

FINANCIAL AID

Application Procedure

1. Apply for admission to Bethel University College of Adult & Professional Studies (CAPS) or Bethel University Graduate School (GS).
2. Complete the Free Application for Federal Student Aid (FAFSA), available online at www.fafsa.gov (<https://www.fafsa.gov>) (use Bethel's federal school code: 002338).
3. Become familiar with the gift-aid options. Students should bring to our attention any opportunities for which they believe they might be eligible.

Financial Aid Programs

Visit bethel.edu/adult-undergrad/financial-aid/types (<https://www.bethel.edu/adult-undergrad/financial-aid/types/>) or bethel.edu/graduate/financial-aid/types (<https://www.bethel.edu/graduate/financial-aid/types/>) or contact the Office of Financial Aid for information regarding the availability of scholarships, grants, and loans.

Financial Aid Criteria

Financial aid is calculated with the assumption that students will progress through the sequence of courses in their chosen majors. Students considering a change in enrollment status are strongly encouraged to contact the Office of Financial Aid, the Bethel Business Office, and the Office of Student Success and Retention prior to taking any action.

Any federal student loan recipient who graduates, withdraws, transfers to another school, or drops below half-time attendance must complete loan exit counseling. The student will be informed of his or her rights and responsibilities as a borrower, including repayment options for student loans.

Financial Aid Satisfactory Academic Progress Policy

Please visit bethel.edu/adult-undergrad/financial-aid/eligibility/academic-progress (<https://www.bethel.edu/adult-undergrad/financial-aid/eligibility/academic-progress/>) or bethel.edu/graduate/financial-aid/eligibility/academic-progress (<https://www.bethel.edu/graduate/financial-aid/eligibility/academic-progress/>) to review the complete current policy.

Process Overview and Responsibilities

The Code of Federal Regulations, title 34, sections 668.34 requires that an institution establish, publish, and apply reasonable standards for measuring whether a student is maintaining satisfactory progress in his or her course of study in order for the student to receive financial aid under a Title IV program of the Higher Education Act. Minnesota Statute 136A.101 Subd. 10 applies this federal Satisfactory Academic Progress regulation to Minnesota financial aid programs. Bethel University applies this federal "Satisfactory Academic Progress" regulation to institutionally-controlled financial aid programs.

All financial aid recipients must progress at a reasonable rate ("make satisfactory progress") toward achieving a certificate or degree. This requirement applies to all terms regardless of whether or not the student received financial aid.

Program of Study

Bethel's normal business practice is to require students to declare an intended degree (or approved certificate or licensure program). In addition, students must indicate specific components of their program, such as their intended major(s), minor, concentration and/or endorsement. Bethel assimilates each student's specific program components into a single, customized, program of study. Bethel does not attempt to list every possible combination of majors, minors, endorsements,

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licenses, etc. in the catalog. Rather, Bethel uses DegreeWorks (Dashboard (bethel.edu) (<https://degreeworks.bethel.edu/Dashboard/>)) to combine the specific course requirements of each component of the student's program (e.g. major one, major two, minor, endorsement) into a single set of courses which must be completed to earn the degree. The customized program of study is available to students, and their advisors, via the DegreeWorks degree audit program.

A student's program of study includes the graduation requirements for a student's primary degree type as well as additional majors, minors, concentrations, and endorsements declared by the student within the same degree type as displayed in Degree Works. Degree types include bachelor's degrees, master degrees, doctoral degrees, approved certificates, courses required for initial teaching licensure, a group of preparatory courses (e.g., courses needed for admission to another degree program), or an approved comprehensive transition program (e.g., BUILD). If students are pursuing dual degrees that are packaged as one program (e.g. Master of Business Administration and Doctor of Nursing Practice - MBA/DNP) all requirements for both degrees must be met before a degree is awarded; therefore, together they are considered the student's program of study.

Beginning with the 2020-2021 academic year the financial aid office used data generated from a student's DegreeWorks degree audit, rather than pulling data from academic catalogs, to (a) determine which courses can be included in the student's enrollment status, and (b) determine how many credits should be used to calculate Satisfactory Academic Progress maximum timeframe, and (c) determine when students complete their program requirements. [Refer to Bethel's Course Program of Study policy (<https://www.bethel.edu/financial-aid/eligibility/course-program-of-study/#Define>).]

