

FINANCIAL AID

Financial Aid Guidelines

We believe financial aid should provide assistance to those students who would not otherwise be able to attend college. Financial aid is also awarded to encourage the enrollment of students who have demonstrated high academic achievement, special talents, or a strong likelihood of success at Bethel. The following guidelines help us provide the best possible aid to those needing it:

1. The student's family has primary responsibility for financing the education, and a student requesting financial aid is expected to contribute toward his or her own educational expenses. This self-help may be in the form of summer or school-year earnings or loans in any reasonable combination. Financial aid from the university and other sources will be viewed only as supplemental to support from the family.
2. Awards can consist of gift aid, loans, or employment. They are offered singly or in combination. Although the student is free to request a change in the award package, the final decision will be made by the university.
3. Students are encouraged to seek grants and scholarships from third-party sources. (This includes church scholarships, matching grants, high school and community awards, national merit scholarships, etc.) When private scholarships are reported to the financial aid office, loan and/or work eligibility is reduced, if needed, to keep the student's total aid package within federal need limits. Institutionally controlled grants and scholarships are reduced if total gift aid from all sources exceeds the financial aid budget for tuition, fees, room, board, books, and supplies.
4. Recipients of military-related educational benefits (e.g., federal tuition assistance, veteran benefits) will have their institutionally controlled grants and scholarships reduced if total military benefits, grants, and scholarships exceed the financial aid budget for tuition, fees, room, board, books, and supplies.
5. A student's financial need is determined by an analysis of the information provided in the Free Application for Federal Student Aid (FAFSA). Consideration is given to elements that affect a family's financial status, including current income, assets, number of dependents, other educational expenses, and retirement needs.
6. All financial aid, excluding job earnings, is first credited to a student's Bethel account. Only after all current Bethel charges are satisfied will surplus aid be disbursed to students for use in meeting other expenses.
7. Gift aid from federal, state, and Bethel programs is only available to undergraduate students who have not yet earned their first baccalaureate degree. Post-baccalaureate students taking undergraduate courses will not receive gift aid, but will be eligible for government loans if they are seeking licensure, certification, or a second type of bachelor's degree (e.g., a student has a B.A. and is now seeking a B.S.).

Financial Aid Programs

Financial aid comes in two categories: gift aid (grants and scholarships) and self-help aid (loans and student employment).

A scholarship is a gift given in recognition of academic achievement; special talents; or contribution to church, school, or community. Visit bethel.edu/undergrad/financial-aid/types/scholarships for additional information.

A grant is a gift given usually on the basis of financial need. Visit bethel.edu/undergrad/financial-aid/types/grants (<http://bethel.edu/undergrad/financial-aid/types/grants/>) for additional information about federal, state, and Bethel programs.

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A loan must be repaid. Student loan programs allow you to borrow money at low interest rates to help pay for your education. Visit bethel.edu/undergrad/financial-aid/types/loans (<http://bethel.edu/undergrad/financial-aid/types/loans/>) for additional information.

Student employment allows a student to earn a portion of his/her college expenses by working a part-time job on campus or in an off-campus community service position. Visit [bethel.edu/undergrad/financial-aid/types/student-employment](https://www.bethel.edu/undergrad/financial-aid/types/student-employment/) (<https://www.bethel.edu/undergrad/financial-aid/types/student-employment/>) for additional information.

Financial Aid Application Procedures

1. New students only: Complete the application process for admission to Bethel while you are applying for financial aid. A financial aid offer is made only after admission to Bethel has been granted.
2. Complete and submit the Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed online at www.fafsa.ed.gov. Bethel's FAFSA code number is 002338.
3. After your FAFSA is processed, you will receive a Student Aid Report (SAR) from the government. Review the data on the SAR for accuracy. If you need to make corrections, follow the instructions on the SAR or contact a counselor in the Office of Financial Aid at Bethel.
4. Students who have unusual, non-discretionary expenses; whose family experienced a recent loss of income; or who are applying for independent status must submit an appeal form with supporting documentation. Appeal forms are available at cas.bethel.edu/financial-aid/apply/special-circumstances.
5. The financial aid office will mail students who have been selected for verification a Verification Form that indicates what must be verified along with instructions for how to submit the information. If selected to verify income, applicants must either utilize the IRS Data Retrieval or request a Tax Return Transcript.

Bethel's priority deadline for financial aid applications is April 15 for new students, and May 10 for returning students each year. Students who have completed and mailed all the necessary forms by that date will receive first consideration. Bethel will continue awarding financial aid funds to students who complete their applications after the priority deadline, but such students may receive diminished financial aid offers.

Offers are made for the entire academic year on the assumption that the student will continue to meet the standards for the offer and remain eligible for the spring semester. Should a student's status change, the university will review and adjust the offer.

Each year, a returning student seeking either loans or need-based gift aid must re-apply for financial aid before a new offer will be made.

Financial Aid Satisfactory Academic Progress Policy

March 27, 2020 Update: The Satisfactory Academic Progress policy for students enrolled during the spring 2020 semester was amended on March 27, 2020, to accommodate Bethel's decision (<https://www.bethel.edu/financial-aid/eligibility/cas-email-pass-fail.pdf>) to change the default grading system to satisfactory/unsatisfactory grades to all spring 2020 CAS courses that did not begin the semester as online courses. The revised SAP policy also applies to spring 2020 courses offered by the College of Adult & Professional Studies, Seminary and the Graduate School, that were moved to a pass/fail (satisfactory/unsatisfactory) grading system. See Satisfactory/Unsatisfactory (Pass/Fail) grades (<https://www.bethel.edu/financial-aid/eligibility/caps-sem-gs-ltr-pass-fail.pdf>) and "Failure to Meet Minimum Satisfactory Academic Progress Standards" for details.

