



BEULAH HEIGHTS

UNIVERSITY

Financial Aid
Policy Manual

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VISION

Beulah Heights University Financial Aid Department seeks to provide each student with a friendlier, and easier financial aid experience. We seek to create a culture of financial responsibility and compassion aligning with our mission in developing relevant Christian leaders for ministry and marketplace.

MISSION STATEMENT

The Mission of the Financial Aid Office of Beulah Heights University is to provide adequate financial assistance in compliance with all federal, state, and institutional regulations eligible to students. We strive to provide superior client service to students, parents, faculty, staff, and churches throughout the community.

FINANCIAL AID PHILOSOPHY

Beulah Heights University Financial Aid Philosophy

Financial aid is awarded to students who have displayed financial need, in accordance with federal and Beulah Heights University policies and is outlined to provide merit and need-based aid to students. Although the central responsibility for meeting college costs is on the onus of the student and/or family, Beulah Heights University's goal is to provide assistance when the student and/or family is unable to meet the student's educational costs. Financial aid assistance from the University is considered as supplementary to the efforts of the student and family.

A segment of our financial aid program is designed to acknowledge students for outstanding academic performance. The University aims to inspire and nurture academic excellence through a number of scholarship programs and award these programs based on academic excellence. Scholarship funding are first-come, first-served and are not guaranteed to all students who attend Beulah Heights University, and/or meet all award criteria.

Need-based financial assistance is available through grants, loans, and work-study. Need-based financial aid may be provided by the US Department of Education and private lending institutions. Need is defined as the difference between the cost of attendance minus the Student Aid Index (SAI). The SAI is determined by a standard formula established by the US Department of Education using data from the Free Application for Federal Student Aid (FAFSA).

Packaging and Awarding Guidelines

- Student eligibility for financial aid awarding will be determined or confirmed prior to making annual awards based on criteria that includes financial need, citizenship, hours of enrollment, academic level, grade point average, state of residence, and Satisfactory Academic Progress (SAP).
- Students who are selected for verification of their FAFSA information will not be granted any federal, state, or need-based institutional financial aid awarding until the verification process is completed.

Expectations for Financial Aid Recipients

- It is the student's responsibility to submit the FAFSA and submit other financial aid documents to the Financial Aid Office by the prescribed deadlines that are given. Additionally, students are required to reapply for financial aid each academic year by submitting a FAFSA by the preferred deadline.
- Students must remain eligible to receive financial aid by meeting Satisfactory Academic Progress (SAP) regulations. Please refer to Beulah Heights University's Satisfactory Academic Progress (SAP) policy for specific details.
- Students must meet all regulations in the Beulah Heights University's Student Code of Conduct along with all academic integrity policies.

- Students must meet all federal regulations to maintain eligibility for federal financial aid. Regulations include, but are not limited to: Drug Offense Violations, Fund Specific Requirements, and Selective Service Registration.

Students' Right and Responsibilities

You have the right

- To know what financial aid programs are available at Beulah Heights University.
- To know how financial aid will be distributed, how decisions are made, and the basis for these decisions.
- To know how your financial aid need was determined.
- To know how Beulah Heights University determines whether you are making satisfactory progress and what happens if you are not.

You have the responsibility

- To complete all financial aid documents accurately and submit them on time to the right place.
- To provide correct information. Misreporting information on your financial aid application is a violation of law and may be considered a criminal offense.
- To read and understand all forms that you are asked to sign and to keep copies of them.
- To accept responsibility and accountability for all the arrangements that you sign.
- To perform the work that is agreed upon in accepting a Federal Work-Study award before you receive payment.
- To be aware of Beulah Heights University's refund procedures.
- As a recipient of any student loan obtained federal or private, you must notify the lender if any of the following occur before the loan is repaid:
 - ✓ Change of address
 - ✓ Graduation
 - ✓ Withdrawal from school or less than half-time attendance
 - ✓ Name change
 - ✓ Transfer to other schools

Planning to Take a Leave of Absence

Beulah Heights University defines a Leave of Absence (LOA) as a period of non-enrollment when you are not required to pay tuition or fees. There are numerous things to do to ensure the departure

and re-entry are as smooth as possible in re-establishing your re-admittance back into the university and your financial aid.

- Continue to stay up to date with all communication sent from Beulah Height University's Communications Department, Registrar, and Financial Aid Offices.
- Submit time-sensitive documents on (or before) their posted deadlines.
- Be aware that after an extended LOA, Beulah Heights University has a formal re-admittance procedure that you must complete when you return to school, along with the financial aid office which has different procedures in re-establishing your financial aid.
- Of most importance, be sure you have researched the impact that your LOA will have on our student loans. Most educational loans have a six-month grace period that begins as soon as you terminate enrollment.

For an LOA to Qualify as Approved Per the Federal Student Aid Handbook (Vol. 5 Chap. 1)

- The school must have a formal written policy regarding leaves of absence requiring that all requests for leaves of absence be submitted in writing and include the reason for student's request.
- The student must request, and the school must approve the LOA in accord with the school's policy.
- There must be a reasonable expectation that the student will return from the LOA. This condition is specified to make clear that a school may not grant a student an LOA merely to delay the return unearned Title IV funds.
- The school may not assess the student any additional institutional charges, the student's need may not increase, and, therefore, the student is not eligible for any additional Title IV aid. The school may grant a full tuition credit toward the course the student chooses to reenter as a way to comply with this requirement that the student not be assessed any additional charges upon return from the leave.
- LOA will not be granted more than one year at a time.
- Except in a clock-hour, non-term credit-hour, or subscription one based program, a student must begin the LOA at the beginning or at the end of the semester. A student returning from an LOA must resume training at the same point in the academic program that he or she began the LOA.
- If the student has a Title IV loan, the school must explain prior to granting the LOA, the effects that failure to return from an LOA may have on the loan repayment terms, including the expiration of the grace period.

Withdrawal and Return to Title IV Funds (R2T4) Policy

Federal Student Aid funds are awarded under the assumption that the student will attend classes for the entire period for which the financial aid is awarded. If the student withdraws from the school or takes a LOA, before 60% of the semester has been completed, the student may no longer be eligible to receive the full amount of financial aid originally disbursed to the student for the semester. If the student never attended any class before the withdrawal, all financial aid received for that semester

will be returned. Thus, the student should consult with the financial aid office regarding any institutional withdrawal.

