FINANCIAL INFORMATION

TUITION, ROOM, BOARD
CHARGES 2015-16

Tuition Charges (Fall & Spring Semester)

Undergraduate full-time student (12 - 17 hours).................$13,120 per semester
Part-time student (1 - 6 hours) .................................................$660 per hour
Part-time degree student (7 - 11 hours).......................$834 per hour (for all hours 1-11)
Over 17 hours - full-time rate plus:..............................$778 per hour
Special/Non-Degree student (9 hour limit) ......................$484 per hour
(over 6 hours, part-time rate applies)
May Term & Summer Sessions .............................................$390 per hour

Tuition Charges - Adult Studies

Nontraditional Programs ......................................................$378 per hour
Nursing BSN Degree Completion ........................................$378 per hour
Organizational Management Degree Completion ..............$378 per hour

Tuition Charges - Graduate Programs

Graduate Ministries/Theology (MMIN, MATS) .......................$292 per hour
Graduate Education (MAT, MED) ........................................$360 per hour
Graduate Business and Nursing (MBA, MA, MSN) .............$420 per hour
Graduate Transition to Teaching ...........................................$360 per hour

Room Charges per semester

Oakwood & Shupe Double ......................................................$2,020
Oakwood & Shupe Triple ......................................................$1,760
Bridges Hall .................................................................$2,165
All Others .............................................................................$2,020
Residence Hall Damage Deposit .........................$100 (one time charge)

Mean Plans per semester

20-Meal Plan ...............................................................$2,150
14-Meal Plan ...............................................................$1,970
10-Meal Plan ...............................................................$1,830
Flex Meal Plans ..........................................................$2,070
For detailed information on all meal plans go to:
http://www.bethelcollegedining.com/plans.html

May Term Room & Board

May Term Room (no meal plan available) .........................$200
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Fees and Charges (in addition to tuition)
Admission - Enrollment Deposit (applied to student's account) ............... $100
Art Studio Courses (per course) .............................................................. $85
CLEP On-Campus Testing (per test) ......................................................... $25
Course Audit Fee - Graduate (per course) .............................................. $180
Course Audit Fee - Undergraduate (per hour) ......................................... $90
Credit by Exam (on-campus testing; per hour) ....................................... $45
Credit-External Exams (NLN, AP, Etc.; per hour) ................................. $10
Credit for Experience-Based Learning (per hour) ................................. $75
Diploma Re-Order .................................................................................. $25
Fine Arts Course FA170 (per course) ..................................................... $75
Independent Study/Directed Reading (per course) ................................ $80
Internship/Fieldwork (per hour) ............................................................. $30
Music Courses ....................................................................................... Variable
Music Private Lessons (per hour) ............................................................ $130
Music Recital (MUAP 284, 380, 480) ....................................................... $25
Nursing MSN Course Fee MNUR 511 (per course) ............................... $55
Nursing Program Fee (per semester) ...................................................... $370
Physical Education Activity Courses ..................................................... Variable
Practicum (per course) ........................................................................... $50
Private Tutoring (per hour) ................................................................. $80
Science Laboratory Courses (per course) ............................................. $65
Services Assessment (per semester):  
  Full-time undergraduate traditional students ................................. $175
  Full-time undergraduate nontraditional students ............................. $125
  Full-time graduate students ................................................................. $100
All part-time students .......................................................................... $75
Summer school - all students .............................................................. $75
Student Teaching (per hour) ............................................................ $30

Tuition and fees subject to change without notice.

Health Insurance
All traditional 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 15. The deadline is January 25 for students entering in the spring. A waiver form must be filed every year. The plan is optional for part-time students taking 6-11.5 credit hours per semester. Part-time students requesting insurance coverage must apply no later than September 15 or January 25. Students taking less than six hours are not eligible for student insurance.

See Health Insurance brochure for cost.

Payment of Accounts
Payment in full, or an approved Bethel College payment plan, is required by the first day of classes for any enrollment period. Enrollment periods include
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semester, semester 2nd session, and summer. Students may not register or attend classes for a subsequent enrollment period if they have a balance due on their account from a previous enrollment period. The college reserves the right to take whatever steps are necessary to secure payment for those with overdue unpaid accounts.

