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Introduction

Western Seminary students enrolled in a degree seeking program have the right to apply for financial aid, especially if you foresee the possibility of needing assistance in financing your graduate degree program.

Planning ahead is vital, to know in advance if you qualify for assistance or not will enable you to plan intelligently for your education costs.

This information is being provided to you by the Financial Aid Office with the intention of making the process of applying for financial aid as easy as possible and to make clear what is expected of you if you participate in any of the programs offered at Western.

If you have difficulty understanding or dealing with the application process, do not hesitate to contact us. The Financial Aid staff will be more than happy to assist you. The offices are located in Armstrong Hall, Portland campus.

QUESTIONS? CONTACT US.

Financial Aid Staff
5511 SE Hawthorne Blvd.
Portland, OR 97215
877.517.1814 or 503.517.1814
503.517.1801 fax
FINANCIAL AID ELIGIBILITY

All current and prospective Western Seminary students are encouraged to apply for financial aid by completing a FAFSA at www.fafsa.gov. The FAFSA is required for many forms of financial aid, including some institutional scholarships and grants. File a FAFSA every year to be considered for all available aid.

General eligibility requirements for financial aid are listed below. Not all of these requirements apply to all forms of financial aid.

- Be admitted to Western Seminary.
- Have a high school diploma or GED certificate.
- Be a U.S. citizen or an eligible non-citizen as defined by the Department of Education.
- Demonstrate financial need for some types of aid.
- Not owe a refund on or be in default on any Title IV or HEA grant or loan.
- Be making satisfactory academic progress toward a degree.
- Be registered with the Selective Service, if required to do so by law.
- For many types of aid, students must be enrolled at least part-time (usually 4 credits each semester).

Eligibility differs based on the type of aid and criteria set by the funding source. Eligibility criteria may include merit, financial need, unique student characteristics, or a combination of these criteria. See Types of Aid for specific eligibility criteria.

Financial aid is intended to pay for courses that are required to complete your declared degree(s). If you are planning to take courses that do not directly fulfill an academic requirement, contact the Office of Financial Aid to determine how aid may be affected.

TYPES OF AID

WESTERN SEMINARY INSTITUTIONAL FINANCIAL AID PROGRAMS

A limited amount of grant aid is offered by Western Seminary. The following is a general description of these aid monies. If you wish more detailed information, you may contact the Financial Aid Office.

Western Seminary students requesting institutional grant aid should contact the Financial Aid Office. It is necessary to complete a FAFSA for all financial aid. The deadline for fall-spring-summer awards is July 1, for spring-summer awards is November 1, and for summer only is March 1. Aid is awarded on a point system based primarily on financial need. If new institutional gift aid becomes available mid-year, announcements are made through an email targeted to student in eligible programs.

NEED BASED GRANTS

Eligible students must be enrolled at least half-time in a degree program. Grants will be based primarily on financial need (an EFC less than $6000) and will depend in large part on the amount of money available and the need of the applicant. Grants are awarded for the academic year. Need based Grants are funded by the endowment and restricted scholarships listed in the Seminary catalog.

PRESIDENT’S PATHWAY SCHOLARSHIP

The President’s Pathway Scholarship program recognizes a student’s potential for leadership in ministry and ensures access for students with significant need (an EFC equal or less than $1000). President’s Pathway grants may range from 21-100 percent of tuition, based on the application. This is a renewable grant; recipients must reapply each year. If you are not chosen as a recipient of the scholarship, we will use this application for consideration for the Western Seminary grant which can offer awards of up to 20 percent of tuition.

MINISTRY PARTNERSHIP SCHOLARSHIP

Thanks to the strong partnership between Western Seminary and several ministry organizations, staff workers in each organization may be eligible for a partial scholarship. In order to apply, you must fill out the FAFSA (Free Application for Federal Student Aid) and the Partnership Affirmation form. More information on the participating ministry organizations may be found on the Western Seminary website.
INTERNATIONAL STUDENTS
International student may receive a Western Seminary International grant covering up to 100 percent of tuition. Average International Student Grants are 25 percent-40 percent.

ALUMNI SCHOLARSHIP
A 20 percent tuition scholarship is awarded to graduates of a Western Seminary degree program who have been admitted to the Doctor of Ministry or Doctor of Intercultural Studies program. This scholarship will be for credit courses which meet degree program requirements. The scholarship does not include costs for fees, books, living expenses, repeated courses, or courses which do not meet degree program requirements.

CB CHURCH, CB AGENCY, or SUPPORTING CHURCH GRANT
A 10-20 percent scholarship is awarded to pastors and staff members of the following: CBAmerica, WorldVenture, Missions Door, regional CB offices and CBA churches. The student must be employed full-time (32 hours or more) by the church or mission agency.

ALUMNI AUDIT OPPORTUNITY
Graduates of a Western Seminary degree program are invited to audit one class per academic year at no charge. Degree graduates include those who have completed a full master’s or doctoral degree program.