Under the Return to Title IV Funds (R2T4) policy, the financial aid office is required to calculate the amount of “unearned” Title IV aid the student received at the beginning of the semester that must be returned to the federal aid programs, based on the student’s official last day of attendance as confirmed by the registrar’s office.

FINANCIAL AID GOALS

The goals of the financial aid office are as follows:

- Award financial resources to qualified students in keeping with the university's policies and federal regulations.
- Maintain a coordinated program in order to maximize the use of all financial aid resources.
- Establish avenues of communication to inform students, parents, faculty, staff, churches and the community of the availability of financial aid program and application procedures.
- Maintain fiscal accountability for all funds awarded by the Financial Aid Office.
- Be involved in professional training and development programs which will contribute toward the ability to be more effective in assisting students in matters related to financial counseling, budget management, and other related matters.

GENERAL POLICY

Beulah Heights University’s general policy is to ensure that all aid is administered in accordance with the rules and regulations of federal government and institution.

- Financial aid at BHU consists of non-repayable awards (grants and scholarship), repayable aid loans, and work opportunities.
- All Title IV aid is open to any student, regardless of race, color, creed, age, handicap, or marital status, who is accepted and meets the particular eligibility requirements.
- All assistance that is funded in whole or in part by the federal government is administered according to federal guidelines covering the particular programs. Such programs are open to all eligible students. Eligible students are U.S. citizens or permanent residents of the United States.
- Students seeking financial aid at BHU must not be in default on a student loan from any other institution previously attended, must not owe a refund on a federal grant or loan, nor have a balance on his/her BHU’s account from a previous semester.

ELIGIBILITY REQUIREMENTS FOR FINANCIAL AID

In order for students to be eligible to receive aid from the Federal Financial Aid Programs, they must meet the following criteria:

- Have financial need, except for some loan programs.
- Have a high school diploma or a General Education Diploma (GED), or complete a high school education in a home setting that is treated as a home school or private school under state law.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program. Financial aid is not available for audit courses.
- Be a U.S. citizen with a valid social security number or eligible non-citizen (have U.S. permanent resident status).
- Make satisfactory academic progress (see SAP Policy).
- Sign the Free Application for Federal Student Aid (FAFSA), which certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your school if you default on a federal student loan, and (5) will not receive a Federal Pell Grant for more than one school for the same period of time.

APPLICATION PROCESS

Beulah Heights University subscribes to the principle that the primary responsibility of a financial assistance program is to provide aid to students who without such assistance would be unable to attend or remain in college. The financial aid program is intended to assist students in meeting normal college expenses and to help as many students as possible. Although financial aid is awarded according to individual need and school costs, the applicant should realize that the amount of financial aid, which may be granted seldom, meets all of the student's educational expenses.

New Students

- Apply for admission to BHU, including requesting high school, GED or college transcripts from schools previously attended, since all recipients for financial aid awards must have been accepted by the school.
- Official copy of high school transcript, GED or college transcripts must be in the Admission Office before an award letter is issued to students.
- Complete the Free Application for Federal Student Aid FAFSA.
- Submit any subsequent documents requested, as applicable, from the financial aid office.

Returning Students

- All returning students must re-apply for financial aid each year. This includes completing the Free Application for Federal Student Aid from the Department of Education.
- Submit any subsequent documents requested, as applicable, from the financial aid office.

Application Form

Once the Free Application for Federal Student Aid (FAFSA) is completed and is processed by the federal student aid department results are sent to Beulah Heights University within 72 hours.

- The FAFSA or the Renewal Application can be completed at <https://studentaid.gov/>. Students will need to create a FSA ID and password to complete the FAFSA, make corrections, sign and submit the FAFSA, and check FAFSA status.
- The FAFSA Submission Summary, which holds all of your financial information, will be distributed to the specific schools listed on your FAFSA. Your personal copy of the FAFSA Submission Summary will be sent to you electronically by the designated email provided unless a paper FAFSA was submitted. If a paper FAFSA was submitted, processing time is extended to 7 to 10 business days, then a confirmation will be mailed.
- Beulah Heights' school code is 030763. This code must be entered on the application in order for our university to receive electronically a copy of your FAFSA Submission Summary report.
- Other documents, such as federal tax returns and W-2 forms for students and parents, birth certificates and W-2 forms for students and parents, military discharges, etc. may be required for some students. Please submit requested documents as soon as possible, but do not submit such documents unless indicated by our financial aid office.
- Documents submitted after the specified time periods will be accepted, but eligibility for aid may not be determined before fees are due. In this case, you will be responsible for paying your fees. Students who do not have their financial aid files completed before registration must be prepared to pay their own fees.

Requirements

The requirements for awarding financial aid at Beulah Heights University are as follows:

- The student will submit all required documents either through the financial aid portal or to the financial aid office based on the request.
- The Financial Aid Office will review the students' files for accuracy and completeness. Any information left outstanding the student will be notified through the financial aid portal, financial aid office, or via mail. The requested information can be sent to financialaid@beulah.edu or faxed to 404-627-7670.
- Students whose files are accurate and complete will be sent an award offer explaining the types and amounts of aid they are eligible to receive.
- All students must have completed a FAFSA form in order to participate in the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (SEOG), or the Direct Loan Program. The program offers Federal Direct Stafford Loans, Federal Direct Unsubsidized Stafford Loan and Federal Direct PLUS loans.

- All students borrowing student loans must complete a one-time Entrance Counseling Session online at studentloans.gov.
- Student who borrows under Federal Direct Students Loan Program must complete a Master Promissory Note at studentloans.gov before funds can be disbursed.
- Student who borrowed from Federal Direct Students Loan Programs must complete an Exit Counseling Session online at nslds.gov when they graduate or no longer attending school.

FINANCIAL AID PROGRAMS

The requirements for students to participate in the specific federal programs at Beulah Heights University are outlined below:

Federal Pell Grant

The Federal Pell Grant is designated for undergraduate students working toward a first bachelor's degree. If students are enrolled full-time (12) hours or more credit hours, they will receive full eligibility. If enrolled less than full-time, award will be prorated. The amount of the award will vary based on financial need and the cost of education.

Supplemental Educational Opportunity Grant

A student must be enrolled as an undergraduate student and must have financial need. An undergraduate student is defined under the FSEOG Program as a student who is enrolled in an undergraduate course of study at any institution of higher education and who:

- Has not earned a bachelor's degree or first professional degree;

When calculating the student's yearly award for the FSEOG program, a maximum of \$800.00 will be given to students that qualify while funds are available. The yearly award amount of FSEOG for each student will be disbursed over the fall and spring semesters, \$400 for the fall term and \$400 for the spring term. Any remaining FSEOG due to student withdrawals will be disbursed over the summer term.