Evaluating Financial Aid SAP

Financial aid Satisfactory Academic Progress (SAP) evaluation begins six days after the end of each term (fall, spring, and summer) using three benchmarks: Qualitative Measure, Pace, and Maximum Time Frame.

- **Qualitative Measure.** Undergraduate and Bethel Seminary students must maintain a cumulative Grade Point Average (GPA) of at least 2.00. Graduate School students must maintain a cumulative GPA of at least 3.00. All undergraduate coursework is considered when calculating the cumulative GPA for undergraduate degrees. At the graduate level, cumulative GPA is calculated separately for Graduate School doctoral programs, Graduate School non-doctoral programs, Bethel Seminary doctoral programs, and Bethel Seminary non-doctoral programs.
- **Pace of Completion.** Students must progress through their educational program at a pace that ensures they will complete the program within the maximum timeframe. The pace is calculated by dividing the cumulative number of credit hours the student has successfully completed by the cumulative number of credit hours the student has attempted (beginning January 2017 results will be rounded to the nearest percent – for example, 66.49% is rounded to 66% and 66.50 is rounded to 67%). Students must successfully complete a minimum of 67% of their cumulative attempted credits (including any transfer credits, advanced placement or College Level Examination Program-CLEP credit).
- **Maximum Time Frame.** Students are expected to complete their program within the normal time for completion (122 credits for a baccalaureate degree). However, there may be special circumstances like a program change or an illness that would prevent the students from completing their program of study within the normal time frame. To accommodate these special circumstances, students may continue receiving aid until they either (a) complete graduation requirements for their program of study, or (b) attempt 150% of the number of credits (including transfer credits, advanced placement or CLEP credits) required for their program of study, or (c) reach the point where they cannot earn the number of credits necessary to complete their program of study within 150% of required credits for the degree, whichever comes first.

Students become ineligible for financial aid at the time that it is determined that they are unable to complete their degree within the maximum timeframe. Transfer students who will transfer more

than 50% of the credits needed for their program of study should request that only the credits that apply to their program of study are accepted by Bethel to ensure that they do not exceed the maximum timeframe prior to completing their program of study, and therefore become ineligible for financial aid. The following table illustrates how the maximum timeframe calculation applies to various programs of study.

Program of Study	Maximum Time Frame
Undergraduate Certificate	$18 \times 1.5 = 27$ semester credits
Associate Degree	$60 \times 1.5 = 90$ semester credits
Baccalaureate Degree	$122 \times 1.5 = 183$ semester credits
Post-Baccalaureate Degree (BSN)	$50 \times 1.5 = 75$ semester credits
Special Education Requirements for Academic Behavioral Strategist and Autism Spectrum Disorders licenses	$53 \times 1.5 = 79$ semester credits
Bachelor of Science (Accounting and Finance)	$150 \times 1.5 = 225$ semester credits
Bachelor of Science in Nursing, with minors in Psychology, Biology and Community Health	$179 \times 1.5 = 268$ semester credits
Master of Art (Counseling)	$60 \times 1.5 = 90$ semester credits
Master of Business Administration	$42 \times 1.5 = 63$ semester credits
Master of Divinity	$78 \times 1.5 = 117$ semester credits
Doctor of Ministry (D.Min.)	$48 \times 1.5 = 72$ semester credits
Doctor of Education (Ed.D.)	$61 \times 1.5 = 92$ semester credits

Treatment of Special Academic Course Situations

Audited and Enrichment Courses. Courses that are audited, or not eligible for academic credit, are excluded from Satisfactory Academic Progress calculations since they are ineligible for federal, state, or regional financial aid programs.

Change of Majors. If a student changes majors, the credits earned under all majors will be included in the calculation of attempted, earned, and maximum timeframe credits, as well their GPA calculation.

Concurrent enrollment in more than one of Bethel's schools. Students who are concurrently enrolled in more than one of Bethel's schools may receive more than one Financial Aid Satisfactory Academic Progress review each term. Students must be demonstrating satisfactory academic progress in every school they are attending. Failure to demonstrate satisfactory academic progress in any school will impact financial aid eligibility in all schools. For example, if as a result of not demonstrating financial aid satisfactory academic progress in the Graduate School a student's financial aid eligibility is terminated, the student's financial aid eligibility is also terminated at Bethel Seminary, the College of Arts & Sciences, and the College of Adult & Professional Studies.