PRIVATE/OUTSIDE SCHOLARSHIPS
Private scholarships come from a wide variety of sources. Students should look for scholarships from their local churches, national organizations, foundations, and many others. Scholarship search services provide students with an efficient way to search for scholarships. Scholarship search services should be free. We discourage students from paying for these services. If you receive a private scholarship, you are required to notify the Office of Financial Aid in writing.

FEDERAL PROGRAMS- All Campuses
Of the five major federal student aid programs, Western participates in the Federal Direct Loan Program (Stafford Loan) only. These low interest educational loans are offered through local lending institutions. Eligibility is determined by the Seminary using information from a processed FAFSA. Federal Direct loans are interest loans obtained through the Department of Education.

Western Seminary recommends that students limit their borrowing to $14,000 in any 12-month period and total graduate/undergraduate borrowing to $40,000 at time of repayment. This applies to subsidized, unsubsidized Stafford loans, consolidated loans and Perkins loans. These recommended loan limits are based on the expected income of a Western Seminary graduate. Students wishing to borrow in excess of these recommended limits will be asked to provide additional information regarding financial resources and future repayment. Repayment begins six months after you graduate or cease to be at least a half-time student.

The loan process can take six to eight weeks and should be started as early as possible. (As a graduate institution, students are not eligible for federal grant programs such as Pell.)
If you are planning to apply for a student loan, it is best to allow at least 5 weeks prior to the beginning of the school term for which the loan is intended.

ELIGIBILITY AND REQUIREMENTS for Federal Direct Loans – All Campuses
In order to be eligible to apply for and receive financial aid you must:

1. Be a citizen of the United States or an eligible non-citizen.
2. Must be enrolled as at least a half-time student. Full-time status is 8 hours/6 hours for
   Doctoral and ThM.; half-time is 3 hours
3. Maintain Satisfactory Progress Requirements as defined by Western Seminary.
4. Not be in default or owe any refund on Federal Title IV monies to any college or lending institution.
5. Satisfy the Selective Service requirements established by Federal Law.
6. Must be admitted to a regular degree or certificate program, (i.e., "Non-degree Students", Enrichment Education or Certificate in Transformational Coaching students are not eligible by Federal Law.)
8. Any documentation requested by the Financial Aid Director for the purpose of verification of information must be provided by the applicant. Refusal may result in the denial of aid.

CRITERIA FOR CONTINUED LOAN ELIGIBILITY:
Our policy requires a loan recipient to complete 10 credits (two semester loan period) before he/she may receive a subsequent loan. (Note that, for MA students, this standard is stricter than the seminary’s policy for students who are not receiving Title IV assistance.)

DIRECT STUDENT LOAN ANNUAL AND AGGREGATE LIMITS
- Graduate or professional Annual loan limit per 2 term loan period - $20,500
- Lifetime Aggregate Limits Graduate or professional - $138,500 (includes undergraduate borrowing amount)

PRIVATE/ALTERNATIVE STUDENT LOANS
Private Education Loans, also known as Alternative Education Loans, help bridge the gap between the actual cost of your education and Federal loan limits. Eligibility for private student loans often depends on your credit score and usually requires a co-signer. Application procedures and qualification criteria vary by lender. The private/alternative loan process from applying for the loan to funds arriving at the Seminary may take several weeks. Students should start the process early to ensure funds are available at the start of each semester. We encourage students to consider Direct Unsubsidized loans first, as they generally have lower, fixed interest rates, and more flexible repayment options. Additionally, federal student loans offer deferment options and income based repayment plans.

Western Seminary will certify private education loans from any lender selected by the student, except where the lender asks us to certify a loan outside of current regulations.

DIRECT TO CONSUMER LOANS (DTC LOAN)
Direct to consumer loans are education loans that are sent directly to the student. We strongly advise against this type of loan. You are required to inform the Office of Financial Aid if you have received this type of loan as it must be included in your overall aid package. Securing a DTC loan without consulting with the Office of Financial Aid could jeopardize other aid in your award package, including scholarships, grants, and loans with better terms.

TITLE IV LOAN CODE OF CONDUCT
All Officers and employees of Western Seminary, who have responsibilities with respect to student educational loans, must comply with the Oregon College Loan Code of Conduct, outlined below.*

CODE OF CONDUCT *
Revenue sharing prohibition – Western Seminary and its employees are prohibited from receiving anything of value from any education loan lending institution in exchange for promoting the education loan products of that lending institution. This provision does not prohibit Western Seminary employees from receiving compensation for conducting non-Seminary business with any education loan lending institution or from accepting compensation that is offered to the general public. This provision also does not prohibit Western Seminary from accepting charitable contributions from an education loan lending institution, so long as Western Seminary gives no competitive advantage or preferential treatment to the education loan lending institution related to its education loan activity in exchange for such support.

Gift and trip probation – Western Seminary employees are prohibited from receiving anything of more than nominal value ($50) from any education loan lending institution during any 12-month period. This prohibition includes trips for Seminary employees paid for by education loan lenders; except that this provision shall not be construed to prohibit any Western Seminary employee from receiving compensation for the conduct of non-Seminary business with any education loan lending institution, or from accepting compensation that is offered to the general public.