FSEOG Recipients of funds are comprise of two groups. The first selection group will consist of those students with an exceptional financial need, with the lowest Student Aid Index (SAI's) not to exceed \$2,000 that will also receive Federal Pell Grants in the award year. We will refer to this group of students as the "first selection group." If any FSEOG funds are remaining after awarding funds to the entire first selection group, the school will award FSEOG funds to those eligible students with the lowest SAI's who will not receive Federal Pell Grants in that award year.

The student will be notified through an award letter the amount of his/her FSEOG award. The student will receive a notification letter stating when payment will be made and how funds will be disbursed. The FSEOG funds will be credited to the student's account.

FSEOG funds will be maintained for students who enter school in the second semester and the summer term. The amount set aside is to be determined by the percentage of students who enter these periods in the previous school year and qualified for a FSEOG award.

Federal Work Study

A student enrolled as an undergraduate or graduate is eligible to receive assistance from the FWS Program. In addition, a student must have financial need; that is, his/her cost of attendance (COA) must be greater than his/her Expected Family Contribution (SAI).

Before each award year (July 1) begins, an assessment will be performed to establish jobs for areas where work is needed. Job descriptions will be drawn up for each established job containing purpose of the job, duties and responsibilities, job qualifications, wage rate or range, length of employment (beginning and ending dates), and name of supervisor. A standard application will be provided to the student to be filled out for any job. The standardized application must be completed and submitted to Beulah Heights University.

All jobs under the Federal Work Study Program will be available to federal financial aid students who do not have an undergraduate or graduate degree and are taking six hours or more. Job listing will be posted on the Beulah Heights University Human Resources page for any financial aid student who wants to apply. Job assignment will be subject to the student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, and the amount of other assistance available to the student.

The job application process is as follows:

- Jobs with their descriptions will be posted on Beulah Heights University Human Resources page. Students will complete a standardized job application form and submit it to the designated contact as provided within the job posting.
- The application and its supporting information will be passed on to the prospective employer. Interviews will be set up with the prospective employer.
- After selection is made by the employer. The financial aid office will inform the student that he/she has been selected for the job.
- The Financial Aid Office will calculate the remaining need of the cost of attendance of the student. A determination of the number of hours they can work in the school year will be made based on the amount of the student's award.

FWS students will be paid federal minimum wages or more. FWS employment will not displace employees (including those on strike) or impair existing service contracts. The students that are employed in the private sector, the organization cannot replace their employees with FWS students.

Beulah Heights University or an outside employer that has an agreement with the school to hire FWS students may not solicit, accept, or permit soliciting any fee, commission, contributing, or gift as a condition for a student's FWS employment. The Fair Labor Standards Act of 1938, as amended, prohibits employers (including schools) from accepting voluntary services from any paid employee. Any student employed under FWS must be paid for all hours worked.

A student may be employed under FWS during a period of nonattendance if he/she anticipate enrollment in the next period of enrollment. They must pre-enroll for the next semester.

Direct and Direct Plus Loan

Undergraduate and graduate students must be enrolled in at least six (6) semester hours, and doctoral students at least three (3) semester hours in order to receive student loans. Beulah Heights University will disburse your loan funds by crediting your student's account and disbursing the remainder of the funds to the desired banking designation as requested by the student. Funds generally are not applied to accounts until verification of registration and enrollment status has been made. Since this usually can occur up to 30 days after the start of classes, students should have resources to sustain themselves until accounts are credited. Student who wishes to receive a Direct Loan must complete a Free Application for Federal Student Aid (FAFSA) and a Master Promissory Note (MPN). A student may obtain an MPN from Beulah Heights University or the Department of Education. An MPN can be used to make multiple loans for multiple years of borrowing. Students and parent borrowers can log onto the Web and complete the MPN for Direct Stafford and PLUS loans at <http://studentloans.gov>.

Parents and graduate students applying for a PLUS loan must complete a PLUS Application and Master Promissory Note. All student PLUS borrowers must complete a FAFSA. A parent borrower must complete a FAFSA. All PLUS borrowers will receive the Borrower's Rights and Responsibilities statement with the loan application.

A Direct PLUS loan students and parents of dependents students may obtain additional loans based on the original MPN for up to 10 years after the date the parent first signed.

The Federal Direct PLUS loans enable parents of dependent students and graduate students with good credit histories to borrow up to the student's cost of attendance minus other estimated financial assistance under the Direct Student Loan programs. Therefore, a graduate student has additional PLUS eligibility beyond the maximum subsidized and unsubsidized loan limits.

Adverse credit history and use of endorser

To borrow a PLUS loan, the applicant must not have an adverse credit history. Adverse credit is defined in the regulations as the applicant being 90 days or more delinquent on a debt or having been subject in the last five years to a default determination, bankruptcy discharge, foreclosure, repossession, tax lien, wage garnishment or write-off of an FSA debt. The absence of any credit history is not considered adverse credit. If a PLUS borrower has an adverse credit history, the applicant has the option of receiving a PLUS Loan using an endorser who does not have an adverse credit history.

Student may borrow from both the Direct Subsidized and Unsubsidized loan programs as follows:

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500-No more than \$3,500 of this amount may be in subsidized loans.	\$9,500-No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500-No more than \$4,500 of this amount may be in subsidized loans.	\$10,500-No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	\$7,500 per year-No more than \$5,500 of this amount may be in subsidized loans.	\$12,500-No more than \$5,500 of this amount may be in subsidized loans.
Graduate or Professional Student Annual Loan Limit	Not Applicable (all graduate and professional degree students are considered independent).	\$20,500 (unsubsidized only).
Subsidized and Unsubsidized Aggregate Loan Limit	\$31,000-No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 for undergraduates-No more than \$23,000 of this amount may be in subsidized loans. \$138,500 for graduate or professional students-No more than \$65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

The graduate aggregate limit includes all federal loans received for undergraduate study.

After a student graduates, leave school or drop below halftime he/she has six months before repayment begins. This is called a "grace" period. If the student has a subsidized Direct Loan; the student will not have to pay any principal or interest during that period. If the student has an unsubsidized Direct Loan, the student will be responsible for the interest during the six month period.

PREPARATION FOR FINANCIAL AID

How to Handle Conflicting Information

In order for Beulah Heights University's Financial Aid Office to process financial aid, it must ensure that all information pertaining to the student is correct. If there is any conflicting information in the student's admissions, financial aid, registrar or business offices records, it must be resolved.

