

Bridges Christian College

Financial Aid Handbook

2024-2025

Introduction

The Bridges Christian College Financial Aid Handbook serves as a tool for students to understand the financial aid process in relation to Title IV aid while enrolled at BCC.

Bridges Christian College is committed to graduating students debt free. As a result, we only participate in the federal Pell Grant Program. We do not participate in federal loan programs; loans will not be included in this handbook.

If you have any questions about Financial Aid after you have read this handbook, contact the Financial Aid office.

financialaid@bcc.edu

Eligibility

General Title IV Eligibility

The Department of Education stipulates certain requirements for students to be eligible for Title IV aid.

General Eligibility requirements for federal student aid:

- Be regularly enrolled in BCC
- Be a U.S. citizen or an eligible non-citizen as defined by the U.S. Department of Education
- Have a high school diploma, GED certificate, or prove ability to benefit by passing an approved test.
- Not be in default on or owe a refund on any Title IV aid
- Demonstrate financial need
- Must be making satisfactory academic progress (SAP) toward the student's degree

The FAFSA Application

According to BCC policy, all eligible students are required to submit the Free Application for Federal Student Aid (FAFSA). This will determine if a student is eligible for federal Pell Grants. Pell Grants are need based aid that do not have to be repaid. See "Determining Financial Need" for more information on if you might be eligible for Pell Grants.

The FAFSA application can be found at studentaid.gov/fafsa. Student's will file a FAFSA each academic school year in order to be considered for Pell Grants. The FAFSA is filled out only one time per school year. Students will select the BCC school code when filling out the FAFSA, 042995.

Federal aid is intended to pay for courses that are required to fulfill a student's declared degree.

Students receiving Pell funds are required to attend at least one class period in each course to become eligible for funding.

Cost of Attendance

The Cost of Attendance (COA) is a standardized set of budgets that are used to determine students' maximum aid eligibility. The COA includes tuition, fees, housing, meals, transportation, and personal expenses.

Below is basic information about the Cost of Attendance at BCC. The figures are based on averages from the general student body population for the academic school year. An individual's COA can vary significantly.

Note: BCC does not provide on campus housing. The estimate for Room and Board is based on the student body average from across the U.S. while attending school.

Estimated COA of Student Living with Parents while in School:

Tuition: \$2000

Estimated Direct Costs: \$2,600

Fees: \$600

Personal: \$656.00

Transportation: 1310.40

Estimated Indirect Costs: \$6506.40

Room and Board: \$4540.00

Total Cost of Attendance: \$9106.40

Estimated COA of Student Not Living with Parents while in School:

Tuition: \$2000

Estimated Direct Costs: \$2,600

Fees: \$600

Personal: 1,875.52

Transportation: \$88.88

Estimated Indirect Costs: 13,759.12

Room and Board: \$11,794.72

Total Cost of Attendance: \$16,359.12

The Cost of Attendance will then be used for the Financial Need Formula. This is discussed further in the section "Determining Financial Need."

Determining Financial Need

Expected Family Contribution

When determining a student's financial aid eligibility, a student's financial need is based on the Expected Family Contribution or EFC. The EFC is determined based on information a student provides on the FAFSA application. The EFC is formulated using the federal methodology formula approved by the United States Congress. Factors considered in this formula include:

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

Financial need is then determined by the formula:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

Student Aid Report and Award Letters

Upon completing the FAFSA form, students will receive a "Student Aid Report" (SAR). If the student provided an email address, it will be received by email, otherwise it will be sent by postal mail. Students should review their SAR and take note of messages concerning discrepancies. The Financial Aid Office will contact students that have been selected for verification. See section "Verification" for more information.

Furthermore, the student should ensure all information provided is correct. If the student notices any incorrect information that was not flagged, the student should initiate a correction on studentaid.gov/fafsa or contact the Financial Aid Office.

Ultimately, the financial need determined from the EFC and COA will be used to determine the student's Pell Grant Award. Pell Grants are need based and do not have to be repaid. If a student has an EFC greater than the maximum Pell Grant Award (\$6895 for the 2022-2023 School Year), they will not be eligible for Pell. If ineligible for Pell, there are no further Financial Aid requirements for the school year according to BCC policy.