Advisory board compensation rules – Western Seminary employees are prohibited from serving on the advisory board of any education loan lending institution. Education loan lending institutions may obtain advice and opinions of financial aid officials on financial aid products and services through Trade
Associations, industry surveys or other mechanisms that do not require service on education loan lending institution advisory boards, provided such person receives no compensation for such service. This provision shall not apply to participation on advisory boards that are unrelated in any way to financial aid or higher education loans.

Use of mascot, logo, emblem, or name by lenders – Western Seminary shall not authorize or permit an education loan lending institution to use the name, emblem, mascot, or logo of the Seminary or words, pictures, marks, or symbols readily identified with the Seminary in the marketing of education loans in any way that implies that the college endorses those loans.

Lender identification requirement – Western Seminary will not permit employees of education loan lending institutions on campus to identify themselves as employees of the Seminary, and no employee of an education loan lender may work in or provide staffing assistance to Western Seminary Office of Financial Aid; except that employees of the Seminary that also make education loans may perform their normal functions as long as those functions comply with relevant laws and regulations, and with the other items of this Code of Conduct.

*This Code was prepared by the Oregon Department of Justice with the assistance of a multi-institution committee coordinated by the Oregon Alliance of Independent Colleges and Universities and composed of representatives from independent institutions and community colleges.

FORMS
All students requesting financial aid (both federal and institutional funds) must complete a need analysis application (Free Application for Federal Financial Aid) online at http://www.fafsa.ed.gov/ along with the application for Institutional Aid and/or the Borrower Based Direct Loan Application. All Additional forms may be found online in SIS or on the Western Seminary Website at http://www.westernseminary.edu/admissions/aid.

FINANCIAL AID APPLICATION DEADLINES:
- Returning Students:
  - Fall Term: July 1
  - Spring Term: November 1
  - Summer Term: March 1
- New Students:
  - Two weeks after admission applications deadline for each semester

TUITION REMISSION
Tuition Remission is a benefit for employees of the Western Seminary and their dependents. Students receiving Tuition Remission are not eligible for most other forms of Seminary grants or scholarships. The Office of Human Resources Processes Tuition Remission Requests. Review the Tuition Remission policy from Human Resources for more information.

TUITION EXCHANGE
Tuition Exchange is a program whereby an employee of a school other than Western Seminary may be able to receive free tuition for a child attending the Western Seminary. Students receiving Tuition Exchange are not eligible for most other forms of Western Seminary grants or scholarships. The Business Office processes requests for Tuition Exchange.

STUDENT EXPENSE BUDGET
The following figures are intended to help you estimate your cost of education (2017-18 figures). The budgets shown below are the standards which will be used in awarding aid. They are updated annually and reflect amounts needed for a moderate but adequate lifestyle.
<table>
<thead>
<tr>
<th>Cost</th>
<th>PDX</th>
<th>NoCAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Room &amp; Board - 53%</td>
<td>$12,976</td>
<td>$14,488</td>
</tr>
<tr>
<td>Transportation - 18%</td>
<td>$4,407</td>
<td>$4,921</td>
</tr>
<tr>
<td>Misc/Personal - 28%</td>
<td>$7,100</td>
<td>$7,927</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$24,483</strong></td>
<td><strong>$27,326</strong></td>
</tr>
</tbody>
</table>

**TUITION AND FEES 2017-18**

<table>
<thead>
<tr>
<th>Master's Level Tuition</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit</td>
<td>$565 per hour</td>
</tr>
<tr>
<td>Credit for PDX MAC Program Courses</td>
<td>$595 per hour</td>
</tr>
<tr>
<td>Audit</td>
<td>$100 per hour</td>
</tr>
<tr>
<td>Audit Coaching classes</td>
<td>$415 per hour</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Doctoral Level Tuition</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit Doctor of Ministry (D.Min.)</td>
<td>$595 per hour</td>
</tr>
<tr>
<td>Credit Doctor of Intercultural Studies (D.Int.St.)</td>
<td>$350 per hour</td>
</tr>
<tr>
<td>Audit</td>
<td>$120 per hour</td>
</tr>
<tr>
<td>D. Min. Coaching Cohort only - Additional Coaching fee</td>
<td>$265 per class</td>
</tr>
<tr>
<td>Final Project Dissertation</td>
<td><strong>D.Min.: $5895 per hour</strong></td>
</tr>
<tr>
<td>1 credit hour each semester until dissertation completed. Minimum 6 semesters.</td>
<td><strong>D.Int.St.: $635 per hour</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term Fees</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Education Resource Fee</td>
<td>$220 Per term</td>
</tr>
<tr>
<td>Required for all students in programs registered for at least one course for credit each term.</td>
<td></td>
</tr>
</tbody>
</table>

**ADD AND DROP FEES**

During Open Registration: There are no Add or Drop fees during Open Registration.

After Open Registration closes and before the beginning of the semester:

- If a student has registered for any course during Open Registration, they will not be charged a fee to add a course after Open Registration has closed provided they register before the semester begins.
- If a student has not registered for any courses during Open Registration, they will be charged a **one-time $50 Late Registration fee** to add courses beginning the day after Open Registration closes.
- A student dropping a course after Open Registration has closed will be charged a $25 Drop fee beginning the day after Open Registration closes.