The Financial Aid Office reviews all subsequent institutional student information records for a student for the entire processing year, even if the information has been verified on an earlier transaction. The Financial Aid Office staff has to determine if the SAI or the "C" flag has changed or if there are new comments or NSLDS information that impacts eligibility for aid.

Financial aid may not be disbursed until the conflicting information has been resolved. If the conflict concerns a previous award year; the financial aid staff must still investigate it. The matter is resolved when a determination has been made that the data is correct. The findings must be documented and kept in the student's file.

Professional Judgment

Professional Judgment refers to the authority of a school's financial aid administrator to adjust, on a case-by-case basis with adequate documentation, elements on the *Free Application for Federal Student Aid* (FAFSA®) form. When there are unusual situations or circumstances that impact your federal student aid eligibility, federal regulations give a financial aid administrator discretion or professional judgment on a case-by-case basis and with adequate documentation to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA®) form that impact your Student Aid Index (SAI), to gain a more accurate assessment of your family's ability to contribute to your cost of education. The Department of Education does not have the authority to override a school's professional judgment decision.

The financial aid office has the ability to exercise professional judgment for determining a student's need for federal student financial aid. This determination is on a case by case basis. The office can make necessary FAFSA Submission Summary adjustments to student's cost of attendance of the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances. The *FAFSA Simplification Act* distinguishes between different categories of professional judgment by amending section 479A of the HEA.

- **Special Circumstances** refer to unique situations that justify an aid administrator adjusting data elements in the COA or in the SAI calculation. Some examples are but not limited to:
 - Change in employment status, income, or assets
 - Change in housing status (homelessness)
 - Tuition expenses at an elementary or secondary school
 - Additional family members enrolled in college
 - Medical, dental, or nursing home expenses not covered by insurance
 - Child or dependent care expenses

- Severe disability of the student or other member of the student’s household
- Other changes or adjustments that impact the student’s costs or ability to pay for college

Examples include but are not limited to of special circumstances that may be used for adjustments related to Pell Grant eligibility only.

- Recent unemployment of student or family member
 - Student or family member is a dislocated worker
 - Change in housing status resulting in the student being a homeless youth
 - Unusual amount of losses claimed on tax return
 - Receipt of untaxed foreign income for which taxpayer received a foreign tax credit
 - Other changes or adjustments in the income, assets, or size of a family, or a student’s dependency status
- **Unusual Circumstances** refer to the conditions that justify an aid administrator making an adjustment to a student’s dependency status based on a unique situation (e.g., human trafficking, refugee or asylee status, parental abandonment, incarceration), more commonly referred to as a dependency override.

A student may have both a special circumstance **and** an unusual circumstance. Financial aid administrators (FAAs) may make adjustments that are appropriate to each student’s situation with appropriate documentation.

The documentation must substantiate the special circumstances that differentiate the student not conditions that exist for a whole class of students.

According to the FAFSA Simplification Act and Professional Judgement institutions are now required to:

- Inform students about their ability to request PJ adjustments for special and unusual circumstances, such as publicly posting this option on their websites.
- Notify students of the school’s process, requirements, and timeline for reviewing PJ requests.
- Abandon any policy of denying all PJ requests of a specific type, and remove deadlines by which students must submit PJ requests.
- Make determinations of independence for unaccompanied homeless youth, foster care youth, orphans, wards of the court, and students with unusual circumstances within 60 days of the student’s enrollment.
- Presume any student who received a dependency override in a preceding award year to be independent for each subsequent award year at the same institution unless the student informs the institution that their circumstances have changed or the institution has conflicting information about the student’s independence.

Examples of adequate documentation of special and unusual circumstances include but are not limited to:

- Documented interview between student and the financial aid administrator (FAA).
- Supplementary information about financial status or personal circumstances of applicant as it relates to special/unusual circumstances.
- For unusual circumstances, proof of student or parent incarceration, documented phone call or written statement confirming unusual circumstances with certain authorities.

Creates a new FAFSA filing option, known as provisional independent student status

Allowing the student to indicate on their FAFSA that they believe their personal family circumstances would qualify them for a dependency override. Selecting this option on the FAFSA permits dependent students to complete the FAFSA without parental information and to receive an estimated SAI, subject to final determination by the FAA.

Provides examples for an FAA to assist applicants

Who may have unusual circumstances based on instances in which the student is unable to contact a parent or where contact with parents poses a risk to the student, such as:

- Human trafficking
- Being legally granted refugee or asylum status
- Parental abandonment or estrangement
- Student or parental incarceration

Codifies previous guidance from the U.S. Department of Education (ED) that, during qualifying emergencies, financial aid administrators can use PJ to adjust income earned from work, based on receipt of unemployment benefits or proof of an application for unemployment benefits. Documentation is acceptable if submitted within 90 days of issuance. Exceptions to the 90-day time frame are permitted, provided there is no reason to believe there is conflicting information.

How Need Is Computed

The requirements for computing the student's need for financial aid are:

The student established financial need is the difference between the Cost of Attendance at Beulah Heights University and the Student Aid Index (SAI). The contribution is derived from a formula that subtracts the allowances (taxes, FICA paid, etc.) from the resources of parent and student if the student is dependent. If the student is independent, the contribution is derived from a formula that subtracts the allowances from the resources of the student and spouse. These resources include income and assets, non-taxable income such as Social Security, Veterans Benefits, Child Support and other nontaxable income and adjustments based on the number of people in the family and the number enrolled in college.

The amount of need-based assistance is determined by subtracting the amount of calculated SAI from a standard budget utilized for students with similar circumstances which includes tuition, fees, books, and supplies, room and board (dorm students), living allowance, transportation and personal and miscellaneous expense.

Note: The official SAI is calculated by the Central Processor (CPS), using the CPS edits and eligibility matches using a formula derived from the U. S. Department of Education for family contributions toward financial aid.

Calculations Federal Pell

Initial Calculations

The financial aid office prepares the initial calculations for Federal Pell, when documentation from the Registrar's Office of enrollment status is received. Student must also have an official high school transcript in their admission file.

Recalculations

For BHU terms also containing mid-term courses, there are 2 census dates. The first census date applies to the beginning date of the term and the second applies to the mid-term start courses. There is one PELL recalculation date and it occurs 2 days after the mid-term census date. For summer terms there is only one census, Pell is confirmed 2 days after the summer term begins.

