

UNDERGRADUATE PROGRAM

Undergraduate Admission

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Bethel College encourages applicants whose characteristics indicate a desire and ability to work in accordance with the Christian liberal arts and sciences concept described in our objectives. Students should present an academic record of achievement that indicates intellectual capacity and initiative, and be motivated toward responsible citizenship and Christian commitments.

In evaluating students' credentials, the Office of Admission strives to determine potential for success in Bethel's rigorous academic program. Skill in reading, thinking and communication, and a solid foundation in the natural and social sciences are highly desirable. The Office of Admission takes the following criteria into account in evaluating applicants:

- Academic achievement in high school (GPA, class rank and course selection)
- SAT and/or ACT scores (TOEFL scores for International Students)
- Personal statement
- Recommendations from pastors, teachers or high school guidance counselors
- Leadership experience and community involvement

Prospective students, regardless of major, are expected to have the following academic preparation:

- Four years of English
- Three years of math and laboratory science
- Three years of history or social studies
- Two years of foreign language

Bethel College strongly urges all Indiana students to complete the CORE 40 curriculum in high school for admission to the college. Candidates for the Honors Diploma from an Indiana high school should indicate this on the application for admission.

How to Apply

High School Students

An application for admission may be submitted upon completion of the sixth semester of high school. Students who have completed more than 12 hours of college course work will be considered for Transfer Admission. Students attending high school in the United States or a similar institution overseas should submit the following to the Office of Admission:

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- A completed application for admission with a \$25 nonrefundable application fee.
- Official high school transcript showing coursework completed at least through the junior year. Transfer students will need to submit an official high school transcript and transcripts from all post-secondary institutions attended. Admitted students must submit an official final transcript indicating the date of graduation prior to enrolling.
- A personal reference as indicated on the application for admission.
- Official score reports from the SAT and/or ACT should be sent directly to Bethel College. Our institutional codes are SAT - 1079 and ACT - 1178.
- A personal statement as indicated on the application for admission.

All credentials for admission must be in the Office of Admission before the student's application can be processed. It is the student's responsibility to see that all required documents are submitted. The SAT or ACT must be taken in the junior year or in the fall of the 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. Register for the SAT at www.collegeboard.com and the ACT at www.act.org.

New students can begin here any semester or session. Admission decisions are made on a rolling basis throughout the year beginning October 1. Admitted students may elect to defer their enrollment for one year by notifying the Office of Admission. All application materials are kept on file for two years and become the property of Bethel College. Transcripts received from other institutions will not be returned to the student or released to another institution or third party.

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 Admission Office—usually within three weeks of the file being completed. Some academic programs also require an application and admission to the academic program following enrollment in the college. Acceptance by Bethel College does not guarantee later admission to a specific academic program. See the descriptions of specific programs in this catalog for applicable details.

Enrolling in the College

All newly admitted full-time students will be asked to submit an enrollment deposit. The enrollment deposit will be applied to the student's account and is refundable until May 1 prior to the fall term of enrollment, and December 1 prior to the spring term of enrollment.

All admitted students will receive housing and health forms. Students planning to live on campus will be required to make a housing deposit which is refundable until May 1. Housing assignments cannot be made until this deposit is received. The deposit is returned when the student follows proper checkout procedures and leaves his/her room in good condition.

The health form is very important and must be completed and returned by July 15

or prior to your registration session, whichever comes first. Students will not be allowed to move on campus or attend classes until completed health records are on file. All immunizations must be current and the health record must be signed by a licensed physician. The health form is maintained confidentially within our Student Health Center. It is on file to assist medical personnel in providing for student health needs and in case of emergencies. All students must have health insurance coverage and keep a copy of their insurance card.

Home-School Admission Policy

Bethel welcomes candidates who have received a home study–based education. As is the case with all applicants to Bethel College, home study candidates will be considered on an individual basis to determine an appropriate admission decision. A candidate may be evaluated for admission on the basis of six semesters of high school coursework. Students who have not pursued or completed a traditional high school education are considered for admission. Home school students should follow the application process indicated above. As part of the process, 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.
- An academic record of high school level courses completed, including the instructor’s name, curriculum used, individual course grades and cumulative grade point average (in a situation where no transcript is issued). The Bethel Admission Committee will determine if the courses and the condition through which they were completed adequately provide comparability to a high school academic experience.
- Successful passage of the GED test.