After the semester begins:

- Student will be charged a $25 Late Add fee and/or a $25 Drop fee for each course once the semester begins.
- If a student has not registered for any courses prior to the beginning of the semester, they will also be charged a **one-time $50 Late Registration fee** to add courses beginning the day after Open Registration closes.

**TUITION DEADLINES**

Tuition for credit students is due in full the first official week of the semester, regardless of when your class meets. This includes Online C Session and doctoral courses.

Please see campus schedules on our website. The first day of classes may vary from campus to campus.
PAYMENT METHODS

Tuition for credit students is due in full the first week of each semester. All payments should be submitted online using S.I.S., our Student Information System. Making payments online is easy, convenient, secure, and saves time. S.I.S. requires a username and password and is available 24 hours a day.

Western has added eChecks (electronic checks) as a payment option on SIS. In order to keep tuition costs low, Western encourages all students to pay by eCheck or paper check whenever possible. Students mailing checks can send them to Western Seminary, Attn: Cashier, 5511 SE Hawthorne Blvd, Portland, OR 97215.

Western also accepts Visa, MasterCard and Discover credit cards. Beginning Fall 2014, there is a 2.65% fee on debit and credit card transactions charged by Frontstream. You can avoid this fee by paying with eChecks or by mailing a paper check to Western Seminary.

Audit/Enrichment participants are expected to pay for classes upon registration.

DISBURSEMENT AND REFUND POLICIES

- Direct Loan checks are disbursed no earlier than the week prior to the start of classes pending grades for the prior semester are posted (not including incompletes). All first time borrowers (first time to Western) are required by federal regulations complete on-line counseling before the release of their check. Checks will be mailed to the current student address on file.

- Institutional grants are credited to account the approximately 2 weeks pending grades for the prior semester are posted (not including incompletes).

REFUND POLICY

Tuition refunds will be made on the basis of the announced schedule for withdrawals posted on the Tuition and Fees webpage.

VERIFICATION PROCEDURES

Verification is a process whereby federal regulations require certain student loan applicants and information to be cross-checked. Western Seminary verifies those students chosen by the central processor or those requesting a Special Circumstances Appeal, for verification. Among the information routinely verified are: family size, number in school, adjusted gross income, federal income tax paid, independent status and untaxed income. A transcript of the applicant’s previous year federal tax return is required of verified student applicants. Failure to provide the information required for verification will result in the seminary’s inability to certify a student’s application for a loan and/or to deliver a loan check to the student. Questions about this policy and/or process should be addressed to the financial aid director.

The following documentation may be required as part of verification:

- Student (and spouse, if applicable) tax documentation – fulfilled by either returning to the FAFSA and completing the IRS Data Retrieval Process or by submitting a copy of your tax return transcript obtained at www.irs.gov/transcript
- Student (and spouse, if applicable) W2 and 1099 misc forms
- Additional documents, as necessary The Office of Financial Aid will inform you via mail or email of what forms and documents are required. Please submit only what is requested of you.

SPECIAL CIRCUMSTANCE APPEALS

Special Circumstances Appeals are available if you are an independent student whose current financial situation is not accurately reflected by 2015 tax information. Your family’s 2015 income is used to assess your financial need for the 2016–2017 school year, in accordance with federal laws and regulations. If your
family’s income is lower due to special circumstances, a financial aid administrator may be able to use estimated 2016 income to calculate financial need. This financial situation may be due to loss of a job, separation or divorce, death, disability, unusual medical expenses, or other circumstances. If you have not already done so, you must first apply for federal financial aid by completing the 2016–2017 Free Application for Federal Student Aid (FAFSA) with 2015 tax information. After submitting the FAFSA, please provide information regarding your reduction in income by completing this form. Your appeal is complete only when you attach the documentation that validates your special circumstances. No action will be taken until all of the documentation appropriate to your circumstance is submitted to the Financial Aid Office.

Documentation is essential. You and/or your family must submit all of the following:

- A signed personal statement that explains your special situation; and
- Your (and your spouse’s) 2015 federal tax transcript and W-2s
- Sections 1, 2, 3, and 4 of the Special Circumstances Appeal form (attached) completed correctly

Appeal categories:

In addition, select the category from the following list that most closely describes your 2016–2017 special circumstance. Read the description carefully and attach all of the documentation requested under that category.

**Loss or reduction of employment, loss of military employment or benefits**

You and/or your spouse earned money in 2016 and have had an income reduction (loss of overtime will not be considered), or have lost employment for at least 8 weeks in 2016 that has resulted in a reduction of income. Eight (8) weeks must have passed prior to submission of this appeal for either circumstance.

- Provide copies of written verification from a former employer(s) that indicates start and end date of employment or reduction of hours. Former employers should document dates and amounts received for earnings, severance pay, vacation, and retirement payout. You may provide us with a copy of your last pay stub received which should detail your year-to-date earnings, severance, etc.; and
- A written statement from your (or your spouse’s) current or future employer(s) that indicates your expected gross earnings for the calendar year 2016. Year 2016 earnings must be documented with a letter from your employer projecting earnings or with copies of your two most recent pay stubs; and
- Eligibility forms that indicate dates and amount of unemployment benefits, such as unemployment compensation you are or will be receiving. We need a copy of your initial eligibility determination letter from the unemployment compensation office.

