followed: English, eight semesters; six semesters in each of the following—mathematics, science and social science; four semesters of a foreign language.** Graduation from high school is normally required. Those wishing to submit a G.E.D. diploma should correspond with the director of admissions.

How to Apply...

If you're still in high school we encourage you to apply early in your senior year. New students can begin here any time—any semester or session. We urge you to visit the campus. That way, we can exchange mutual goals and expectations and often we find that we can make the transition to college easier for our students. **When you're ready to make formal application to Bethel, you'll go through the following steps:**

- ① Request an application for admission from the Bethel College Admissions Office. Complete the application and return it with a \$25 nonrefundable application fee to the Admissions Office.
- ② To complete the application process, you will be instructed to submit an official high school transcript and to provide a personal reference for our evaluation. The Admissions Office will supply the reference form.
Transfer students will need to submit an official high school transcript and transcripts from all post-secondary institutions attended.
- ③ Either the American College Test (ACT) or the College Board Test (SAT) must be taken in the junior or senior year of high school. The applicant should arrange through the high school for as early a test as possible and request that the scores be sent to Bethel College. Our institutional code is 1178 for the ACT and 1079 for the SAT.
- ④ A personal statement is required and is vital to our evaluation of each student's application. The statement provides us with a greater understanding of each student and allows us to assess the student's ability to organize and express his/her thoughts. Each applicant must submit a one- to two-page personal state-

ment which focuses on one or more of the following topics: the student's academic ambitions; the student's career objectives; the student's statement of faith or ministry goals; and/or the student's reasons for applying to Bethel College.

- ⑤ When all of the admission materials are on file, a decision regarding the applicant's admission is made and the student is notified by the Admissions Office—usually within three weeks. Some academic programs (i.e., teacher education, nursing) also require application and admission to the program. Acceptance by Bethel College does not guarantee admission to a specific program. See the descriptions of specific programs for applicable details.
- ⑥ Students planning to live on campus will be required to make an advance room/damage deposit of \$200 which is not refundable after June 1. Room reservations cannot be made until this deposit is received. Half of the deposit is applied directly to the student's bill. The remainder of the deposit is returned when the student follows proper checkout procedures and leaves his/her room in good condition.
- ⑦ Application for financial aid should be made at this time. This completes the admission procedure.

Admission With Distinction is an honor awarded to those students who graduate within the top third of their high school graduating class and who have a total score of at least 1050 on the SAT or a composite score of at least 23 on the ACT. Students granted admission "With Distinction" are eligible for scholarships. See pages 21-23 for details on financial aid.

Regular Admission is granted to students who score at or above 450 Verbal and 450 Math on the SAT or at or above 17 English and 17 Math on the ACT. Students transferring from an accredited college receive regular admission with a 2.0 or higher grade point average and demonstrated proficiency in English and math.

Provisional Admission may be granted to students who do not meet the requirements for regular admission if it appears they could benefit from a program of study available at Bethel College.

GED testing requirement for admission is a composite score of 500 (for students tested prior to 2002 a composite score of 50 is required). Students may be admitted to Bethel with GED scores below 500/50 under the following conditions.

1. student has completed at least 12 semester hours at a regionally accredited college or university with a cumulative G.P.A. of at least 2.0;
2. GED composite score is at least 460 or 46 for students tested prior to 2002;
3. Admissions Committee must approve applicant for admission.

Home-Schooled Admission Policy: Students who have not pursued or completed a traditional high school education are considered for admission. Documentation must be provided to verify completion of a comparable high school curriculum. This may be established through one of the following: a certified high school transcript; a transcript through an agency or association recognized by Bethel College, that as a part of its function issues transcripts; a listing of high school level courses completed

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and curriculum used (in a situation where no transcript is issued), with the Bethel Admissions Committee determining if those courses and the condition through which they were completed adequately provide comparability to a high school academic experience; or successful passage of the GED test. In addition, acceptable SAT/ACT scores as described in the college catalog must be received. The prospective student should also be 17 years old by the date of enrollment. Because of external regulations, policies or requirements, additional entry criteria may be imposed in certain divisions or majors.