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 offers payment plans through a third party vendor to assist students and families with installment payments. Accounts current with our vendor are considered current with the college.

Class registration may be invalidated and the student dropped from the college if their account is not paid in full by the first day of classes each semester. Bookstore purchases and other fees which are added to the students account are due and payable in full within 10 days of the transaction date. In addition, past due balances may be charged interest at the rate of 21% APR.

Tuition Refunds

Fifteen-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 a seven-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.

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.
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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.

Withdraw Dates

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.
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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 seven-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**

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

If a student leaves the institution prior to completing more than 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:

\[
\text{Percentage of payment period or term completed} = \frac{\text{the number of days completed up to the withdrawal date}}{\text{the total days in the payment period or term}}. (\text{Any break of five days or more is not counted as part of the days in the term.}) \text{ This percentage is also the percentage of earned aid.}
\]

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

\[
\text{Aid to be returned} = (100\% \text{ of the aid that could be disbursed minus the percentage of earned aid}) \times \text{the total amount of aid that could have been disbursed during the payment period or term.}
\]

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 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. Direct Unsubsidized Stafford Student Loan
2. Direct Subsidized Student Loan
3. Perkins Loan
4. Direct PLUS Loan
5. Pell Grant
6. 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. This form is available at www.fafsa.gov or most high school guidance offices.

Each year, Bethel College awards to needy students more than $10,000,000 of institutional funds in the form of scholarships and grants.

Financial Need

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

The expected family contribution is determined by the information that is provided on the FAFSA. The direct educational cost is determined by the financial aid office which includes the college costs for tuition, room, board, and mandatory fees.

Financial Aid Satisfactory Academic Progress

Students receiving financial aid must maintain good academic standing with the college in order to qualify for continued financial aid awards. This policy applies to all undergraduate students enrolled in all programs. To maintain eligibility for Federal Title IV and/or other college-administered financial aid assistance, the following conditions must be met (students must meet both the quantitative and qualitative progress standards):

Qualitative Progress Standards
The student must maintain satisfactory academic grades, which is a 2.0 cumulative grade point average. Failure to earn satisfactory academic grades will place the student on academic probation. 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.

Quantitative Progress Standards
Students must earn at least 67% of credits attempted. Students must complete their program within 150% of the published program length. (For example, a student
enrolled in a 120 credit hour, four-year program has six years of full-time enrollment in which to complete the degree program.) A student enrolled in a program with a program length of 120-140 hours may not attempt more than 180 credit hours. 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 credits 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.

A student who changes status within the 12-month period will have his/her status average (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).

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

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 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 the 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.

Periods of Enrollment

The periods included in the review include all terms in which the student was enrolled, even those during which the student did not receive Title IV aid.

Credits

As the purpose of the SAP policy is to determine whether or not a student is progressing in order to complete his or her degree program within the maximum time frame, only those credits applicable to the degree program in which the student is enrolled is considered in the SAP review. Any credits taken at the school, or transfer credits accepted which are not applicable to the degree program are not considered in the SAP process.

Repeated courses: 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 College will affect the grade point average (GPA) and will include the new grade on the transcript. 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.
Incompletes: 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 (attempted & unearned).

Withdrawals: Classes that a student enrolls in and withdraws from, receiving an authorized grade of “W,” are not counted as hours attempted. After the last date to withdraw has passed, the student may not withdraw from classes regardless of when they last attended. The student will receive the grade earned.

Intervals
SAP is checked at the end of each term, or payment period. If a late notification of grade change is received for the previous term, SAP must be rechecked using the new information.