**Separation, divorce or Death**

You have already filed your annual Free Application for Federal Student Aid (FAFSA) and since that time, you and your spouse have separated or divorced, or your spouse has died.

- Provide legal separation papers or divorce decree; or
- Evidence of separate living accommodations if no legal separation exists; or
- A death certificate and documentation of year-to-date earnings for deceased spouse.

**Loss of taxed/untaxed income or benefit**

You and/or your spouse received unemployment compensation or another taxed or untaxed income or benefit in 2015, and have completely lost that income or benefit for at least 8 weeks in the calendar year 2016. Eight (8) weeks without compensation must have passed prior to your submission of this appeal. The untaxed income or benefit must be from a public or private agency, a company, or from a person due to court order. (Do not include loss of educational veterans benefits.) Income and benefits may include: Social Security benefits, Supplemental Security Income (SSI), child support, untaxed retirement or disability benefits, welfare benefits, and your worker’s compensation from your state.

- Provide copies of all contracts, agency notices, or legal papers that indicate the date your (or your spouse’s) taxed/untaxed income or benefit was terminated, what amount of income came from that source, and how that income was
Loss of one-time income
You and/or your spouse received one-time income in 2015 that will not occur in 2016 (e.g., rollover into a Roth IRA, moving expense allowance, back-year Social Security payments, or a divorce settlement). Special circumstance consideration will not be given if this one-time income is a result of an inheritance, job bonus or overtime compensation, gambling winnings, pension, capital gain, insurance settlements, or early distributions of retirement accounts.

- Provide copies of all contracts, agency notices, or legal papers that indicate the date your (or your spouse’s) one-time income was terminated, what amount of income came from that source, and how that income was used.

Unusual, unreimbursed medical care expenses
NOTE: Only expenses already paid directly by the student or spouse will be considered.
Unexpected/non-recurring medical expenses—You and/or your spouse have paid for unusual or unexpected medical expenses for a member of your household that are not reimbursed. These expenses are over and above typical health maintenance costs due to an unexpected, extraordinary, or non-recurring emergency or incident. Western Seminary assumes that you and your family members will have insurance coverage. Only those costs not covered by insurance or another agency may be considered. These expenses must be at least $1,000.

- Provide copies of canceled checks that document your PAID medical expense.
- Payment of insurance premiums, regular health maintenance, and routine expenses such as eyeglasses and elective or cosmetic procedures (e.g., orthodontic braces) are not considered unusual medical expenses and will not be considered for the special circumstances appeal.

Medical expenses for certified disabled student—If you have medical expenses due to a chronic disability, these costs may be considered in your financial aid eligibility. Disability related costs are those expenses attributable to maintaining a chronic illness or condition that is not due to an unexpected incident or emergency.

- Provide a statement from health care provider that documents the unusual condition; and receipts or canceled checks that demonstrate payment for medical treatment of this condition.

Tuition expenses for private elementary or secondary
You and/or your spouse pay elementary or secondary school tuition for a member of your family during the 2016–2017 academic year. Only expenses not covered or reimbursed by another agency/source will be considered. Only tuition incurred during the 2016–2017 academic year (after August 2016) will be considered.

- Provide a copy of the school’s enrollment contract that includes name(s) of your children enrolled during the 2015–2016 academic year, tuition cost, and the amount of any scholarships or grants that subsidize the tuition.

Nursing home expense / Adult dependent care
You or your spouses are paying a nursing home or an adult dependent care facility for care provided to a member of your family during the 2016–2017 academic year.

- Provide documentation that your family member is being cared for by a nursing home or other facility, person, or agency.
- Provide documentation of your payments; i.e. copies of cancelled checks or payment receipts from person, facility, or agency.

WITHDRAWALS
A withdrawal occurs when a student decides to drop all of his or her classes and leave the Seminary, either temporarily or permanently. The withdrawal process begins in the Registrar’s office; they will provide you with the appropriate paperwork. There are some financial consequences to withdrawing outlined below. If you are unsure of how withdrawing from the Seminary will affect you financially, contact the Office of Financial Aid prior to withdrawing, when possible.
DEFINITION OF WITHDRAWAL
• Official Withdrawal – A withdrawal is considered official if the student completes all required withdrawal procedures.
• Unofficial Withdrawal – A withdrawal is considered unofficial if the student quits attending or in any way participating in all courses before the end of the term and does not complete all required withdrawal procedures.

CATEGORIES OF UNOFFICIAL WITHDRAWAL
There are two categories of unofficial withdrawal for purposes of this policy:
1. If the Seminary determines that a student did not begin the withdrawal process or otherwise notify the Seminary of the intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student’s control, the withdrawal date is the date the Seminary determines is related to that circumstance.
2. If the Seminary determines that the student withdrew for any other reason without providing notice, the withdrawal date is the midpoint date of the semester or the last date of academic activity, when available.