If a student has an EFC less than the maximum Pell Grant Award, the student will receive an Award Letter from the Financial Aid Office. Students will select if they “accept” or “do not accept” the award and must return the signed Award Letter to the Financial Aid Office prior to receiving any disbursements.

Note: Withdrawals and unsatisfactory SAP can affect total anticipated disbursements during the year. See "Federal Return of Title IV Aid" for more information.

Verification

Verification is an important review process used by the Financial Aid office to ensure the accuracy of information provided on the FAFSA. You may also be selected for verification by the Department of Education. If selected for verification, students as well as their parents or spouse will be required to submit documentation for the information that has been listed (or not listed) on the FAFSA.

Documents that may be required as a part of the verification process:

- Verification Worksheet
- Student/ Parent/ Spouse tax documentation
- Form 9
- Photo ID
- Statement of Education Purpose
- Other documents, as necessary

The Financial Aid Advisor (FAA) will inform you by email if you have been selected for verification and inform you of what forms/documents are required.

If any discrepancies are determined during the verification process, the FAA will reach out for additional information to clarify. If discrepancies are found, this may cause your final financial aid award to be

different from the initial award listed on your award letter. If you are selected for verification, your financial aid offer is considered an estimate until verification is complete.

According to BCC policy, you will be required to submit your completed verification documents within 2 weeks of being informed through email to avoid a late fee from the business office.

Special Circumstances or Expenses

Overview of Professional Judgment

On a case-by-case basis and consistent with federal guidelines, Bridges Christian College Financial Aid Office may consider a student's special circumstances to either increase or decrease data elements used to calculate a student's expected family contribution for educational expenses (EFC), or to add expenses to a student's budgeted cost of attendance. They are permitted because the Free Application for Federal Student Aid (FAFSA) does not afford the opportunity to provide details about any special circumstances that could impact a student's ability to pay costs associated with a program of study. The Financial Aid Office is expected and required to make reasonable decisions that support the intent of the federal guidelines regarding professional judgment. Bridges Christian College is held accountable for all professional judgment decisions made, and for fully documenting each decision. The decision of the Financial Aid Office is both discretionary and final; there is no appeal process to the U.S. Department of Education. This policy sets forth guidelines regarding how professional judgment in financial aid will be exercised at Bridges Christian College

When Professional Judgment Cannot Be Exercised

Professional judgment cannot be exercised to circumvent the law or regulations; waive general student eligibility requirements; change a student's status from independent to dependent; adjust the EFC directly; alter the need analysis formula or change table values; or create a new category in the cost of attendance.

Special Circumstances

Special circumstances are ones that differentiate the student's finances from those of other students. Exercise of professional judgment is neither limited to nor required for the situations listed. Below are examples of special circumstances to illustrate the types of circumstances that may merit professional judgment adjustments:

- unusually high living expenses associated with attending school;
- unusually high dependent-care costs;

- changes to dependency status;
- unusually high medical or dental expenses not covered by insurance;
- support of extended family members;
- eldercare expenses, including nursing home fees not covered by insurance;
- elementary and secondary-school tuition for a student's dependent children;
- changes in a family's reported income due to: death or disability of a wage earner; divorce; unemployment of a family member or anticipated drop in family income; termination of a child-support agreement; student leaves work to attend school full time; wage-earner's occupation has fluctuating income; or wage earner is called to active duty in the armed forces; unusual debt incurred to cover the costs associated with a special circumstance

Requesting a Professional Judgment Review

If a student or prospective student believes he or she has a situation that would qualify as a special circumstance that may lead to a professional judgment, the student or prospective student should email the Financial Aid Advisor. The advisor will email the student a Professional Judgment Form. The student should review and sign the form and send any supporting documents that establish the special circumstances for which the professional judgment is being sought. The FAA will assist the student in determining what documentation will be needed to support the Professional Judgment. The financial aid advisor will review the request. If the student appears to meet our Professional Judgment policy, documents will be sent to the third party servicer Financial Aid Services (FAS). FAS will review the case and the FAA will then issue a written decision sent through email. Supporting documentation will be kept in the student's financial aid file for records.

Communication With Students

All correspondence from the Financial Aid Office will be sent directly to the student.

The Financial Aid Advisor will send all initial correspondence through the student's BCC email or personal email on file. If the student does not respond to the FAA email, the FAA will then call or text the student at their phone number on file. If a student does not respond to the FAA or return required documentation after being contacted by each method, the business office will reach out to the student for follow-up.