Early Admission is granted to selected high school seniors who have a 3.0 or higher average and the recommendation of their counselor. This allows a high school student an opportunity to earn college credits before graduation from high school. All credits earned are entered on a permanent record and may be transferred at the student's request.

Program Admission...

Certain majors or programs require special admission to the program subsequent to admission to Bethel College. Consult the program areas of this catalog for further information. Among the programs which require special admission are engineering, music, nursing and teacher education.

Re-admission...

A student whose enrollment has been interrupted for one semester or more needs to file an application for re-admission. Transcripts will be needed from any other schools attended in the intervening period.

Transfer Students...

Students wishing to transfer from another institution should file an application and the required forms. An official transcript from every college attended is necessary. Transferred credit is granted for courses comparable to those offered at Bethel College when a grade of "C-" or better appears. (*Certain divisions require higher grade levels.*) Credit from a nonaccredited college may be granted if validated by at least 15 hours of successful work at Bethel College and/or by examinations.

At least 12 hours in the major field and a minimum of 30 hours total must be taken at Bethel College in order to earn its baccalaureate degree. For the associate degree, the student must complete at least 6 hours in the area of concentration and a total of 18 hours at Bethel College.

Special Students...

Special Students on a program not leading to a degree or certification may be admitted by presenting evidence of high school graduation, academic eligibility and good health and character. They may select any courses for which they qualify.

Guest Students working on a program at another institution need only to present a letter of permission from the registrar or dean of that institution.

Audit Students are admitted by submitting the basic application form and paying the audit fee for undergraduate courses or graduate courses. Admittance is contingent upon available space in the class and the consent of the instructor. A student must have completed an undergraduate degree in order to audit a graduate level course.

Computer Access...

Every student of Bethel College has the privilege of using computers for word pro-

cessing, web and e-mail access in the main computer lab located in the lower level of the Academic Center. Residential students living in campus dorms also have access to the campus network from their dorm room through their personal computer. All students are expected to exercise appropriate care in the use of computer equipment and network access. Students abusing computer access may have these privileges removed. Those enrolled in computer courses have priority access to the computing equipment.

Nondiscrimination Policy...

Within the context of its religious principles, heritage and mission, Bethel College admits students of any race, national or ethnic origin, age or gender to its programs and activities. It does not discriminate in the administration of its educational policies, admission policies, scholarship and loan programs, athletic programs or other college-administered programs. The college makes every reasonable attempt to accommodate students with limiting physical impairments; however, each division reserves the right to examine applicants for suitability for participation in the educational activities of the division.

FINANCIAL INFORMATION

The cost of attending Bethel College is moderate in comparison to the average cost of other public and private colleges. However, student fees alone do not provide sufficient income to maintain adequate facilities and quality instruction. Friends and church constituencies of Bethel College contribute generously to enable the college to keep costs as low as possible. The charges may vary and are subject to change without notice. An estimate of costs follows:

Typical Fall Semester (August through December)

\$7,195	Tuition (full-time)
1,265	Room
1,150	Board—14 meals per week
\$9,610	TOTAL

The charge for tuition includes fees for library, mail service and health clinic service. The health insurance premium for the entire college year—August 15, 2003 to August 15, 2004—is payable along with student fees at the beginning of the fall term. 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 **Business Office no later than September 1, 2003**. 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 15, 2003. Students taking less than six hours are not eligible for student insurance.

Charges for books, personal expenses and transportation are not included in the estimate printed above, but they should be included in the student's financial planning.

Fees...

Tuition Each Semester:

0.5–7.0 hours	\$270 per hour
7.5 hours	2,420.50 Total
8.0 hours	2,951.00 Total
8.5 hours	3,481.50 Total
9.0 hours	4,012.00 Total
9.5 hours	4,540.50 Total
10.0 hours	5,073.00 Total
10.5 hours	5,603.50 Total
11.0 hours	6,134.00 Total
11.5 hours	6,664.50 Total
12–17 hours	7,195.00 Total
Over 17 hours	(\$6,995 + \$450 for each hour over 17)

Other fees & charges:

Summer Session Classes, per semester hour	\$250
May Term, per semester hour	160
May Term, room and board per week	100
Graduate Classes, per semester hour	330
Room, per semester (double occupancy)	1,265
Room, per semester (apartments)	1,265
Board, per semester	
20-meal plan	1,150