Consortium Courses. Consortium courses involve a "home" and a "host" school. The "home" school provides the academic credit, monitors Satisfactory Academic Progress, and provides financial aid. The "host" school provides the instruction for the designated course(s).

- When Bethel is the "Home" school, the credits are counted as "attempted" and "earned," as appropriate (depending on the student's grade in each course). All attempted credits count towards "maximum timeframe." The Office of the Registrar maintains a list identifying whether or not the courses are included in the GPA calculation.

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- When Bethel is the “Host” school, the credits are not counted as either “attempted” or “earned” at Bethel. Rather, the student’s “Home” school is responsible to monitor Satisfactory Academic Progress for courses taken at Bethel under this type of consortium agreement.

Dropping or Withdrawing from a course.

Courses that are dropped prior to the end of the 100% refund period, are omitted from the student’s transcript, and are excluded from the SAP review. When a student withdraws from a course after the 100% refund period the course is included on the transcript, and is included in the cumulative credits attempted and in the maximum timeframe. (If a student fails or receives grades of unsatisfactory (U) for all courses attempted during the term, the financial aid staff determines if the student was enrolled for the entire period or unofficially withdrew from school.)

Earned Credits. For purposes of this policy, credits in which the student earns a grade of A, A-, B+, B, B-, C+, C, C-, D+, D, or S are considered “earned” credits, and are counted as both “attempted” and “earned” in the Pace calculation.

English as a Second Language courses. Bethel does not offer any ESL courses.

Incompletes. Courses assigned an incomplete grade are included in the cumulative credits attempted and in the maximum timeframe. These credits cannot be counted as earned credits until a satisfactory grade is assigned. Grade changes from incomplete to another grade are reviewed as part of the next term’s Satisfactory Academic Progress evaluation.

Multiple majors and/or Dual Degree students. Students who choose to earn more than one major, or more than one degree, at the same time are subject to the maximum time limits of one degree (e.g., 183 credits for a baccalaureate degree).

NCAA Athletics. Students participating in National Collegiate Athletic Association (NCAA) Athletics must be making Satisfactory Progress toward their degree by NCAA rule. Students whose Financial Aid has been terminated are considered by Bethel University to no longer be making Satisfactory Progress toward their degree and are ineligible for competition in NCAA Athletics. Students who elect to appeal their Financial Aid termination remain eligible for competition while they are in the appeals process, and following a successful appeal. Please contact Gretchen Hunt (Associate Athletic Director) with questions about NCAA Athletics eligibility.

Preparatory coursework. Students qualifying for aid under federal preparatory coursework guidelines must meet normal Satisfactory Academic Progress Pace and Quality requirements. However, since they don’t have a clearly defined program of study, and since they are allowed to borrow Direct Loans for up to one year, their Time to Completion limit is one calendar year, rather than 150% of their program of study.

Programs exempt from Financial Aid Satisfactory Academic Progress review. Some private educational loans and employer educational benefits are available to students who are not demonstrating satisfactory academic progress. Students should check with their employer, or private educational loan provider, to see if they must be demonstrating satisfactory academic progress as a condition of receiving these funds.

Students enrolled solely in academic programs that are excluded from eligibility for federal, state and Bethel-funded financial aid are not subject to the Financial Aid Satisfactory Academic Progress policy. For example, since no federal, state, or unfunded regional funds are offered to Postsecondary Education Option students, they are exempt from the financial aid satisfactory academic progress review.

Prior to the summer 2013 term Seminary students in the Doctor of Ministry (D.Min) program were exempt from financial aid satisfactory academic progress review because no federal or state funds were offered to D.Min. students. Beginning with the summer of 2013 D.Min students are eligible

for Title IV loans and must, therefore, meet minimum financial aid satisfactory academic progress standards.

Remedial Courses. Remedial courses are treated the same as non-remedial courses in evaluation of quality, pace and maximum timeframe. Foundations for Math Readiness (FMR) courses are considered remedial courses.

Repeated Courses. Courses that a student is repeating are included when determining the student's enrollment status for Title IV purposes as long as the course is not a result of (a) more than one repetition of a previously passed course, or (b) any repetition of a previously passed course due to the student failing other coursework.