During the verification process, students will also be submitting documents through the third party servicer's portal Student File Direct (SFD). Students are able to upload documents directly through the portal to complete verification requirements.

Award letters and verification documents will all be sent electronically, either through the Student File Direct (SFD) portal or through email. Award letters can be signed electronically or be printed, scanned, and emailed back to the FAA. Award letters should be sent as PDF documents to ensure they are received clearly.

If a student needs assistance with filling out the FAFSA or has questions about the financial aid process, they can email financialaid@bridgeschristiancollege.com or call 855-702-7434.

FERPA

The Federal Educational Rights and Privacy Act (FERPA) limits the information that BCC can share or release without the student's permission. The Financial Aid Office is only authorized to discuss financial information with the student directly. If the student would like the Financial Aid Office to speak with someone else (parent/ spouse etc) about their financial file, a FERPA form must be signed in advance. Please contact the Financial Aid Office for assistance with the FERPA form.

Otherwise, if a student's parents would like information about a student's financial aid eligibility or award, it is the student's responsibility to forward that information.

Dates and Deadlines

Students should note both institutional and federal deadlines described below in order to ensure timely processing of financial aid. It can take 2 to 4 weeks to process a student's financial aid application. The timeline can be faster or slower depending on the time of year.

FAFSA Deadline

Federal FAFSA Deadlines:

Applications for financial assistance are available after January 1 of each year for the following academic year (August-May). The Free Application for Federal Student Aid (FAFSA) can be submitted online at www.studentaid.gov/fafsa and should be completed by March 1. Priority is given to students whose FAFSA's are submitted by March 1 and whose files are accurate and complete by April 15. To have funds ready by class registration, the following deadlines are suggested: Apply by May 1 and have a complete and accurate file by July 1.

Institutional FAFSA Deadlines:

BCC requires all eligible students to complete the FAFSA in order to be considered for institutional scholarships.

BCC Deadlines:

1. Returning students need to complete the FAFSA two weeks before the term starts.
2. New students need to complete the FAFSA one day before the term begins.

Upon receiving an award letter, students are to return the Award Letter to the FAA within 2 business days. Students should select if they accept the award and sign. Students may contact the Financial Aid Office for questions about their awards.

Note: Students are encouraged to submit the FAFSA applications prior to the institutional deadlines to ensure timely processing. Student ledgers cannot be updated until the financial aid process is complete and disbursements complete.

Verification Deadlines:

If a student is selected for the process called verification (see section "Verification" for more information) the student will have *two weeks* from the date of notification to submit required documentation. Students will be notified by email if they are selected for verification and will be informed of what documents are required.

The timeline for award results after verification varies. Timely submittal of the FAFSA form and verification documents will prevent delays to student ledger updates.

Satisfactory Academic Progress (SAP)

In order to maintain Title IV eligibility, students must maintain Satisfactory Academic Progress.

The BCC SAP policy is as follows:

All students must maintain at least a 2.0 grade point average in order to graduate. A course with a failing grade will not count towards his/her graduation requirements. Satisfactory Academic Progress (SAP) is evaluated by qualitative and quantitative standards. The student must maintain a completion ratio (completed hours/attempted hours) of at least 66.7% (quantitative standard). Students must achieve an

accumulated 2.0 GPA by the end of the first year and must maintain a 2.0 until graduation (qualitative standard).

If a student fails to meet either the qualitative or quantitative standard, he/she will be given an academic probation warning. The student and his/her academic advisor will develop a written plan of action to correct the lack of academic progress. If the student fails to meet the written plan of action, the student will be dismissed from the program. The student may appeal the dismissal and show cause for why the student should be given a second chance. The administrative council of the college will determine the outcome of the student's appeal. If the student has successfully appealed the dismissal, a second written plan of action will be developed and approved by the administrative council. If the student fails to meet the second plan of action, the student will be dismissed from the program without the possibility of appeal.

Federal Return of Title IV Aid (R2T4)

Introduction

If the student withdraws from the college, federal law and regulations specify how BCC must determine the amount of Title IV program assistance that the student has earned. To qualify for Title IV financial aid, the student must attend a class. Though the student aid is posted to the student's account at the start of each trimester, the student earns the funds as he/she completes the trimester.