Treatment of Grades:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Qualitative Treatment</th>
<th>Quantitative Treatment</th>
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<tbody>
<tr>
<td>A, B, C, D</td>
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<td>Attempted &amp; Earned</td>
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<tr>
<td>F</td>
<td>Calculated</td>
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<td>Attempted &amp; Earned</td>
</tr>
<tr>
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<td>Attempted &amp; Unearned</td>
</tr>
<tr>
<td>Withdrawl (W)</td>
<td>Not Calculated</td>
<td>Not Attempted &amp; Unearned</td>
</tr>
<tr>
<td>Repeat A, B, C, D</td>
<td>Calculated</td>
<td>Attempted &amp; Earned</td>
</tr>
<tr>
<td>Repeat F</td>
<td>Calculated (but not original grade)</td>
<td>Attempted &amp; Unearned</td>
</tr>
<tr>
<td>Transfer Credits</td>
<td>Not Calculated</td>
<td>Attempted &amp; Earned</td>
</tr>
</tbody>
</table>

SAP Appeal
A student who fails to make SAP is automatically placed on SAP Financial Aid Warning (SAP Warning) for the following term. If the student fails to make SAP at the conclusion of the Warning term, the student loses Title IV eligibility. In order to regain eligibility the student must submit an SAP Appeal. Prior to submitting the appeal the student should have met with his or her academic advisor to determine whether or not the student can meet the SAP requirements within one term or if an academic plan covering multiple terms needs to be created.

Appeals must be presented in writing, addressed to the Financial Aid Committee, stating the reasons that justify the request. If it is determined that the student cannot meet SAP requirements within one term, the student must also submit an Academic Plan to accompany his/her appeal letter. The Financial Aid Committee will review the request and will respond through the Director of Financial Aid within 2 weeks of receipt of the appeal. Students are notified via letter of the Committee’s decision.

A student whose appeal is granted is placed on SAP Probation for one term. If at the end of the Probation term SAP is met, either because the student meets the regular SAP standards or because the student has met the criteria outlined in the Academic Plan, the status is SAP Met. If the student fails to meet SAP, either because there was no Academic Plan and the student did not meet regular SAP standards or because the student did not meet the criteria in the Academic Plan, the student’s SAP status is SAP Unmet and the student loses Title IV eligibility. A student is limited to two appeals of the policy.
Bethel College Financial Assistance Programs

Bethel scholarships are awarded to new traditional undergraduate students based on academic ability, special talents or specified requirements of the endowed scholarship programs. The level of scholarship awarded upon admission to the college remains the same for the extent of the student’s academic career.

Scholarships and grants may be used for a maximum of eight semesters and continuous full-time enrollment is required for each semester in which the award has been granted. A student is no longer eligible for Bethel funding if they drop below full-time enrollment. To continue receiving funding, students must also maintain satisfactory academic progress to avoid being placed on financial aid suspension. Appeals for the loss of funding may be submitted to the office of financial aid. Bethel scholarships do not require repayment.

In no case will the combination of scholarship and grant assistance (institutional, federal and state programs) exceed full-time (12-17 credit hours) tuition costs. If the total of scholarships and grants exceed tuition costs, Bethel funding will be reduced to bring the total back to the direct tuition costs.

**Academic Scholarships**

**Bethel Scholarship**—High school academic performance, as indicated in a student’s application for admission, is the basis for this scholarship. Award amounts vary and are determined by high school GPA and SAT/ACT scores. A minimum cumulative 3.0 GPA is required to maintain the scholarship. Transfer student scholarships are determined by prior academic performance at an accredited college or university.

**Bethel Award**—High school academic performance, as indicated in a student’s application for admission, is the basis for this award. Award amounts vary and are deter-
mined by high school GPA and SAT/ACT scores. A minimum cumulative 2.0 GPA is required to maintain the award. Transfer student awards are determined by prior academic performance at an accredited college or university.

Scholarship Guidelines

No formal scholarship application is required for new students to Bethel College, as the awards are determined from high school transcripts and SAT/ACT scores submitted with the application for admission. The highest composite score submitted prior to enrollment will be used.

Prior to enrollment at Bethel College, if a scholarship is upgraded on the basis of an improved GPA or SAT/ACT scores, the lesser scholarship is dropped.

Transfer student awards are determined by prior academic performance at an accredited college or university. Official transcripts from every institution previously attended should be sent directly from that institution to the Bethel College admission office.