Repeated courses are always included in the cumulative credits attempted and maximum timeframe calculation. They are included in the GPA and cumulative credits earned calculations provided the grade for the repeated courses, and the original course, are both included in the GPA calculation.

Satisfactory/Unsatisfactory (Pass/Fail) grades. Some of Bethel's courses receive a grade of "Satisfactory (S)" or "Unsatisfactory (U)." These courses are not included in the calculation of GPA; they are counted as "attempted" credits. Courses with an "S" grade are considered "earned" credits. Courses with a "U" grade are not "earned" credits.

Beginning with the Spring 2020 semester students receiving only grades of Withdrawn (W), Satisfactory (S) or Unsatisfactory (U) will have their S/U grades included in the Satisfactory Academic Progress (SAP) Quality evaluation. To demonstrate Satisfactory Academic Progress, students must earn grades of Satisfactory (S) in 50% or more of their attempted credits. Students who earn grades of Satisfactory (S) in less than 50% of their credits are not meeting the Satisfactory Academic Progress Quality (GPA) standard.

- Students who were demonstrating financial aid Satisfactory Academic Progress prior to the Spring 2020 semester, and were enrolled for the spring 2020 semester, and whose spring 2020 courses were all graded as S/U, and who earned grades of Satisfactory (S) in less than 50% of their spring 2020 credits, will be placed on financial aid Satisfactory Academic Progress Warning for the next semester they are enrolled at Bethel.
- Students whose financial aid Satisfactory Academic Progress status was Warning, Terminated or on an Academic Plan prior to the Spring 2020 semester, and were enrolled for the spring 2020 semester, and whose spring 2020 courses were all graded as S/U, and who earned grades of Satisfactory (S) in less than 50% of their spring 2020 credits, will have their financial aid terminated due to failure to demonstrate financial aid Satisfactory Academic Progress.

Students who enroll in some courses with an S/U grading system and some courses with a letter grade system (A-F) will be evaluated based on their term and cumulative Grade Point Average.

Second Degree. Students may attempt up to 150% of the credits required for a subsequent program of study (183 credits for a baccalaureate degree, plus an additional 183 credits for a second baccalaureate degree). Students who already have a first baccalaureate degree are eligible for loans (not grants) if they are pursuing teacher licensure or a second degree (e.g., a student has a B.A. and is now seeking a B.S.).

Term. The financial aid office evaluates Satisfactory Academic Progress at the end of each regular quarter or semester. All terms of enrollment are counted for SAP, including terms in which a student did not receive financial aid.

Transfer credits. College level courses taken outside of Bethel before students received their high school diploma or G.E.D. (e.g., CLEP, PSEO, AP) are treated as transfer credits. (Postsecondary Education Options credits attempted at Bethel are treated the same as other courses taken at Bethel after receiving a high school diploma.) Transfer credits are included as both "attempted" and

"completed" credits when measuring Pace, and are included in the maximum timeframe calculation. All transfer credits accepted by Bethel will be used in determining when the "maximum time frame" requirement has been reached. The student may, however, appeal to have only the credits accepted toward his or her Bethel program of study included in the maximum time frame calculation.

Failure to Meet Minimum SAP Standards

Students who are not meeting the minimum Satisfactory Academic Progress standards will be placed on Financial Aid Warning status. Following a Warning term, students who are still not meeting the minimum Satisfactory Academic Progress standards become ineligible for financial aid, and will have their financial aid eligibility terminated.

For the Spring 2020 semester only, the University made a mid-semester grading change, defaulting many courses from a letter grade (A-F) to a Satisfactory/Unsatisfactory (S/U) grading system. Students who were on Financial Aid Warning due to low grade point average for the spring 2020 semester, and had their courses' grading system changed from letter grades to S/U grades, will continue on Financial Aid Warning for their next semester, provided they earned Satisfactory (S) grades in at least 50% of their Spring 2020 attempted credits.

Financial Aid Warning (formerly referred to as financial aid probation). Financial aid warning is a status assigned to a student who fails to make financial aid satisfactory academic progress at an institution that evaluates academic progress at the end of each term. The financial aid warning status lasts for one term. If after the financial aid warning term, the student is not demonstrating financial aid satisfactory academic progress, the student becomes ineligible for financial aid (financial aid terminated).