Packaging

This is the order in which BHU offer funds to students. Packaging is the term use to describe the process by which a school allocates grants, loans, and work study aid from a variety of sources to meet all or part of the student's financial need. Aid to students at Beulah Heights University will be awarded by the ladder packaging method. All students are treated the same and are awarded in the following order.

- Federal Pell Grant
- Gift aid (grants and/or scholarships)
- Self-help (work study and/or loans)
- External or private resources

Entrance Counseling

BHU requires students who are planning or thinking about using the Direct Loan to fund their education to go to the federal website at <https://studentaid.gov/entrance-counseling/> to complete the entrance counseling.

The required elements that are covered in the entrance counseling are as follows:

- Reinforce importance of payment.
- Describes consequences of default.
- Explain use of the Master Promissory Note.
- Stress repayments are required regardless of the educational outcome and subsequently employability.

- Provides sample monthly repayment amounts for the different amounts of debt, or for average debt of Direct Loan borrowers at school or in same program.
- Review terms and conditions of the loan.
- Review repayment options.
- Discuss how to manage expense (budgeting) while in school.
- Reinforce importance of communicating change of status, etc., with the lender.
- Review deferment, forbearance, cancellation options and procedures.
- Review borrower's rights and responsibilities.
- Review refund and other policies effecting withdrawals.
- Reinforce importance of keeping loan records.
- Remind students of exit counseling requirements

Exit Counseling

Student borrowers are required to complete online exit counseling. The federal regulations require that all graduating students or students who received a student loan go through what is call an "Exit Interview." Student may go to <https://studentaid.gov/exit-counseling/> to complete their exit counseling.

The required elements that are covered in the exit counseling are as follows:

- Reinforce importance of repayment.
- Describe consequence of default.
- Stress that repayment is required regardless of educational outcome and subsequently employability.
- Provide an average anticipated amount, based on borrower's indebtedness or for average debt of Direct Loan borrowers at school or in same program.
- Review repayment option (standard repayment, extended, graduated, income sensitive/contingent) and consolidation.
- Discuss debt management strategies that would facilitate repayment.
- Review forbearance, deferment, and cancellation options and procedures.
- Inform student about availability of loan information through NSLDS website and the availability of the FSA Student Loan Ombudsman's Office.
- Collect driver's license number and state of issuance, expected permanent address, address of next of kin, and name and address of employer (if known), and update any changes to student's personal information (name, so security number, etc.).
- Provides student with contact information for lender(s) and reinforce importance of communicating change of status, etc., with the lender.
- Discuss debt management strategies and tax benefits.

Award Letter

Dear Student,

Congratulations! The Financial Aid Office at Beulah Heights University is pleased to offer financial aid as listed on your award notification.

We reserve the right to modify your award(s) at any time due to changes in your enrollment status, financial aid eligibility or availability of funds. If there are changes in your enrollment, you need to inform us before receiving your award. Failure to do so may result in withdrawal of all financial aid by BHU. This financial aid award letter supersedes any previous award.

Disbursement of Loan Funds

The requirements for Beulah Heights University to disburse Federal Direct Loan fund are disbursed within 10-14 business days and post into BHU's federal cash account.

Direct Student Loan and Grad PLUS funds will be disbursed and no installment will be greater than half the amount of the student's loan. The loan money must first be used to pay for the student's tuitions, fees, and room and board, if applicable. If any loan funds remain, the student or the dependent student's parent (s) will receive the amount in the designated banking account the student or parent has specified unless the parents' authorize the amount to be released to the student or to be put into the student's school account.

The university also notifies the student's parents in writing whenever it credits the student's account with direct PLUS loan funds. The notification is sent to the student or parent not earlier than 30 days before or after the university credits the student's account.

The student or parents may cancel all or a portion of the loan, if the student or parents inform Beulah Heights University within 14 days after the university sends the student or parents the notice, or by the first day of the payment period, whichever is later.

Financial Aid Refund Policy

Unofficial Withdrawal

The procedure Beulah Heights University uses to return funds to the appropriate federal account for student who withdrew or stop attending classes. This process is used to determine whether a Title IV aid recipient attended Beulah Heights University during a semester and stopped attending classes. If the financial aid recipient misses more than twelve class hours for that course (4 scheduled classes) and there is no contact with the student, the instructor must assume that the person has unofficially withdrew from the classes. The instructor must forward that person's name and last date of attendance to the Academic and Financial Aid Offices.

The Academic Office must inform the Financial Aid Office that the student has unofficially withdrew. The Academic Office must give the Financial Aid Office a withdrawal form on the affected student with his/hers name and last date of attendance. The Financial Aid Office will prepare the refund calculation and forward to the Business Office. The Business Office will refund the monies to the appropriate accounts such as Federal Pell Grant, SEOG, and lenders.

If a student receives all "Fs", the instructor must document that the student completed the courses but failed to achieve the objectives of the class.

If a financial aid recipient received all "Fs" at the end of the semester, the Financial Aid Office will request the last date of attendance from the Academic Office. If the student unofficially withdrew and the Financial Aid Office was not notified; the Academic Office will be requested to do a withdrawal form for the student. The Financial Aid Office will be responsible for preparing the refund calculation and forwarding the information to the Business Office. The Business Office will send the appropriate monies back to the relative accounts.

Official Withdrawals

For withdrawals prior to the first day of classes, a student receives a 100% refund.

Students withdrawing from one or more classes, but are still at least half-time attendance will have their enrollment updated in NSLDS (National Student Loan Data System). Any student dropping below half-time attendance will have their enrollment updated and notified that they will go into repayment 6 months from their last day of attendance.

If a student withdraws from Beulah Heights University and is receiving federal financial aid, a portion of those funds may have to be returned to the federal aid programs. If a student withdraws from all classes before completing 60% of the semester, the student is only entitled to federal student aid based on the percentage of time that was completed. Pro-rata refunds are calculated and determined by percentage of the semester that has been completed up to and including the official date of withdrawals. Based on this calculation, the University determines the amount of financial aid that is unearned and is responsible for returning any portion necessary FAFSA Submission Summary to the appropriate financial aid programs and /or lender. Financial aid funds are returned to the federal programs in the following order: Unsubsidized Federal Stafford Loan, Subsidized Stafford Loan, Federal Pell Grant and Federal SEOG. Any remaining credit balances will then be returned to the university and/or student.

Withdrawal from the university could result in a balance owed to the University for Federal Aid that must be returned to the federal programs and/or lender.

After the 60% point of the semester, a student has earned 100% of the Title IV funds.