If you have registered with your state department of education, the registration number and name of the home educator registered should be indicated on documents. 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.

International Students

A student who is not a United States citizen or a United States permanent resident should submit the following items:

- A completed application for admission with a \$25 nonrefundable application fee.
- Official transcripts and/or certificates from all secondary schools and colleges in the original language with official certified translations in English. Admitted students must submit an official final transcript indicating the date of graduation from a secondary school prior to enrolling.
- A personal reference as indicated on the application for admission.
- Official score reports from the Test of English as a Foreign Language (TOEFL) should be sent directly to Bethel College. A min-

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imum TOEFL score of 540 on the paper-based exam or 207 on the computer-based exam, or higher is required. Official score reports from the SAT and/or ACT should be substituted when TOEFL scores are not available. Bethel's institutional code for TOEFL is 1079. Register for the TOEFL at www.toefl.org.

- The Declaration of Finances form indicating financial support sufficient to cover a student's educational expenses for the duration of the intended enrollment. Privately sponsored applicants should provide a signed letter of support from the family member or sponsor.
- A personal statement as indicated on the application.

All students must demonstrate proficiency in the English language by submitting a secondary school diploma from an English speaking institution or by submitting TOEFL scores.

International student applications are not considered complete and will not be evaluated until the Declaration of Finances form is received. All students must show ability to meet financial costs to travel to the United States, complete their education and return home. Admission to Bethel College and the I-20 form for obtaining a student visa is not released to a student until the student has demonstrated financial ability to pay for all college and living expenses. The I-20 will not be released until a \$3,000 (U.S.) deposit has been received. All but \$200 (U.S.) of this deposit may be refunded after an I-20 has been issued.

Transfer Students

In evaluating the transfer student's application for admission, the college takes into account the accreditation and the general quality of previous course work. Any transfer applicant whose high school record would not have qualified him or her for admission as a freshman is required to demonstrate a strong record on his or her college transcript after a minimum of one year of college level study. The admission of transfer students is on a selective basis. The following should be submitted to the Office of Admission:

- A completed application for admission with a \$25 nonrefundable application fee.
- Official high school transcript indicating date of graduation and official transcripts from all post-secondary institutions attended.
- A personal reference as indicated on the application for admission.
- Official score reports from the SAT and/ or ACT should be sent directly to Bethel College. Our institutional codes are SAT - 1079 and ACT - 1178.
- A personal statement as indicated on the application for admission.

To be considered for admission, a student must be qualified to carry his or her chosen program of study and must have been successful in previous studies. A transfer student must have earned at least a "C" average (2.0/4.0) in previous study to be considered for entrance to a degree program.

Transferred credit is granted for courses comparable to those offered at Bethel Col-

lege when a grade of "C-" or better has been earned. 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 the baccalaureate degree. For the associate degree, the student must complete at least six hours in the area of concentration and a total of 18 hours at Bethel College.

Concurrent Enrollment - High School Students

Selected high school seniors who have a 3.0 or higher average and the recommendation of their counselor are considered for concurrent enrollment while still in high school. 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. Students must submit an application for admission, application fee, high school transcript and a letter of recommendation from the high school guidance counselor or principal.

Readmission

A Bethel College student whose enrollment has been interrupted for one semester or more needs to file an application for readmission. Transcripts must be submitted from any other colleges or universities attended in the intervening period. Students who have been dismissed for academic or disciplinary reasons during their previous enrollment at Bethel also must be approved for readmission by the appropriate college dean.

Special/Nondegree Students

Students pursuing a program not leading to a degree or certification may be considered for admission by presenting an application for admission, application fee, evidence of high school graduation, academic eligibility and good health and character. Admitted students may select any courses for which they qualify.

Guest Students

Students desiring to work on a program at another institution need to submit an application for admission, application fee, college transcript and a letter of good standing from the registrar or dean of that institution to the Bethel College Office of Admission.

Audit Students

This program is for those interested in not-for-credit learning experiences for personal or professional enrichment. Audit students do not receive a grade or transcript record of course work, and they are not considered to be admitted or enrolled as regular students at Bethel College, and are therefore eligible for neither enrollment verification nor co-curricular or extracurricular services and programs. Students can be admitted by submitting the application for admission, application fee 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.

