

# FINANCIAL AID

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## 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](http://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](http://bethel.edu/adult-undergrad/financial-aid/types) (<https://www.bethel.edu/adult-undergrad/financial-aid/types/>) or [bethel.edu/graduate/financial-aid/types](http://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 CAPS or GS student success advisor 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](http://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](http://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, section 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 (SAP) regulation to Minnesota financial aid programs. Bethel University applies this federal SAP 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 the student received financial aid.

## 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.

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- **Qualitative Measure.** Undergraduate students must maintain a cumulative GPA of at least 2.0. 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 programs at the doctoral level and Graduate School programs at the master's level.
- **Pace of Completion.** Students must progress through their educational program at a pace that ensures they will complete the program within the maximum time frame. 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. Students must successfully complete a minimum of 67% of their cumulative attempted credits (including any transfer credits, advanced placement [AP], 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 such as a program change or an illness that would prevent 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

1. complete graduation requirements for their program of study, or
2. attempt 150% of the number of credits (including transfer credits, advanced placement, or CLEP credits) required for their program of study, or
3. 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 time frame. 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 time frame prior to completing their program of study, and therefore become ineligible for financial aid.

Program of Study	Maximum Time Frame
Undergraduate Certificate	Varies (150% x ___ credits in certificate)
Associate Degree	60 x 1.5 = 90 semester credits
Baccalaureate Degree	122 x 1.5 = 183 semester credits

## Treatment of Special Academic Course Situations

- **Term.** The Office of Financial Aid evaluates SAP at the end of each regular semester. All terms of enrollment are counted for SAP, including terms in which a student did not receive financial aid.
- **Remedial Courses.** Remedial courses are treated the same as non-remedial courses in evaluation of quality, pace, and maximum time frame. Foundations for Academic Readiness (FAR) courses are considered remedial courses.
- **Pass/Fail Courses.** Some of Bethel's courses offer 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.
- **English as a Second Language Courses.** Bethel does not offer ESL 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
  - more than one repetition of a previously passed course, or
  - 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 time frame 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.

- **Audited and Enrichment Courses.** Courses that are audited or not eligible for academic credit are excluded from SAP calculations since they are ineligible for federal, state, or institutional financial aid programs.
- **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.
- **Transfer Credits.** College-level courses taken outside of Bethel before students received their high school diploma or GED (e.g., CLEP, Post-secondary Enrollment Option [PSEO], AP) are treated as transfer credits. (PSEO 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 time frame 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.
- **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 time frame credits, as well as the GPA calculation.
- **Dropping a Course.** Courses that the student drops after the 100% refund period are included in the cumulative credits attempted and in the maximum time frame. (If a student fails all courses attempted during the term, the financial aid staff will check to see if the student was enrolled for the entire period or unofficially withdrew from school.)
- **Incompletes.** Courses assigned an incomplete grade are included in the cumulative credits attempted and in the maximum time frame. These credits cannot be counted as earned credits until a satisfactory grade is assigned.
- **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.).
- **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).
- **Concurrent Enrollment in Bethel's Schools.** Students who are concurrently enrolled in more than one of Bethel's schools may receive more than one financial aid SAP review each term. Students must be demonstrating SAP in each school they are attending. Failure to demonstrate SAP in any school will affect financial aid eligibility in all schools. For example, if as a result of not demonstrating financial aid SAP 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.
- **Programs Exempt from Financial Aid SAP Review.** Some private educational loans and employer educational benefits are available to students who are not demonstrating SAP. Students should check with their employer or private educational loan provider to see if they must demonstrate SAP 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 SAP policy.

## Failure to Meet Minimum SAP Standards

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

- **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 SAP 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 SAP, the student becomes ineligible for financial aid (i.e., 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 SAP. Students whose financial aid eligibility has been terminated may appeal the termination.

## Appeal of Financial Aid Termination

Students who fail to meet financial aid SAP 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.

Appeals must be submitted to the Office of Financial Aid within 7 calendar days of the date on the notification letter or email. However, the final deadline for submitting an appeal is no later than four weeks prior to the end of the semester for which you 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 SAP, and what has changed to resolve the issue(s) that prevented the student from demonstrating SAP. 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 SAP 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 SAP 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 SAP 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.

CAPS students and GS students should work with their student success advisors to develop the Academic Plan.

## Student Notification

Students who are not meeting the minimum financial aid SAP standards will be notified by the Office of Financial Aid of their Warning or Termination status. Students who submit an appeal will be notified by the Office of Financial Aid 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 SAP and who are not registered for the subsequent term will not be notified of changes in SAP status.

## Regaining Eligibility

Students whose financial aid was terminated due to lack of SAP 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.

## **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)

### **George Floyd Scholarship Fund**

The George Floyd Scholarship reflects Bethel University's theological and practical commitment to stand unequivocally against racism and every form of sin that destroys the image of God in humanity. The scholarship will be awarded to an incoming or returning student in any Bethel University school who demonstrates a commitment to increasing opportunities for members of underrepresented groups, breaking down stereotypes, enabling others to better understand persons of different races or ethnicities, excellence in leadership, dedication to community engagement, commitment to Biblical justice and advancement of the gospel. (EZF007)

### **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)