Overpayments

Overpayment of federal student aid funds occurs when a student receives more funds than they are eligible for. This includes funds from subsidized and unsubsidized direct loans, PLUS loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans, and Teacher Education and Assistance for College and Higher Education (TEACH) grants.

While the school must always take care not to overaward a student when packaging their aid, circumstances may change after the school have packaged the student's aid that result in an overaward. For instance, the student may receive a scholarship or grant from an outside organization. When an overaward situation arises, the school may be required to adjust the Title IV aid in the student's package in order to eliminate the overaward.

Overawards only become overpayments if a school cannot correct the overaward before funds are disbursed to a student. That is, an overpayment exists when some or all of the funds that make up an overaward have been disbursed to the student. An overaward exists whenever a:

- school awards aid either to a student who is ineligible for a specific program or to a student who is ineligible for any FSA program assistance;
- student's award in an individual program exceeds the regulatory maximum, e.g., lifetime limit for Pell, annual or aggregate loan limits, annual limit on Federal Supplementary Educational Opportunity Grant (FSEOG) awards, or a Pell award based on the wrong payment schedule/enrollment status;
- student's aid package exceeds their need, including when the student's student aid index (SAI) is revised upward after initial packaging;
- student's award exceeds cost of attendance (COA); and
- student is receiving a Pell or Iraq and Afghanistan Service Grant at multiple schools for the same period.

DEFAULT MANAGEMENT PLAN

Beulah Heights University's has adopted a default management plan adhering to the requirements listed in the Department of Education (ED) Default Prevention and Management Plan. The Default Prevention and Management plan applies to all Title IV borrowers.

Beulah Heights University's default management team consists of the Financial Aid Director, Registrar, Enrollment and Retention Offices. The following systems are in place that will help lower the default rate.

The Admission Office will work diligently to reduce its number of dropouts by:

- Ensuring that its admission policies and screening practices only admit students who have a reasonable expectation of succeeding in their program of study.
- Helping reduce the enrollment retention and academic persistence of borrowers through counseling and academic assistance, especially for academically high-risk students.

The Academic Department evaluates and improves, if necessary FAFSA Submission Summary, its curricula, facilities, materials, equipment, qualifications and size of faculty, and other aspects of its

educational program to ensure that borrowers remain in school and provide internships positions to give borrowers' experience to ensure that they are employable after they complete their program of study.

Beulah Heights University will work diligently to ensure that its borrowers can repay their loans by informing them of the importance of repaying their loans by providing the following services:

Entrance Counseling

First time borrowers of Federal Student Aid loan programs receive entrance counseling. Borrowers will be required to complete entrance counseling on line at studentloans.gov. In this counseling the borrowers will be informed of:

- How the master promissory note works
- Emphasis on the importance of repaying the loan
- Describes the consequences of default
- Shows borrowers sample monthly repayment amounts based on the amount borrowed.
- Encourage students to borrow only what is needed and to cancel or return any funds in excess of what is needed
- Advises students to inform their loan holders immediately of any change of name, address, telephone number, or social security number.

Financial Literacy for Borrowers

Financial literacy is provided to the borrower through a combination of counseling, publications, or information added to award letters. The following resources are provided to the borrower following graduation or withdrawal.

- Estimate of required monthly payment on the borrower's loan balance
- Loan holder contact information
- Contact information for delinquency and default prevention assistance
- Introduction to NSLDS (federal government system that allows student to monitor their loan debt)
- Information if a borrower is unable to make a scheduled payment, he or she should contact the loan holder before the payment's due date to discuss a change in repayment plan or other repayment options.

Early Identification and Counseling for Students at Risk

A student at risk refers to borrowers who withdraw prematurely from their educational programs, borrowers who do not meet standard of satisfactory academic program (SAP) or both. Counseling is provided to at-risk students and focuses on the causes of withdrawal or unsatisfactory academic progress and solutions to resolve these matters.

Default Prevention and Retention

Beulah Heights University's financial office staff counsels students who are in danger of withdrawals due to failure to meet SAP or who have officially withdrawn. The counseling activity is a key to helping retain students, as well as default reduction.

Exit Counseling

Beulah Heights University will identify students who have withdrawn or graduated from their program of student and will correspond with those students via letter regarding the exiting counseling requirement. They will be directed to the website: studentloans.gov to complete exit counseling that is required by the federal government.

During exit counseling, updated information will be obtained from the borrower regarding the borrower's address, the addresses of the borrower's references and family members, and the name and address of the borrower's expected employer.

Students will be informed that dissatisfaction with or non-receipt of, the educational services being offered by the school does not excuse borrowers from repayments of their FFEL or Direct Loan.

Borrower will be requested to inform their loan holders immediately of any change in name, address, telephone number or Social Security Number.

Notifying borrower of the requirements for informing their loan holder, if he or she is unable to make a scheduled payment, he or she should contact Department of Education or its servicer before the payment's due date to discuss his or her other repayment options.

Providing borrowers general information about budgeting of living expenses and other aspects of personal financial management such as deferment, forbearance, cancellation, consolidation, and other repayment options, include procedures for obtaining these benefits.

BHU will provide borrower with information about delinquency and default:

- A description of the charges imposed for failure by a borrower to pay all or part of a scheduled payment when it's due.
- A list of the consequences of a borrower's failure to repay a loan, including: A damaged credit rating for at least seven years; loss of generous repayment schedule and deferment options; possible seizure of federal and state income tax refunds due, exposure to civil suit; referral of the account to a collection agency, liability for collection costs and attorney's fees; garnishment of wages, and loss of eligibility for further federal Title IV student assistance.

Withdrawals

Students who withdraw or are in jeopardy of being withdrawn from Beulah Heights University are contacted by the financial aid office for counseling to encourage retention.

Timely and Accurate Enrollment Reporting

Beulah Heights University sends enrollment reporting monthly through the National Student Clearinghouse (NSC), returning all requests for updates within 30 days.

Maintain Contact with Former Students

Beulah Height University retains student demographic information such as cell phone numbers and e-mail addresses (including school e-mail) in order to maintain contact with former students. Beulah Heights University works with loan holders and the U. S. Department to identify delinquent and hard-to-reach borrowers, or those who have not been contacted at all, to assist them with their repayment options and obligations.

Loan Record Detail Report (LRDR) Data Review

Upon receiving the draft Cohort Default Rate (CDR), Beulah Heights University examines the LRDR, and if necessary FAFSA Submission Summary, challenges incorrect data reflected in the draft CDR, requests an adjustment, or submit an appeal of inaccurate data as reflected in the official CDR.