Only one academic scholarship/award may be received by a student in a given year. Renewal of the scholarship is determined by the student’s cumulative GPA at the end of each academic year. If satisfactory academic progress for continued enrollment is not being met awards are lost at that time, not at the end of the academic year. Summer term credits and grades will be applicable in calculating scholarship eligibility.

Awards are applied to direct tuition costs for full-time undergraduate students only. In no case will the combination of scholarship and grant assistance (institutional, federal and state programs) exceed full-time (12-17 credit hours) tuition costs. If the total of scholarships and grants exceed tuition costs, Bethel funding will be reduced to bring the total back to the direct tuition costs. Scholarships and grants are applied to the school bill first. Bethel funds may never generate a credit balance on a student’s account and may not be used for off-campus living expenses or textbooks.

These awards may be used for a maximum of eight semesters of continuous full-time enrollment. A student is no longer eligible for Bethel funding if they drop below full-time enrollment.

To continue receiving funding, students must maintain satisfactory academic progress to avoid being placed on financial aid suspension. Appeals for the loss of funding may be made to Bethel’s office of financial aid.

Pilot Grants are awarded to students who demonstrate financial need as determine by the FAFSA and award amounts vary.

Athletic Scholarships are awarded in each of the college-approved sports for men and women. Award amounts vary from sport to sport.

Billy Kirk Leadership Awards are given to minority culture students based on student’s academic record, leadership ability and extracurricular involvement. Recipients must participate in an on campus scholarship day and are required to live in on-campus housing.

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.

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 financial aid.

For information regarding additional Bethel College Scholarships and Grants, please see www.bethelcollege.edu/financial-aid

Federal and State Programs

Federally financed programs of student aid administered by the college include the Pell Grant, Perkins Loan, the Supplemental Educational Opportunity Grant (SEOG) and College Work Study. Eligibility for these programs is based on financial need. Application is made through the FAFSA.

Frank O’Bannon Grant Program is offered by the Division of Student Financial Aid (SFA) of the Indiana Commission for Higher Education to Indiana residents who are enrolling full-time. Application is made through the FAFSA. March 10 is the deadline for application.

Federal Direct Loan Programs are long-term educational loans made by the federal government. Inquiry as to terms or repayment and eligibility can be made to the office of financial aid.

Additional Information

Maximum Award Policy—In no case will the combination of scholarship and grant assistance (institutional, federal and state programs) exceed full-time (12-17 credit hours) direct tuition costs. If the total of scholarships and grants exceeds direct tuition costs, Bethel funding will be reduced to bring the total back to the direct tuition costs.

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 verification worksheet and tax transcript from the IRS are 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 financial aid. This includes private scholarships, veterans’ benefits, vocational rehabilitation benefits and fee reduction remission benefits. Adjustments may be made to your institutional financial assistance awards if the additional grant and scholarship assistance causes you to receive more financial assistance than direct tuition costs. (See Maximum Award Policy).
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 financial aid.

Final Semester Policy—Students may be eligible to receive institutional scholarships at a pro-rated amount in their final semester prior to graduation provided that they have been enrolled continuously and full-time (12 hours) while at Bethel. In general, the equivalent percentage of discount created by institutional awards toward full-time tuition is applied toward part-time tuition charges. Contact the financial aid office with questions.

Consumer Information—Required information (campus crime statistics, equity in athletic reporting, FERPA graduation rates, and accreditation) is available upon request from the office of student financial services or at the college web site, www.bethelcollege.edu/consumerinfo.

Leave of Absence Policy

Sometimes unexpected life events may require students to request a leave of absence while enrolled at Bethel College. The leave of absence policy is intended to grant students time off due to circumstances beyond their control in order to adjust to these life events. A leave of absence may be considered for the following reasons:

- health issues
- financial difficulties
- family obligations
- personal challenges

This policy does not apply to students who wish to study at another institution or take a semester off. To qualify, students must be in good academic and financial standing and must, except in cases of emergency, apply in advance of the time period for which they wish to take a leave of absence.