14-meal plan.....	1,075
Health Insurance Fee, per year	per schedule
Entering Student Fee (full-time)	\$600
Graduation Fee, A.A., B.A., B.S.	50
Graduation Fee, A.D.N., B.S.N. (both include pin)	90
Graduation Fee, A.A. and B.A. both at same commencement	60
Graduation Fee, master's level	90
Late Graduation Application Fee.....	100
Diploma Re-order	25
Change of Registration.....	25
Late Registration	40
Telephone Charge (per semester)	48
Audit Fee, for Undergraduate Courses, per semester hour	90
Audit Fee for Graduate Courses, per course	175
Credit for Examination Fee, per semester hour	45
Credit for Experience Based Learning, per hour	50
Transfer of Test Credit (CLEP, PEP, A.P., etc.), per semester hour	10
Private Tutoring (regular tuition, plus per course).....	60
Independent Study (regular tuition, plus per course).....	60
Student Teaching (regular tuition, plus per semester hour)	20
Fieldwork/Internship (regular tuition, plus per semester hour)	20
Applied Music Lesson Fee (regular tuition plus) One-half semester hour credit.....	45
One semester hour credit.....	80
Two semester hours credit	160
Physical Education Activity Class	Fee Variable
Art Class Fee.....	65
Laboratory Fee	45
Nursing Clinical Fee (including insurance) per course (completion students excluded).....	85
Nursing Kit.....	85
Nursing Standardized Testing Fee	56
Practicum (undergraduate).....	30
Technology Fee Full Time, per semester.....	70
Part Time, per semester	30
Automobile Registration, per semester	45

Tuition & fees subject to change without notice.

Payment of Accounts...

Each student is responsible for seeing his/her account is paid in full prior to the first day 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 Financial Aid Office at least 30 days prior to the begin-

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ning 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 System (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 18% APR.

Refund Policy...

Refunds are made on the following basis:

- ① **Tuition:** During the first week (seven calendar days) of a regular semester, a 100% refund is granted. During the second and succeeding weeks, the refund is reduced by 25% each week. After the fourth week, no refund is granted.

In the summer session, a 100% refund is granted during the first three calendar days of the session. A refund of 70% is granted during the next four days and 40% during the following week. After the second week, no refund is granted.
- ② **Board:** Charges for board are computed at the full rate for each week while officially registered, and 90% of the unused portion will be refunded.
- ③ **Eight-Week Adult Classes:** If the class is dropped prior to the first meeting, the refund is 100%; if dropped after the first class, the refund is 75%; if dropped after the second class, the refund is 50%; if dropped after the third class, the refund is 25%; if dropped after the fourth class, there is no refund.
- ④ **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.

Bethel College Title IV and Indiana State Grants Refund Policy...

Students who receive Title IV funds and/or Indiana state grants for an enrollment period and then subsequently withdraw from school might possibly owe a refund to the Title IV Programs from which they have received funds.

After the dollar amount of a refund is determined, using the refund policy established by the college, a refund worksheet is completed by the Financial Aid Office to determine the amount of money that must be returned to Title IV, state and institutional aid programs.

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 to each awarding program in priority order until the refund amount is exhausted.

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 Financial Aid Office 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 Financial Aid Office 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 Financial Aid Office. This figure includes the college costs for tuition, fees, and room and board charges. In addition, the Financial Aid Office estimates the miscellaneous expenses that a student might encounter during the academic year. These expenses are as follows:

Books and supplies	Up to \$ 1,000
Transportation	Up to \$ 1,000
Living expenses	Up to \$ 1,000
Housing (off-campus students)	Up to \$ 6,500

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:

- ① 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.*

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- ② 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 complete the appropriate number of hours for that status.
- ③ 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.
- ④ The student must be maintaining satisfactory academic grades. The following scale is used to determine satisfactory progress for all students:

SATISFACTORY	UNSATISFACTORY	DISMISSAL
2.0 or above	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.

- ⑤ 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 Item No. 1 is applied.
- ⑥ 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.
- ⑦ 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 in—not the letter grade.
- ⑧ A maximum of five noncredit remedial courses will be considered as successful completions, unless enrollment in additional courses is approved by the vice president for academic services.
- ⑨ 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.