GED testing

The GED requirement for admission is a composite score of 500 (for students tested prior to 2002 a composite score of 50 is required). Students with GED scores below 500/50 may be considered for admission to Bethel if each of the following conditions is met:

- Student has completed at least 12 semester hours at a regionally accredited college or university with a cumulative grade point average of at least 2.0.
- GED composite score is at least 460 or 46 for students tested prior to 2002.
- Admission staff must approve applicant for admission.

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.

Application Methods

Students may apply online at www.BethelCollege.edu, download an application at the same site, or contact the Office of Admission to receive a copy of the application. Bethel accepts the common application in place of its own application and gives equal consideration to both. Students may obtain copies of the common application from their high school guidance office or online.

Admission With Distinction

An honor awarded to those students who present a record of academic achievement. Students granted admission "With Distinction" may be eligible for scholarships. See the Financial Information section of this catalog for more details on scholarships and financial assistance.

Regular Admission

Standard admission with no restrictions.

Provisional and Probation Admission

Applicants may be admitted with a provisional or probation status if they do not meet the requirements for regular admission, if it appears they could benefit from a program of study available at Bethel College. There will be restrictions on course work and students will be required to develop an academic plan with the Academic Support Center.

Advanced Placement

Bethel offers advanced placement. Please see the Academic Policies and Procedures section of this catalog for more details.

Visiting Campus

Students and their families are encouraged to visit the campus. Students will devel-

op a better understanding of the college setting after taking advantage of opportunities to attend a class and interact with current students and faculty. Individual appointments are generally scheduled from 9 a.m. to 4 p.m. weekdays with student guided tours offered at various times during the day.

In addition, several campus visitation programs are scheduled throughout the year. The updated schedule is available on the Bethel Web site. To make arrangements for a visit, call the Office of Admission approximately two weeks in advance of your planned visit.

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.

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Tuition

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

Undergraduate

Fall & Spring Semester

Full time	\$7,975
Over 17 hours.....	\$7,975 + \$500
	per additional hour
Part time.....	\$300 per hour
0-5-7.5 hours	\$2,100 + \$1,175
	per additional hour
May Term	\$175 per hour
Summer Term	\$250.00 per hour

Graduate\$330 per hour

Special Degree Programs

BSN Completion (31 cr. hrs.).....	\$6,510
Organizational Management (per semester)	
Tuition.....	\$6,174
Discount	-2,850
Net	3,324
Transition to Teaching	
Elementary (24 cr. hrs.).....	\$10,000
Secondary (18 cr. hrs.).....	\$ 7,500

Room & Board Charges

Room (per semester)	
Oakwood & Shupe	
Double.....	\$1,465
Triple	\$1,340
All Others	\$1,465
Meal Plans (per semester)	
20-Meal Plan	\$1,400
14-Meal Plan	\$1,275
Dorm Damage Deposit.....	\$200
Key Deposit.....	\$25
Telephone (per semester).....	\$48

Estimated Cost per Semester

Tuition (full time)	\$7,975
Room.....	1,465
Board (14 meals).....	1,275
Telephone	48
Technology.....	100
Total.....	**\$10,863

**Does not include special class fees

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 1, 2005. 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, 2005. 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.	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
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)	

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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	80
Part Time, per semester	40
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 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 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.

Tuition Refunds

Sixteen-Week Classes:

- A course dropped during the first week (seven calendar days) of a 16-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.

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

Four-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 Four Weeks

- No refund is granted on the first day of class or later.

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.

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 pro-rated 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. The course is not listed on the academic record when the class is dropped within this period. Consult refund schedule.

Withdraw Policy

A student “withdraws” from a class after the first week (seven days) of classes. 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.

Sixteen-Week Course: Last date to withdraw is Friday of the 11th week of the semester.

Eight-Week Course: Last date to withdraw is Friday of the sixth week of the semester.

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

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 Office of Student Financial Services and most high school guidance offices.

Each year, Bethel College awards to needy students over \$5,000,000 of institution-

al 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:

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 three hours during the summer term. These three hours are counted toward the preceding fall and spring term.*

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 eight to ten 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 six 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 eight to ten 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

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

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 edu-

cation at Bethel.

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

Award	Annual Amount
Trustee	\$5,000 - \$10,000
Presidential	\$3,000
Faculty	\$2,500
Academic	\$2,000
Collegiate	\$1,500

- 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.

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.

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 min-

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isters 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. 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 (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 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 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 educa-

tional 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 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.