June 2, 2020 Update: On May 15, 2020, the U.S. Department of Education provided schools with new guidelines on enforcing Satisfactory Academic Progress policies for Spring 2020 courses impacted by

COVID-19. Based on this guidance, Bethel adjusted its Spring 2020 Satisfactory Academic Progress policies as follows:

- For Spring 2020, and beyond, all attempted credits will be included in the quantitative SAP calculation, and
- Beginning with the Spring 2020 Satisfactory Academic Progress (SAP) review, Bethel will inform students whose financial aid is terminated due to failure to demonstrate SAP that they may, as part of their appeal, explain how COVID-19 related circumstances (e.g. illness of the student or family member, need to become a caregiver or first responder, economic hardship, added work hours, loss of childcare, inability to continue with classes via distance education, inability to access wi-fi due to closed facilities) impacted their ability to successfully complete Spring 2020 courses.

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, whether or not the student received financial aid.

Evaluating Financial Aid Satisfactory Academic Progress

Financial aid satisfactory academic progress evaluation begins six (6) days after the end of each term (fall, spring and summer) using three benchmarks: Qualitative Measure, Pace, and Maximum Timeframe.

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 credit).

Maximum timeframe. 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 students from completing their programs 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

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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.

Program of Study	Maximum Time Frame
Undergraduate Certificate	45 semester credits
Associate's Degree: CAS	$61 \times 1.5 = 92$ semester credits
Associate's Degree: CAPS	$60 \times 1.5 = 90$ semester credits
Baccalaureate Degree	$122 \times 1.5 = 183$ semester credits
Graduate Certificates	Varies (150% x ___ credits in certificate)
Master of Arts: Seminary	$64 \times 1.5 = 96$ semester credits
Master of Arts: Graduate School	Varies (150% x ___ credits in degree)
Master of Business Administration	$44 \times 1.5 = 66$ semester credits
Master of Divinity	$96 \times 1.5 = 144$ semester credits
D.Min.	$48 \times 1.5 = 72$ semester credits
Ed.D.	$61 \times 1.5 = 92$ semester credits

Treatment of Special Academic Course Situations

Term

The financial aid office evaluates SAP at the end of each semester. All terms of enrollment are counted for SAP, including terms in which a student did not receive financial aid. Courses taken during September School are evaluated as part of fall semester. Courses taken during interim are evaluated as part of spring semester.

Remedial Courses

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

Pass/Fail Courses

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.

English as a Second Language Courses

Bethel does not offer any ESL courses.

Consortium Courses

Consortium courses involve a “home” and a “host” school. The home school provides the academic credit, monitors SAP, 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 toward maximum timeframe. The Office of the Registrar maintains a list identifying whether or not the courses are included in the GPA calculation.
- 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 SAP for courses taken at Bethel under this type of consortium agreement.

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 that 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 G.E.D. (e.g., CLEP, PSEO, AP) are treated as transfer credits. (Postsecondary Enrollment 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 timeframe 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 timeframe 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 timeframe credits, as well as GPA calculation. The student may, however, appeal to have only the credits accepted toward his or her Bethel program of study included in the maximum timeframe calculation.

Dropping or withdrawing from a Course

Courses that are dropped prior to the end of the 100% refund period, and are omitted from the student's transcript, 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.)

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.

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 every school they are attending. Failure to demonstrate SAP in any school will impact 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.

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 SAP 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 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. For example, since no federal, state, or unfunded institutional funds are offered to Postsecondary Enrollment Options students, they are exempt from the financial aid SAP review.

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

Financial Aid Warning is a status assigned to students who fail 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 (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 seven (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

Financial Aid Probation is a status assigned to students who have 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.

- College of Arts & Sciences will work with staff in the Academic Enrichment & Support Center (AESC) to develop academic plans.
- College of Adult & Professional Studies students will work with their student success advisor to develop academic plans.
- Graduate School students will work with their student success advisor to develop academic plans.
- Seminary students will work with the student development office to develop academic plans.

Student Notification

Students who are not meeting the minimum financial aid SAP 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 SAP and 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.

Financial Aid Criteria

Enrollment Level

Students are awarded financial aid on the assumption that they will maintain a full-time course load. Those who take less than a full course load (or drop below full time during the semester) will have a diminished need and will receive less aid. Bethel scholarships and grants that are not based on need are awarded only to students who are full time.

Exit Counseling

All Direct Subsidized and Unsubsidized and Perkins loan borrowers and TEACH grant recipients who graduate, withdraw, transfer to another school, or drop below half-time attendance must complete an exit session. During this session borrowers are informed of their rights and responsibilities, including repayment options for student loans.

Transfer Students

Transfer students will be considered for financial aid on the same basis as entering freshmen. Former students who have taken coursework at another school and then return to Bethel will be considered for financial aid on the basis of their previous Bethel record.

Citizenship

Students who are not citizens or permanent residents of the United States will be considered for financial assistance on the basis of the Declaration of Finances form. In some cases a statement of financial status from the student's pastor or pertinent information provided by a missionary will be necessary to help determine the possibility of coming to the United States. International students who do not qualify to apply for federal aid are eligible only for the academic scholarships, International Student Grant, and for Bethel-sponsored work. They are not eligible for federal or state-supported aid programs or for other grants from Bethel.

International Study Programs

Bethel has established a financial aid policy for students who study overseas or at another U.S. college or university as part of their Bethel program. This policy may be obtained from the Office of Off-Campus Programs/International Studies or the Office of Financial Aid.

Changes in Financial Aid Programs

From time to time changes are made in the availability of scholarships, grants, and loans. We recommend that you go to bethel.edu/undergrad/financial-aid or contact the Office of Financial Aid for up-to-date information.