If the student withdraws during the trimester, the amount of Title IV program assistance that he/she has earned up to that point is determined by a specific formula. If the student received less assistance than the amount that he/she earned, the student may be able to receive those additional funds. If the student received more assistance than he/she has earned, the excess funds must be returned by BCC and/or the student.

A return of Title IV (R2T4) funds calculation is performed when a student who is awarded federal funds withdraws from a trimester or the college. When a student files an official withdrawal from all courses or the college, that date provides the "Withdrawal Date" and the "Date of Determination" for R2T4. When a student fails to attend any of the courses during the first two weeks of a trimester, the student is automatically withdrawn from the trimester and NO financial aid is awarded. The student can appeal this decision, if extenuating circumstances are present, and the student can make up the missed course lectures, forums, and assignments.

Students are required to complete 75 percent of a course's lecture and forum participation. If a student misses greater than 25 percent of ALL course lectures and forum requirements and does not have extenuating circumstances that are approved by the academic dean, the student will be withdrawn from

the trimester. When the institution discovers that a student has failed to meet the attendance requirement for ALL classes, the student will be provided with a withdrawal notice for the trimester based on non-attendance. The “Date of Determination” will be the date the college discovers that the student has failed to meet the institution’s attendance requirements for all courses. Once the “Date of Determination” is established, the institution must R2T4 all unearned funds within 30 days. The Financial Aid Office uses software provided by the U.S. Department of Education to complete this calculation. The student’s account statement and financial aid record is used in conjunction with this software.

Estimate of Aid Earned or Aid That May Need to be Returned

The amount of assistance that the student has earned is determined on a pro rata basis. For example, if the student completed 30% of the trimester, the student earns 30% of the assistance the student was originally scheduled to receive. Once the student has completed more than 60% of the trimester, the student earns all the assistance that the student was scheduled to receive for that trimester. This means that if a student receiving federal Title IV aid withdraws after completing 60% of the trimester, no Title IV funds will be returned. The student is considered to have earned 100% of the Title IV aid for the trimester.

Here’s an example of how the student can estimate the percentage of Title IV aid that the student has earned in a trimester (enrollment period):

$$\frac{\text{Enrolled Days}}{\text{Days in the Enrollment Period}} = \% \text{Title IV Earned By Student}$$

The student can also compute a rough estimate of the amount that he/she may be required to repay prior to withdrawing by using the U.S. Department of Education’s Treatment of Title IV Funds When A Student Withdraws form.

Unofficial Withdrawals and Earning All Non-Passing Grades

If the student fails to earn a passing grade in at least one of his/her courses (i.e. all F’s, NC’s, all I’s or a combination of non-passing grades during a trimester) the student is considered to have, for purposes of federal Title IV funds, unofficially withdrawn from the College. As a result, a federal withdrawal calculation must be performed to determine the amount of Title IV funds that the student must repay. The only exception is when BCC can document (within 30 days of the end of the trimester) that the student should not have been considered unofficially withdrawn.

For example, that a student was academically engaged after the 60% point of the trimester or that a student did not meet the requirements for administrative withdrawal in an online course. Once trimester grades post, and if a student fails to earn a passing grade in at least one of his/her courses, BCC will perform the federal withdrawal (Return of Title IV) calculation.

Post-Withdrawal Disbursement

If a student did not receive all the funds that he/she earned, the student may be due a post-withdrawal disbursement. BCC may automatically use all or a portion of our post-withdrawal disbursement of grant funds for tuition, fees, and room and board charges (as contracted with the school). BCC needs the student's permission to use the post-withdrawal grant disbursement for all other school charges, and this permission is received each trimester by each student when the student approves his/her bill and agree to the terms and conditions of registration in the student's BCC student portal. There are some Title IV funds that the student may have been scheduled to receive that cannot be disbursed to him/her once the student withdraws because of other eligibility requirements.

Returning Title IV Funds

If a student receives excess Title IV program funds that must be returned, BCC must return a portion of the excess equal to the lesser of:

1. The student's institutional charges multiplied by the unearned percentage of the student's funds, or;
2. The entire amount of excess funds. BCC must return this amount even if BCC didn't keep this amount of his/her Title IV program funds.