Defaulted Loan Data Analysis

In maintaining a current default management plan, Beulah Heights University periodically reviews progress in preventing defaults. One element of this review is a comprehensive analysis of defaulters. Beulah Heights gathers information to discern who is defaulting and why. This information is used to improve default prevention and management practices and initiatives. Internal data includes key information such as high school attended, program of study, demographics, grades, etc.

Reviewing the LRDR also provides key data about borrowers that can assist in determining common characteristics among defaulters. Causes for default can include, but are not limited to socio-economics, particular programs and course requirements or structure.

SATISFACTORY ACADEMIC PROGRESS POLICY

To be eligible for Title IV funds, a student must make satisfactory academic progress, and the University must have a reasonable policy for monitoring that progress. The Department considers a satisfactory academic progress policy to be reasonable if it meets both the qualitative and quantitative criteria explained in this section.

Beulah Heights University SAP policy is as strict (in terms of the qualitative and quantitative standards discussed below, not the frequency with which these are checked) as the SAP policy for students enrolled in the same program of study who are not receiving Title IV funds at the university, and it applies equally to all students within categories, e.g., undergraduate, and graduate students.

A student is considered to be meeting SAP during the first semester at the university. The student's SAP status is calculated at the end of each semester, after grades are posted to the student's academic history by the Registrar's office. When a student does not meet the requirements the student is no longer eligible for financial aid including work, loans, grants, or scholarships. The University may have reasonable rules for students

who initially enroll in specific courses but modify that enrollment within a limited time.

Beulah Heights University policy specifies that both the **quantitative (pace)** and **qualitative (grade-based)** standards are reviewed at each evaluation point. Each component *may* include a payment period-based standard but are *required* to include a cumulative standard.

Federal regulations, HEA Sec. 484(c), §668.16, 668.34, require all schools participating in Title IV federal financial aid programs to have a Satisfactory Academic Progress (SAP) policy, which conforms to the requirements of the federal government. These requirements apply to all students as one determinant of eligibility for financial aid.

Students' SAP status is based on their entire academic record at all schools attended including transfer hours, regardless of whether you received financial aid. After the first semester of attendance, if you are not making SAP, you will be put on a **warning** status and allowed to keep aid for one semester. Your continued eligibility will be determined in subsequent semesters.

Qualitative

Qualitative Requirement - The qualitative requirements sets a minimum Cumulative Grade Point Average for all students. Each student must maintain the GPA as stated below for each program and remain in good academic standing at BHU.

Undergraduate Students -The cumulative GPA requirement is 2.00 for each semester.

Graduate Students - The cumulative GPA requirement is 2.25 for each semester.

Doctoral Students – The cumulative GPA requirement is 3.00 for each semester.

The University can exclude from the SAP quantitative/pace calculations any credits a student attempted, but could not complete due to the COVID-19 national emergency. It may not be necessary FAFSA Submission Summary for a student to file a SAP appeal but the University must have reasonably determined that the student's failure to complete those credits was the result of a COVID-19 related circumstance. Allowable circumstances include, but are not limited to: illness of the student or family member, need to become a caregiver or first responder, economic hardship, added work hours, loss of childcare, inability to continue with classes via distance education, and inability to access Wi-Fi due to closed facilities.

Quantitative

The quantitative requirement has two parts:

- A maximum time frame
- A required completion ratio

Undergraduate Students

A student (full-time or part-time) must complete the total credit hours of the stated program objective within 150% of the minimum total hours required for a program. (Example: BHU's published length for an undergraduate four year degree is 129 credit hours, so the maximum time frame established by the university must not exceed 194 attempted credit hours, which includes transfer credits attempted at any school prior to and while enrolled at Beulah Heights University (BHU). Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid as an undergraduate student.

Completion Ratio – You must complete and pass at least 67% of all credit hours you attempted. Courses earned include grades of A, B, C, or D. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, WP, or I are given.

Graduate Students

Maximum time frame – A student (full-time or part-time) must complete the total credit hours of the state program objective with 150% of the minimum total hours required for a program. (Example: BHU'S published length for a Master degree is 42 credit hours, so the maximum time

frame established by the school must not exceed 63 attempted credit hours (this is 42 x 1.5) and Master of Divinity degree is 90 credit hours, so the maximum time frame established by the university must not exceed 135 attempted credit hours (that is 90 x 1.5). Repeated classes will count in the calculating a student's Satisfactory Academic Progress. This includes credits attempted at any school prior to and while enrolled at Beulah Heights University (BHU).

Completion Ratio – You must complete and pass at least 67% of all credit hours you attempted. Courses earned include grades of A, B, C, or D. Courses attempted include any course in which grades of A, B, C, D, F, W, WF, WP, or I are given.

How do you regain eligibility?

SAP Appeal – A process by which a student who is not meeting SAP standards petitions the school for reconsideration of eligibility for Title IV funds.

Appeal Requirements:

1. A typewritten explanation of extenuating circumstances associated with **Failure Status**. Indicate how these circumstances have changed so that you can comply with regulations in the future. Attach supporting documents to corroborate extenuating circumstances mentioned in the letter.
2. Include a "student plan of action" for academic improvement. This requires that you meet with your Academic Advisor and receive a plan for getting back in good academic standing.
3. Attach at least one letter of support from someone that can substantiate the extenuating circumstances. This individual should not be a family member. Examples would include a medical doctor, clergy, professional, etc.
4. Attach the SAP Appeal form and the SAP Evaluation Form.
5. The appeals forms must be provided to the Financial Aid Office within the prescribed dates as noted on the SAP Appeal Form. Failure to provide these within the prescribed dates will result in a delayed determination.
6. An objective committee, composed of selected individuals outside the Financial Aid Office, determines whether the appeal is approved. The decision of the Appeals Committee is final and cannot be appealed further.

Maximum Timeframe:

- For an undergraduate program measured in credit hours, a period no longer than 150 percent of the published length of the program, as measured in credit hours, or expressed in calendar time. At each official SAP evaluation point, Beulah Heights University must evaluate whether it is possible for each student to complete their program within the maximum timeframe. Students fail the maximum timeframe measure at the point at which it is determined that it is not possible for them to complete

their program within the maximum timeframe, not at the point they actually reach the maximum timeframe point.

- For a graduate program, a period the school defines that is based on the length of the program.