PROCEDURE FOR IDENTIFYING STUDENTS WHO UNOFFICIALLY WITHDRAW
Within 11 business days of the end of the term, the Office of Financial Aid will identify all students who earned zero credits for the term. The Director of Financial Aid will determine which of these students received Title IV financial aid for the term. A student receiving Title IV financial aid will be classified as having unofficially withdrawn if the student did not complete at least one class. See Procedure for Determining Withdrawal Date for information about how this determination is made.

PROCEDURE FOR DETERMINING WITHDRAWAL DATE
• Official Withdrawal – For purposes of the Return of Title IV Aid Formula, the withdrawal date will be the last date of attendance if self-reported by the student on the withdrawal form or the last date of academic activity as reported by the student’s professors.
• Unofficial Withdrawal – For purposes of the Return of Title IV Aid formula, the withdrawal date will be the last date of academic activity as reported by the student’s professors or the midpoint of the semester if academic activity information is unavailable. The Office of Financial Aid will also confirm attendance in the subsequent semester of enrollment for all students who unofficially withdraw. Students who are enrolled but not attending will have their financial aid cancelled.

RETURN OF TITLE IV FUNDS
If a student receiving a Stafford loan withdraws, the Seminary will apply the provisions of the 1998 HEA in regard to return of unearned funds. The new provisions require a certain percentage of Title IV funds to be returned when a student withdraws before completing more than 60% of the payment period. The new law defines the amount of Title IV funds the student has earned the right to use based on calendar days completed divided by the total calendar days in the loan period. As a result, the Seminary must return some or all of the unearned Title IV funds that had been disbursed and, when a student’s Title IV aid exceeded institutional charges, the student must also return a portion of unearned funds. A student who drops without notifying the institution is considered to have withdrawn at the midpoint of the payment period, unless the institution can document a later date. The withdrawal date for a student who formally withdraws is either the date the student began the withdrawal process prescribed by the Seminary, or the date the student otherwise provided official notification to the institution of the intent to withdraw. The calculation of the return of funds may result in the student owing a balance to the Seminary. The Title IV return of funds calculations has no relationship to the Seminary refund policy above. Students desiring a copy of the refund calculations should contact the financial aid office.

ZERO CREDITS EARNED
Students who earned zero credits (all grades of F or a combination of F, W- withdrawn, and I- incomplete) during a semester are subject to the return of 50 percent of their federal aid. The college assumes the student has ceased participation in academic activities at the midpoint in the semester. The student will be responsible for any balance from the loss of funding.
RETURN OF INSTITUTIONAL FINANCIAL AID

All institutional aid is considered earned if the student remains enrolled and attends at least one class such that he or she completes attendance through the end of the of the term in which institutional aid is received, and the student was eligible for the institutional aid at the time the aid was applied to the account. A pro-rated portion of the institutional aid received will be returned if the student officially or unofficially withdraws from the Seminary before the end of the institutional refund period.

SATISFACTORY ACADEMIC PROCESS

The Office of Financial Aid must monitor Satisfactory Academic Progress (SAP) for all students receiving financial aid (federal and/or institutional aid) from Western Seminary. To remain eligible to receive financial aid, all financial aid recipients must meet two requirements: a quantitative measure or number of credits earned and a qualitative measure or cumulative grade point average (GPA) each measurement period. Please be advised, this process is separate from the Institutional Academic Probation review conducted through the Registrar’s area. Information on those standards may be found in the Academic Catalog.

Satisfactory academic progress is reviewed for all students at the conclusion of each semester. If a student is not meeting satisfactory academic progress at the end of a term, he/she will be placed on Financial Aid Warning. The student may still receive financial aid for the next term. If the student continues not to meet satisfactory academic progress during the Financial Aid Warning period, the student will not be eligible for further financial aid assistance. The student may then appeal, explaining why they failed to make satisfactory academic progress, and the appeal will be reviewed. The student may then be placed on SAP probation or on a SAP academic plan.

ALL STUDENTS:

1. After the completion of each semester, students must maintain a cumulative grade point average of:

<table>
<thead>
<tr>
<th>Degree</th>
<th>Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.Div, Dip Div, Certificate</td>
<td>2.5</td>
</tr>
<tr>
<td>(16 hrs.), Diploma (30 hrs.)</td>
<td></td>
</tr>
<tr>
<td>M.A.C., M.F.T., Th.M.</td>
<td></td>
</tr>
<tr>
<td>D.Min., D.Int.St.</td>
<td></td>
</tr>
</tbody>
</table>

2. Students must complete, with a passing grade, at least 75 percent of all courses attempted. When calculating the percentage of courses attempted, all credit-bearing courses taken at Western Seminary are considered, regardless of change of major. Students wishing to calculate their percentage of courses attempted may review their transcript through the student information system. The calculation is as follows: Earned Credits divided by Attempted Credits. Attempted Credits included classes which a student may receive an F, W (withdrawn), or I (incomplete). All transfer credits will be included in the calculation.