Financial Aid Terminated. Financial Aid Terminated is a status assigned to students who have lost their financial aid eligibility due to failure to demonstrate financial aid satisfactory academic progress. Students whose financial aid eligibility has been terminated may appeal the termination.

Appeal of Financial Aid Termination

Students who fail to meet Financial Aid Satisfactory Academic Progress standards and lose financial aid eligibility can appeal this decision. This appeal form (<https://www.bethel.edu/financial-aid/forms/sap-appeal-form.pdf>) must be submitted to the Office of Financial Aid within 7 calendar days of the date on the notification letter or email and should be accompanied by appropriate supporting documentation. However, the final deadline for submitting an appeal is no later than four weeks prior to the end of the semester for which they wish to receive financial assistance (with all supporting documentation). Appeals will be evaluated by a cross-departmental committee. Appeals must explain why the student failed to make satisfactory academic progress, and what has changed to resolve the issue(s) that prevented the student from demonstrating satisfactory academic progress. Acceptable reasons for appeal may include injury or illness of the student, illness or death of an immediate relative of the student, or other extenuating circumstances beyond the student's control. Students who cannot demonstrate Financial Aid Satisfactory Academic Progress within one term will be required to submit an Academic Plan as a part of their appeal.

Financial Aid Probation (formerly referred to as Financial Aid Probation on appeal). Financial Aid Probation is a status assigned to a student who has successfully appealed the termination of financial aid due to failure to demonstrate financial aid SAP. Students on Financial Aid Probation may receive financial aid for one term.

Financial Aid Academic Plan Probation.

If it is impossible for the student to meet the minimum Satisfactory Academic Progress standards after one term, then the institution and the student may agree upon an Academic Plan to monitor the student's academic progress for more than one term. The institution will use the Academic Plan as the

benchmark for Satisfactory Academic Progress for the length of time specified in the Academic Plan. Students who fail to fulfill the requirements of the Academic Plan become ineligible for financial aid.

College of Arts & Sciences will work with staff in the Academic Enrichment Studies Center (AESC) to develop Academic Plans. College of Adult & Professional Studies, Graduate School and Seminary students will work with their student success advisor to develop Academic Plans. Once completed, the Academic Plans are submitted to the Financial Aid Office for review and implementation.

Student Notification

Students who are not meeting the minimum Financial Aid Satisfactory Academic Progress standards will be notified by the financial aid office of their Warning or Termination status. Students who submit an appeal will be notified by the financial aid office of their Financial Aid Probation, Financial Aid Academic Plan Probation, or Financial Aid Termination status. Students whose financial aid status had been at a Warning, Probation, Academic Plan Probation, or Terminated status, but are meeting minimum SAP standards when reviewed, will be notified of the change in their status.

Students, who graduated during the term that is being reviewed for Satisfactory Academic Progress, and are not registered for the subsequent term, will not be notified of changes in Satisfactory Academic Progress status.

Regaining Eligibility

Students whose financial aid was terminated due to lack of satisfactory academic progress may choose to enroll without benefit of financial aid. If the standards are met, financial aid eligibility is restored for subsequent terms of enrollment. Students should consult with a financial aid counselor in the Office of Financial Aid if they have any questions about this policy, the appeal process, or reinstatement of financial aid eligibility.

Interpretation and Enforcement

The Director of Financial Aid will have primary responsibility for the interpretation and enforcement of this policy.

BUILD Program Satisfactory Academic Progress Addendum

Context: The first cohort of students in the Bethel University Inclusive Learning and Development (BUILD) program enrolled for the 2015-2016 academic year. BUILD is a Comprehensive Transition Program (CTP) for students with intellectual disabilities. The BUILD certificate program is cohort based and requires two-years of full-time studies. Courses are graded as satisfactory/unsatisfactory; all course requirements must be met to earn a satisfactory grade.

Beginning with the 2018-2019 academic year, the BUILD Academic Progress policies encompass all the federal and state requirements for monitoring Satisfactory Academic Progress. BUILD students are subject to the following Satisfactory Academic Progress policies, as documented in the BUILD Program Academic Catalog 2022-2023.[1] (p.)