- a. The request must be in writing, addressed to the Financial Aid Committee, stating the reasons that justify the request.
- b. The Financial Aid Committee will review the request and will respond through the director of financial aid.

Financial Aid Resources...

Bethel College Financial Aid Programs

Admission with Distinction is granted on the basis of academic achievement. Students entering Bethel for the first time may qualify for one of the following scholarships:

- ① **Collegiate Scholarship** is awarded for 1050 SAT or 23 ACT composite and top 40% of graduating class. \$1,500 award renewable through four academic years with 3.0 GPA and full-time enrollment.
- ② **Academic Scholarship** is awarded for 1100 SAT or 24 ACT composite and top 25% of graduating class. Up to \$2,000 award renewable through four academic years with 3.0 GPA and full-time enrollment.
- ③ **Faculty Scholarship** is awarded for 1150 SAT or 25 ACT composite and top 20% of graduating class. Up to \$2,500 award renewable through four academic years with 3.0 GPA and full-time enrollment.
- ④ **Presidential Scholarship** is awarded for 1200 SAT or 26 ACT composite and top 15% of graduating class. Up to \$3,000 award renewable through four academic years with 3.0 GPA and full-time enrollment.
- ⑤ **Trustee Scholarship** is awarded for 1300 SAT or 30 ACT composite and top 5% of graduating class. The Trustee Scholar candidate must also interview with the president of Bethel College for official recommendation. Award amounts range from \$4,000-\$10,000.
 1. Trustee Scholars must live on campus.
 2. Trustee Scholarships are renewable for eight semesters as long as the student maintains a cumulative GPA of 3.0.
 3. Federal Financial Aid Forms must be filed by March 1.
 4. Indiana State Grants are applied to tuition costs. All other grants may be used for room and board.
Trustee Scholarships in conjunction with Indiana State Grants will not be applied beyond the cost of tuition.
- ⑥ **Transfer Student Scholarship** is awarded to full-time students who completed 12 semester hours at their previous college with at least a 3.30 cumulative GPA; they may be eligible for an Academic Scholarship. **Contact Admissions Office for details.**

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 \$2,000.

Divisional Assistantships are awarded to upperclassmen for continued accomplishment in the student's major field of study. Under the assistantship program, the

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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.

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.

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.

Fine Arts Scholarships are awarded by the Division of Fine Arts and require an audition or viewing. Dollar amounts vary. **Contact the Division of Fine Arts for additional details.**

Vernon Sailor Foundation provides interest-free loans to students. Application is made through the FAF. 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. The following is a listing of the endowed scholarship programs at Bethel College.

J.C. Bontrager Scholarship	Little Scholarship
Conrad Scholarship	Inglett Scholarship
Ditmer Scholarship	McKay Scholarship
Dwyer Scholarship	Moran Scholarship
Habegger Scholarship	Moyer Scholarship
Hatfield Scholarship	Reusser Scholarship
Hillman Scholarship	Rouch Scholarship
Hochstetler Scholarship	Sims Scholarship
Huffman Scholarship	Torrence Scholarship
Lambert Scholarship	

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.

Indiana State Scholarships are offered by the State Student Assistance Commission of Indiana (SSACI) 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 Financial Aid Office.

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, including Church Matching Scholarships.

Maximum Award Policy—In no case will a student be permitted to receive more in grant and scholarship assistance than actual school costs. For a student living on campus, school costs would include tuition and room and board. For a student living off campus, only tuition is counted as school costs. Grant and scholarship assistance used to pay school costs would include all institutional aid (including endowed scholarships), Indiana Grant aid, Federal Grant aid and private scholarships. For off-campus students, Federal Pell Grant funds will be permitted to be used for noninstitutional educational costs. Private scholarships which, when combined with institutional, state and federal grant aid, exceed school costs, will require an appropriate reduction in institutional aid.

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 Financial Aid Office. 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 Financial Aid Office.

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 website—http://www.bethelcollege.edu/prosp_stub/financialaid/right-to-know%20info.htm, or upon request from the Office of Student Financial Services.