3. Maximum time frame for receiving financial aid is the duration of your program as defined by Western Seminary. Dual degrees maximums will be defined in the Academic Catalogue.

<table>
<thead>
<tr>
<th>Degree</th>
<th>Max Credits</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.Div</td>
<td>82</td>
</tr>
<tr>
<td>MABTS</td>
<td>56</td>
</tr>
<tr>
<td>MAML</td>
<td>52</td>
</tr>
<tr>
<td>MAGL</td>
<td>48</td>
</tr>
<tr>
<td>MAC</td>
<td>68</td>
</tr>
<tr>
<td>MFT</td>
<td>72</td>
</tr>
<tr>
<td>GSD</td>
<td>30</td>
</tr>
<tr>
<td>GSC</td>
<td>16</td>
</tr>
<tr>
<td>EdD</td>
<td>42</td>
</tr>
<tr>
<td>D.Min</td>
<td>30</td>
</tr>
<tr>
<td>D.Int.St</td>
<td>36</td>
</tr>
<tr>
<td>ThM</td>
<td>25</td>
</tr>
</tbody>
</table>
SATISFACTORY ACADEMIC PROGRESS APPEAL PROCESS
Students who fail to maintain Satisfactory Academic Progress will be denied financial aid by Western Seminary. Students have the right to appeal this decision in writing. Appeals will be reviewed by the Financial Aid Appeals Committee for reconsideration based on extenuating circumstances presented by the student. Decisions by this committee will be considered final. You may obtain a complete outline of the SAP policy and appeal process in the Office of Financial Aid.

To regain eligibility for financial aid a student must successfully complete a minimum equivalence of a full-time semester (8 credits for graduate students, 6 credits for Th.M. students and 3 Credits for D.Int.St and D.Min students) with a satisfactory GPA (see below for program GPA) without the benefit of financial aid. The credit requirements may be fulfilled over two concurrent semesters if needed.

<table>
<thead>
<tr>
<th>Degree</th>
<th>Cumulative GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.Div, Dip Div, Certificate (16 hrs.), Diploma (30 hrs.)</td>
<td>2.5</td>
</tr>
</tbody>
</table>

WITHDRAWAL OR ALTERING OF FINANCIAL ASSISTANCE
Financial aid may be withdrawn or altered for any of the following:
- Falsification of information on the Financial Aid Form or admissions information.
- Unreported income which changes the financial situation of the aid recipient.
- Failure to maintain satisfactory academic progress.
- Failure to register as at least a half-time student or full-time depending on aid received.
- Failure to register for one of the terms for which assistance has been awarded.
- Personal behavior that results in dismissal from this institution.
All of the above situations will be dealt with on an individual basis with a right to appeal.

CONFIDENTIALITY
All records and conversations between an aid applicant, his/her family and financial aid staff are confidential and entitled to the protection ordinarily given counseling relationships. No public announcement shall be made of amounts awarded to individual students. No information concerning a student’s financial aid records may be released to anyone outside the Financial Aid Office without written consent of the student. All student records will be maintained in the Student Financial Aid Office for a period of not less than three years after the last term of attendance.

RIGHT TO APPEAL
If a student disagrees with the award given (or not given), he/she has the right to appeal the determination. The first step is to contact the Financial Aid Director. If the question is still unresolved, the Scholarship Review Committee serves as final appeal source for students with grievances relative to the awarding of funds or complaints about the general administration of the program. Appeals should be submitted in writing.

CHANGE OF ADDRESS
A student receiving financial aid is responsible to notify Western Seminary of any change of address, name or telephone number. Students are strongly encouraged to make all changes to their personal information using SIS.
RESOURCE CHANGE REPORTING
A student receiving financial aid is responsible to notify the Financial Aid Office of any resources or aid received which were not reported in the financial aid application. If such resources or aid places the student in an over-award situation, a re-evaluation and revision will be made of the award.

DISCRIMINATION POLICY
Statement of Non-Discrimination
Western Seminary does not discriminate on the basis of race, color, national origin, sex, disability, or age in its programs and activities. The following person has been designated to handle inquiries regarding the non-discrimination policies: Ashley Mitchell: Title IX and Compliance Coordinator

ACCREDITATION, APPROVALS, AND AFFILIATIONS
Western Seminary is accredited by the Northwest Commission on Colleges and Universities and by the Commission on Accrediting of the Association of Theological Schools in the United States and Canada (ATS), the accrediting body for theological schools and recognized by the Council for Higher Education Accreditation and by the Secretary of the U.S. Department of Education.

ACADEMIC PROGRAMS, FACILITIES, AND FACULTY
A complete description is contained in the Western Seminary Catalog.
https://www.westernseminary.edu/catalog
GLOSSARY OF FINANCIAL AID TERMS – All Campuses

The term financial aid refers to a variety of federal, state, local and institutional programs that help students who, because of limited family resources, are unable to meet the high cost of postgraduate education. There are three basic types of financial aid: grants, scholarships, and loans. Educational loans must be repaid upon completion of your education. There is no repayment obligation for grants, scholarships and work-earnings. The language of financial aid is perhaps one of the most confusing aspects of the process. To help you become acquainted with this new vocabulary, here are definitions for a few of the most commonly used terms:

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA) - The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at www.fafsa.ed.gov. Personal Identification Number (PIN).