BUILD Program Academic Progress, Probation, and Dismissal. Academic standing is calculated at the end of fall and spring terms. When students are placed on Academic Warning, Academic Probation, or Academic Dismissal, the student, their advisors, and financial aid staff are notified by the Office of the Registrar. If the student has signed a FERPA waiver, designated a proxy, and/or has provided direction in other legal document(s), the advisor will notify the parents/guardian(s) or other designated person(s). Academic standing appears on unofficial transcripts of all students.

- Good Academic Standing: Students who are not on academic probation or academic dismissal are considered to be in good academic standing.

- **Academic Warning:** Students who earn a grade of U (Unsatisfactory) in one class and/or do not successfully complete 2/3 of attempted credits in one semester receive an academic warning. Students receive normal financial aid while on academic warning.
- **Academic Probation:** Students who earn a grade of U in any two classes and/or do not successfully complete 2/3 of attempted credits in any two semesters are placed on academic probation. Students receive normal financial aid while on academic probation.
- **Academic Dismissal:** Students who earn a grade of U in any four classes and/or do not successfully complete 2/3 of attempted credits in any three semesters may be subject to academic dismissal. Academic dismissal of any student is the decision of the Bethel University Registrar. Academic warning and academic probation may not always immediately precede academic dismissal.

Academic standing is determined upon initial submission of final grades for Fall and Spring semesters. Students who have received a change of grade, or who repeated a course during interim, may petition the Office of the Registrar to have their current academic standing reassessed. When a student repeats a course, both grades for the course will remain on the transcript. The most recent grade will replace the previous course grade when determining academic standing.

BUILD Program Appeals of Academic Dismissal. Students who have been academically dismissed are notified by the Registrar. They may appeal the academic dismissal to the BUILD Academic Appeals Committee by submitting a written appeal to the Office of Academic Affairs. Students may choose to be present at a hearing for the purpose of responding to specific requests for information from committee members. Written notification of the committee's decision will be sent to students via their Bethel email address and their parent(s)/guardian(s) via US mail. Complete instructions and forms for the appeal process are sent by the Registrar when the students are notified of their dismissal; the appeals process complies with the Minnesota Statutes, section 122A.09, subdivision 4, paragraph (c). Decisions of the BUILD Academic Appeals Committee affect academic and financial aid policies.

[1] (p.) Susan Bowder, presenter for the U.S. Department of Education's June 8, 2011, Comprehensive Transition and Postsecondary Programs and Title IV Eligibility presentation training video, said: "we don't specifically require that it [CPT SAP policy] have qualitative and quantitative measurements like we do with your other [SAP] policies. However, what we're looking for is that it should be useful to students. That is, the student should be able to read it and understand what is expected of them, how and when their progress will be reviewed, what happens if they don't make progress, how they will be notified, and what recourse they would have if they lose eligibility." (Susan Bowder, PSC-ED-FSA-TISD transcript, June 8, 2011, page 15 of 21; <http://ifap.ed.gov.edgekey.net/media/podcasts/CTPnTitleIVFSAEligibility060811Transcript.doc>)

Return of Title IV Funds Policy

If a student withdraws or is dismissed from Bethel after a semester has begun, the school or the student may be required to return some of the federal aid funds awarded to the student. This "Return of Title IV Funds" (meaning "federal") policy is required by federal regulations. The federal formula requires a return of Title IV aid calculation if the student received federal financial assistance in the form of a Federal Pell Grant, Direct Loan, or Direct PLUS Loan, and withdrew from all classes on or prior to completing 60% of the semester.

A student planning to withdraw must notify the academic services manager and complete the required petition to withdraw before the enrollment deposit will be refunded. Because the institutional refund policy follows a different formula for reducing tuition, a student may still owe money to the school after all calculations are complete. A student considering withdrawal is encouraged to contact the Office of Financial Aid to determine the effect withdrawing would have on financial aid.

Departmental Scholarships

Further information may be obtained from the Office of Financial Aid.

CGCS Scholarship (CAPS)

This scholarship is for a student in the College of Adult & Professional Studies (ECC002)

Sagrid E. Edman Adult Undergraduate Scholarship

This scholarship is awarded to College of Adult & Professional Studies (CAPS) nursing students who best exemplify the hallmark characteristics of the Bethel University nursing program. (ECE004)

Ray and Genevieve Brace Adult Undergraduate Nursing Scholarship

This scholarship is in memory of Ray and Genevieve Brace and will assist qualified College of Adult and Professional Studies students who are majoring in nursing. (ECB062)