A student on an approved leave of absence will be considered enrolled at Bethel College and will be eligible for in-school deferment for federal student loans. If a student fails to apply for the leave of absence or the request for the leave is denied, the student will not be considered enrolled at Bethel College and his/her federal student loans may enter the 6-month grace period prior to repayment.

Students may be considered for a leave of absence under the following conditions:

- The student submits a Leave of Absence Request form to the student development office. The form should clearly state the reason(s) for the requested leave of absence, the date the leave of absence is requested and the student’s anticipated re-enrollment date.
- A student’s leave of absence(s) may not exceed a total of 180 days in a 12 month period. This 12 month period begins with the first day of the leave of absence.
- There must be a reasonable expectation that the student will return from the leave of absence.
If a leave of absence is approved, the following conditions apply:

- Bethel College shall not assess the student any additional institutional charges, the student’s need may not increase, and therefore, the student is not eligible for any additional federal student aid.
- A student on an approved leave of absence will retain in-school status.
- If the student is receiving Title IV student loans and fails to return from the leave of absence at the end of the approved period, the student will be considered to have withdrawn from Bethel College as of the first day in which the leave of absence was granted and the financial aid office will calculate a refund and return funds to the lender.
- If the student is a Title IV loan recipient, before final approval of the leave is granted, a financial aid administrator will provide information regarding the effects that the student’s failure to return from a leave of absence may have on the student’s loan repayment terms, including the expiration of the student’s grace period.
- Students may request an extension to a leave provided the request is made prior to the end of the leave and the approved leave does not exceed 180 days in a 12-month period.
- Students may return early from an approved leave of absence prior to the leave end date.
- Failure to return from a leave of absence may impact student loan repayment terms as well as the student’s loan repayment grace period.
- Students will not receive disbursements from Title IV federal student loan funds during the leave.
- If already enrolled, students on an approved leave of absence may continue their health insurance coverage provided the premium has been paid in full. Coverage will lapse at the end of the period for which the premium has been paid.
- Residential students who are granted a leave of absence must vacate student housing immediately.
- Students who take a leave of absence are ineligible to participate in varsity or intramural athletics, student clubs or any Bethel College-sponsored activity or organization.
- All outstanding balances must be paid in full prior to a student’s return from a leave of absence.
- Students returning from a leave of absence may be required to meet certain conditions prior to returning to classes. These conditions will be provided to the student, in writing, at the time the leave of absence is granted.

**PROCEDURE**

1. To request a leave of absence, students must visit the Student Development Office to fill out a Leave of Absence Request form.
2. Students will submit the completed Leave of Absence Request form and any supporting documentation to the Student Development Office, clearly stating the reason(s) for the leave request.

3. The Student Development Office will notify the approval committee and process the leave of absence request, notifying students via email within 2 weeks of the decision to approve or deny the request.

4. Upon receiving written notification that a student has been granted an official leave of absence, the financial aid office will take the following steps:
   a. Recalculate the loan period and cost of attendance based on the days of actual enrollment to determine the total amount of financial aid eligibility for the academic year, and if necessary, correct resulting over-awards.
   b. Notify the student and the lender(s) of the following:
      - Student's last date of attendance;
      - Beginning and ending dates of the approved leave of absence;
      - Revised cost of attendance and financial aid eligibility;
      - Revised loan period, if applicable;
      - Revised graduation date, if applicable; and
      - Revised student loan disbursement dates, if applicable.
   c. The office of student financial services will promptly return to the lender any loan disbursements received during the approved leave of absence and, if applicable, request that the disbursement be reissued upon the student’s scheduled return to Bethel College.
   d. If the student fails to return at the end of the approved leave of absence, the student will be considered withdrawn from Bethel College as of the first day in which the leave of absence was granted, and the financial aid office will perform the following:
      - Loan return calculations
      - Prompt return of federal funds or student loan funds within 45 days of receipt of notification of the student’s failure to return from the leave of absence
      - Attempt to contact the student to complete exit counseling

5. The financial aid office will have 45 days after the last day of an approved leave of absence to calculate a refund and return funds to the lender.