A PIN - is a 4-digit number used to electronically sign the online version of the FAFSA. The student and parent must each obtain their own PIN at www.pin.ed.gov. The PIN also gives you access to personal records on the US Department of Education web site. Do not share your PIN with anybody.

STUDENT AID REPORT (SAR) - The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

EXPECTED FAMILY CONTRIBUTION-- The Expected Family Contribution (EFC) is the number used to determine your eligibility for need-based financial aid. This is determined based on the information you provide on the FAFSA. The EFC is calculated using the federal methodology formula which is approved by Congress.

The formula considers several factors, including:

- Dependency status
- Family size
- Number of family members in college
- Student and parent/spouse income
- Student and parent/spouse assets

The EFC is not the amount of money that you or your family must provide. Rather, the EFC is an index that schools use to determine your eligibility for federal, state, and institutional aid.

FINANCIAL NEED - Financial need is determined by the following formula: Cost of Attendance – Expected Family Contribution = Financial Need (COA) (EFC) (Need) The Office of Financial Aid will use the results of this formula to create an award package for you with different types of available aid, including grants, scholarships, and loans. However, because funding is limited, your entire financial need may not be met. The remainder of your financial aid package can be filled with other types of loans or scholarships from outside organizations.

ADJUSTED GROSS INCOME (AGI) - Your or your family's wages, salaries, interest, dividends, etc., minus certain deductions from income as reported on a federal income tax return. Commonly referred to as AGI.

ELIGIBLE NONCITIZEN - A U.S. national (includes natives of American Samoa or Swains Island), U.S. permanent resident (who has an I-151, I-551 or I-551C [Permanent Resident Card]), or an individual who has an Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services (USCIS) showing one of the following designations:

- "Refugee"
- "Asylum Granted"
- "Cuban-Haitian Entrant (Status Pending)"
- "Conditional Entrant" (valid only if issued before April 1, 1980)
- Victims of human trafficking, T-visa (T-2, T-3, or T-4, etc.) holder
- "Parolee" (You must be paroled into the United States for at least one year and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose and that you intend to become a U.S. citizen or permanent resident.)
If you meet the noncitizen criteria above, you are eligible to receive federal student aid. If you are unsure of your eligibility, please check with your school’s financial aid office for more information.

ELIGIBLE PROGRAM - A program of organized instruction or study of a certain length that leads to an academic, professional, or vocational degree or certificate, or other recognized education credential.

FINANCIAL AID PACKAGE - The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary. The financial aid packages are typically summarized in financial aid award letters sent to you by your prospective colleges. Financial Aid Award Letter - The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

COST OF ATTENDANCE (COA) - The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the “Student Budget.” There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

NET PRICE - The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

STUDENT EXPENSE BUDGET - The educational expenses that are related to a student’s attendance at a post-secondary institution for a specified period of time. The components of a student expense budget include tuition and fees, room and board, books, personal expenses and transportation.

GIFT-AID - Grants, scholarships, any financial assistance not requiring repayment.

LOANS - are funds that must be paid back, usually with interest. There are federal student loans, federal parent loans, and private or alternative loans. The good news is that interest rates for education loans are currently at historic lows. However, you must demonstrate financial need for some loans, like the Federal Perkins Loan or the Federal subsidized Stafford Loan. Other loans, such as the Federal unsubsidized Stafford loan and the Federal Parent PLUS loan, do not depend on financial need. Private student loans may depend on your credit history. To find out more about loans, visit www.finaid.org/loans.

PROMISSORY NOTE - The binding legal document that you must sign when you get a federal student loan. It lists the terms and conditions under which you agree to repay the loan and explains your rights and responsibilities as a borrower. It’s important to read and save this document because you’ll need to refer to it later when you begin repaying your loan or at other times when you need information about provisions of the loan, such as deferments or forbearances.

SATISFACTORY ACADEMIC PROGRESS (SAP) - A school’s standards for satisfactory academic progress toward a degree or certificate offered by that institution. Check with your school to find out its standards.

VERIFICATION - The process your school uses to confirm that the data reported on your FAFSA is accurate. Your school has the authority to contact you for documentation that supports income and other information that you reported.

POLICIES AND DISCLOSURES As required by the Higher Education Opportunity Act – 2008, Western Seminary provides a variety of information to the campus community and prospective students. Links to these policies and reports and to the offices that provide them can be found at https://www.westernseminary.edu/academic-calendar
TRUSTWORTHY AND ACCESSIBLE TRAINING FOR GOSPELCENTERED TRANSFORMATION

westernseminary.edu

PORTLAND + ONLINE CAMPUS

5511 SE Hawthorne Boulevard
Portland, OR 97215

SAN JOSE CAMPUS

1000 South Park Victoria Drive
Milpitas, CA 95035

SACRAMENTO CAMPUS

290 Technology Way, Ste. 200
Rocklin, CA 95765

SEATTLE TEACHING SITE

620 106th Avenue NE
Bellevue, WA 98004