

WESTERN SEMINARY FINANCIAL AID STUDENT HANDBOOK

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. The telephone number is (503) 517-1818 or 1(800) 547-4546 x1818.

WESTERN SEMINARY INSTITUTIONAL 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.

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 on a two term 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 (EFC = \$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 Western Seminary Need Grant Application, 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.

TRAVEL REIMBURSEMENT GRANT

Visiting Western Seminary when you live at a distance can be expensive! We would like to reward you for visiting our campus by offering you a \$300.00 grant.

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.

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LIM SCHOLARSHIP APPLICATION

Up to five \$1,000 scholarships will be awarded each year to Doctor of Ministry students who display excellence in Christian ministry. Each scholarship will be disbursed over a two-semester period, at \$500 per course and/or product. Recipients must register for two courses/products within an 18-month period.

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. This is a referral program for recruitment purposes; therefore, current Western students in the D.Min. or D.Int.St. Programs are ineligible.

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.

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 a lender of the student's choice.

Western Seminary recommends that students limit their borrowing to \$13,333 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 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 Stafford 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.)

ELIGIBILITY AND REQUIREMENTS for Federal Direct loans 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 4 hours/3 hours for Doctoral and ThM.
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.)
7. 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: Regular progress is based on the number of credits needed to earn in a two-term loan period the minimum number of credits necessary to earn the Master of Divinity degree within the statute of limitations for that degree, regardless of the program of the student. Our policy requires a loan recipient to complete 10 credits and two terms before he/she may get 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.)

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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 FORM (FAFSA)- The document to be completed by the student and submitted to the processor (not the school). A Stafford student loan cannot be processed until this document is in the student's file. The FAFSA is available from the Western Financial Aid Office or on the web.

EXPECTED FAMILY CONTRIBUTION- The amount that the applicant is expected to contribute based on his/her income and net assets, according to the results of the FAFSA.

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.

SELF-HELP- This is defined as employment, either Federal Work-Study (not applicable at Western) or other employment. Loans are also classified as self-help.

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 on the Western Seminary Website at <http://www.westernseminary.edu/admissions/aid>.

FEDERAL AID- FEDERAL DIRECT LOANS – All Campuses

If you are planning to apply for a student loan, it is best to allow at least 8 weeks prior to the beginning of the school term for which the loan is intended.

INSTITUTIONAL AID

Western Seminary students requesting institutional grant aid should contact the Financial Aid Office. It is necessary to complete a FAFSA for need-based institutional 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 the Epistle (the Portland campus bulletin) or an email targeted to student in eligible programs.

AWARDING FINANCIAL AID

After receiving all necessary documentation, the Seminary will issue an award letter via email. Most need is met primarily by the Federal Direct loan program.

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STUDENT EXPENSE BUDGET

The following figures are intended to help you estimate your cost of education (2013-14 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.

PDX Budget	<u>1Term/EX16WK(4mo)</u>	<u>2 Term/EX 32WK (8mo)</u>	<u>EX 8 weeks(2mo)</u>
<u>Room & Board</u>	\$3,788.20	\$7,576.40	\$1,894.10
<u>Transportation</u>	\$1,370.20	\$2,740.40	\$685.10
<u>Misc/Personal</u>	\$2,901.60	\$5,803.20	\$1,450.80
<u>Books</u>	\$500.00	\$1,000.00	\$250.00
<u>SUB-Total</u>	\$8,560.00	\$17,120.00	\$4,280.00
Tuition	\$3060*	\$6120*	\$1530*
<u>TOTAL</u>	\$11,620	\$23,240	\$5,810

NoCA Budget	<u>1Term/EX16WK(4mo)</u>	<u>2 Term/EX 32WK (8mo)</u>	<u>EX 8 weeks(2mo)</u>
<u>Room & Board</u>	\$4,334.68	\$8,669.36	\$2,167.34
<u>Transportation</u>	\$1,567.88	\$3,135.76	\$783.94
<u>Misc/Personal</u>	\$3,320.00	\$6,640.00	\$1,660.00
<u>Books</u>	\$500.00	\$1,000.00	\$250.00
<u>SUB-Total</u>	\$9,722.00	\$19,445.00	\$4,861.00
Tuition	\$3060*	\$6120*	\$1530*
<u>TOTAL</u>	\$12,782	\$25,565	\$6,391

**tuition based on 6 credits per semester*

2013-2014 TUITION AND FEES

Master's Level Tuition

- Credit - \$510 per hour
- Audit – \$175 per hour
- Audit Coaching Classes - \$375 per hour

Doctoral Level Tuition

- Credit Doctor of Ministry (D.Min.) - \$535 per hour
- Credit Doctor of Intercultural Studies (D.Int.St.) - \$560 per hour
- Audit - \$185 per hour
- PTS 711 materials fee - \$125
- Final Project Dissertation - **D.Min.:** \$535 per hour/**D.Int.St.:** \$560 per hour
1 credit hour each semester until dissertation completed

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.

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PAYMENT OPTIONS

Tuition payment is due within the first week of classes each semester. Alternative payment plans (including a monthly payment plan) are available, but there is a charge (either a "flat fee" or an interest charge of no more than 12 percent per annum) for other options. Contact the Finance Office for information regarding specific payment plans. A student may not secure grade reports or transcripts, or attend classes in any subsequent semester, if he/she has not completed payment for courses already taken.

DISBURSEMENT AND REFUND POLICIES

DISBURSEMENT PROCEDURES

Direct Loan checks are disbursed no earlier than the week prior to the start of classes. 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 first day of class each term.

REFUND POLICY

Tuition refunds will be made on the basis of the announced schedule for withdrawals posted on the [Tuition and Fees](#) webpage.

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.

SATISFACTORY ACADEMIC PROGRESS POLICY (NEW FOR FALL 2012)

Satisfactory Academic Progress: 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 Catalogue.

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

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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:

Degree	Cumulative GPA
M.Div, Dip Div, Certificate (16 hrs.), Diploma (30 hrs.)	2.5
M.A.M.L., M.A.I.S. ,M.A.B.T.S., M.A.C., Th.M., D.Min., D.Int.St.	3.0

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.

Degree	Max Credits
M.Div	90
MABTS	64
MAML, MAIS	60
MAC	73
GSD	30
GSC	16
D.Min	36
D.Int.St	30

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.

Degree	Cumulative GPA
M.Div, Dip Div, Certificate (16 hrs.), Diploma (30 hrs.)	2.5
M.A.M.L., M.A.I.S. ,M.A.B.T.S., M.A.C., Th.M., D.Min., D.Int.St.	3.0

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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 (other than endowed scholarships awarded at graduation ceremonies). 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 or the Associate Director of Student Development as circumstances may dictate. The Associate Director shall determine whose permission is required in consideration of professional ethics surrounding each request for information. 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 Student Development 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 inform the Financial Aid Office and the Finance Office of any change of address, name or telephone number.

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

Western Seminary admits as students and offers financial aid to qualified students regardless of gender, race, color, national or ethnic origin, or handicap, who are personally committed to faith in Jesus Christ.

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. To request a copy, contact the Admissions Staff at Western Seminary.

FOR FURTHER INFORMATION

For further information regarding financial aid at Western Seminary, contact the Financial Aid staff, Western Seminary, 5511 SE Hawthorne Blvd., Portland, OR 97215. The Financial Aid Office is located on the main floor of Armstrong Hall. Telephone 503.517.1818 or 1.800.547.1818.
finad@westernseminary.edu