If BCC is not required to return all of the excess funds, the student must return the remaining amount.

Overpayments

Any amount of unearned grant funds that the student must return is called an overpayment. The maximum amount of a grant overpayment that the student must repay is half of the grant funds the student received or was scheduled to receive. The student does not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. The student must make arrangements with BCC or the Department of Education to return any unearned grant funds.

Non-Attendance

If a student is a Pell Grant recipient, federal regulations require the student to have begun attending the courses for which he/she is enrolled and receiving these grants. If on the final roll sheet distributed to instructors to confirm attendance, the student's instructor indicates that the student is not attending a course, the student is assumed not to have begun attendance for that course. The student's grant will

then be adjusted or cancelled based on the courses the student has begun to attend. If the student fails to begin attendance in all the courses for which the student is registered, the student will have failed to establish eligibility for financial aid. In this situation, the student will be required to repay all the financial aid that he/she has received.

Last Date of Attendance Determination for Programs

The Financial Aid Office uses the student's last date of attendance in calculating whether or not Title IV funds have to be returned to Federal Student Aid. These attendance records are received through CampusSIS.com, BridgesEcampus.com, or instructor records. Additionally, other academic records in BridgesEcampus.com may be used to help determine the last date of attendance, such as when a student submitted an assignment or completed an assessment in BridgesEcampus.com.

Federal vs. Institutional Refund Policy

The requirements for federal Title IV program funds when the student withdraws is separate from any refund policy that BCC has regarding institutional grants and scholarships or other non-federal financial aid. Therefore, federal funds may not cover all unpaid institutional charges due to a student's withdrawal, and the student may still owe funds to BCC to cover any unpaid institutional charges. BCC may also charge the student for any Title IV program funds that BCC are required to return. If the student is not familiar with BCC's refund policy, he/she should contact the Student Billing Office at Business@BridgesChristianCollege.com email or phone 855-702-7434 to ask for a copy.

Withdrawal Requirements and Procedures

The student may contact the Registrar's Office by email (registrar@bridgeschristiancollege.com or phone 855-702-7434) so that they can provide the student with the requirements and procedures for officially withdrawing from school. When considering withdrawing from the College, students are encouraged to contact the Financial Aid Office first to see how the withdrawal could affect their aid. The Financial Aid Office will assist the student in making an informed decision. Students can contact Financial Aid at financialaid@BridgesChristianCollege.com or by calling 855-702-7434.

Requirements and Deadlines for R2T4 Calculations and Return of Title IV Aid

The following list outlines the requirements and deadlines for the return of Title IV funds:

- Determining withdrawal date: 30 days after the end of or earlier of the following:
(1) Trimester (payment or enrollment period), (2) Academic year in which the student withdrew, or (3) Educational program from which student withdrew.
- Return of unearned Title IV funds: No later than 45 days after the date BCC determined the student withdrew.

- Post-withdrawal disbursement to student's account: No later than 180 days after the date BCC determined the student withdrew.
- Written notification providing the student the opportunity to accept all or part of a post-withdrawal disbursement of Title IV `student's account: Within 30 days of BCC's determination that the student withdrew.
- Written notification of student's eligibility for a post-withdrawal disbursement of Title IV Pell Grant funds in excess of outstanding current (educationally related) charges: Within 30 days of BCC's determination that the student withdrew.
- Post-withdrawal disbursement to student for earned Title IV funds in excess of outstanding current (educationally related) charges: From the date BCC determined the student withdrew, no later than 45 days for grants.
- Notification to student of grant overpayment: Within 30 days of the date BCC determined that the student withdrew.
- Referral of student to Debt Resolution Services: As soon as possible.
- Student deadline to submit response instructing BCC to make a post-withdrawal disbursement: Deadline is given in writing when BCC makes the offer of a post-withdrawal disbursement.
- Notification to student of outcome of late request for a post-withdrawal disbursement to student: As soon as possible.
- Student's deadline to return any unearned Title IV funds: within 45 days of the date BCC sent or was required to send notice (whichever is earlier)

Policies and Disclosures

BCC provides a variety of information to staff, faculty, students, and prospective students in accordance with The Higher Education Opportunity Act. The link to these policies and procedures is found at <https://bridgeschristiancollege.com/consumer-information/> as well as in the student catalog.