Financial Aid Warning Status – A status the university assigns to a student who is failing to make satisfactory academic progress after attending one semester. The university reinstates eligibility for aid for one payment period and may do so without a student appeal.

Failure Status -After attending one semester on **Warning** status, if you do not meet the required completion ratio, your status becomes **Failure Status**. You are no longer eligible to receive financial aid until the required standards are met. You must successfully appeal to regain eligibility. **This is considered SAP Appeal #1.**

Probation Status – After being placed on **Failure Status** and a student has successfully appealed and financial aid has been reinstated however fails to meet SAP the subsequent semester now is placed on **Probation Status**. A status the university assigns to a student who is failing to make satisfactory academic progress and who successfully appeals. Financial Aid Probation status is defined by regulation and cannot be altered or modified. If the Financial Aid Office (FAO) finds that the student's appeal circumstances were sufficiently mitigated, AND if either (1) it is mathematically possible for the student to re-attain SAP by the end of the semester of enrollment following the student's Financial Aid Warning semester, or (2) FAO has approved a Financial Aid Academic Plan, the student will be placed on Financial Aid Probation and can still receive any federal or state financial aid for which they are otherwise eligible. At the end of the one semester on Financial Aid Probation, the student must again be meeting either all SAP criteria, or must be meeting all the requirements of his or her FAO approved Financial Aid Academic Plan in order to continue to be eligible for financial aid. See **"Financial Academic Plan"** below for more information. Students whose appeals are approved will continue to be reviewed at each semester to determine if they are meeting all SAP requirements, or are meeting all the requirements of the Financial Aid Academic Plan. Students will be able to appeal and be granted probation for a maximum of two times (**P1&P2**) per program. Eligibility may be reinstated for one payment period and quite often will carry conditions and/or stipulations for continued eligibility.

- **Appeals Denials or Non-Appeals** – If the student is denied an appeal or decides not to appeal, the student must complete the necessary FAFSA Submission Summary hours and earn the appropriate grades. Once the student has reached the prescribed standards the student becomes eligible to receive financial aid.
- **Changing from Undergraduate to Graduate** – If the student reaches **Failure Status** as an undergraduate, and then are admitted to a graduate degree program, the student will be eligible to receive financial aid as a graduate student. The student must be in a degree-seeking status and fully accepted into the graduate program.

An approved appeal will place the student into Probation 1 Status

If the student loses eligibility for financial aid, the student must pay tuition and fees by the

payment deadline or registration will be cancelled by the Students Account Office.

Financial Aid Academic Plan

FAO's review of the student SAP appeals will include consideration of and possible approval of, an individual student academic plan. FAO may work with students on a case-by-case basis to identify an academic plan that will be designed to get the student back on track and be academically successful. This is the purpose of an academic plan. Students for whom FAO reinstates federal student aid eligibility under an academic plan. Depending on the individual student situation, an academic plan may be as simple as a mathematical calculation by the Registrar that specifies the percentage of coursework the student must now successfully complete and/or the minimum grade point average the student must earn each semester, or it may be as complicated as a course by course degree plan and/or limiting the number of hours in which a student may enroll. The FAO will instruct the student to meet with his or her academic advisor to formulate a structured academic plan which clearly sets for the courses in which the student must enroll, and the minimum GPA he or she must earn each term. The student will then provide a copy of the formal academic plan to FAO for consideration. Students for whom FAO approves an academic plan can receive federal or state financial aid for which they are otherwise eligible as long as they strictly adhered to the approved plan. Students on an FAO approved academic plan will be evaluated following each semester of enrollment and a student's failure to meet ALL requirements of his or her academic plan may result in immediate loss of financial aid eligibility.

Completed program, no degree

A student who completes the academic requirements for a program but does not yet have the degree or certificate is not eligible for further additional Title IV funds for that program.

Academic Circumstances which Can Affect Financial Aid Status:

- **Incomplete grades, missing grades, failing grades, course withdrawals** - all reduce a student's completion ratio, because they are counted as attempted, but not earned credits. They also count against a student's attempted hours.
- **Transfer credits** – count toward a student's maximum attempted credits and the student's completion ratio.

NOTE: Credits count as attempted, but not earned, until your official transcript is reviewed and processed by the BHU Registrar's Office. This could cause you to be in a Failure Status.

- **Late posted grades or grade changes** – will require that the student submit a written request to have his or her SAP recalculated after the FAO has confirmed with the Registrar's Office that the grade change has been posted to the student's academic record.
- **Dismissal and Return** – students who are suspended academically or choose not to attend because of SAP Failure will not be automatically eligible for financial aid upon their return. The student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational

expenses. **Absence does not restore eligibility for financial aid.** It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.

- **Summer Term Courses** – all hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- **Audit Courses** – students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.

Retaking Coursework in Term Programs

You may award Title IV funds to a student who is repeating a previously passed course in a term-based program that is not subscription-based, and may count that repeated course toward the student's enrollment status, only for one repetition of the course. That is, a student might repeat a passed course more than once, but they can be paid Title IV funds only for one repetition, and only one repetition of the course may be counted toward the student's enrollment status. This includes situations when the student is retaking a passed class due to failing other associated coursework. Students enrolled in non-term-based programs may not receive credit for retaking coursework.

The regulatory definition of full-time enrollment status allows a student to retake any previously passed course one time only, as noted above. For this purpose, passed means any grade higher than an "F," regardless of any school or program policy requiring a higher qualitative grade or measure to have been considered to have passed the course. This retaken class may be counted toward a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class.

A student may be repeatedly paid for repeatedly failing the same course, though normal satisfactory academic progress (SAP) policy still applies to such cases. A student who withdraws before completing a course for which they are being paid Title IV funds for retaking is not considered to have used their one allowed retake for that course. However, if a student passed a class once and then is paid for retaking it and fails the second time, that failure counts as their paid retake and the student may not be paid for retaking the class a third time. If your school has a policy that requires students to retake all of the coursework for a term in which a student fails a course, only the first retake of any previously passed course is eligible for Title IV aid.

If a student who received an incomplete in a course in the prior term is completing the coursework in the subsequent term to erase the incomplete in the prior term, the student is not considered to be enrolled in the course for the subsequent term. Therefore, the hours in the course do not count toward the student's enrollment status for the subsequent term, and the student may not receive FSA funds for completing the course. However, if a student who received an incomplete in a course in the prior term is retaking the entire course for credit in the subsequent term, the hours in the course count toward the student's enrollment status, and the student may receive FSA funds for retaking the course. In any case, remember that retaken classes may count against SAP, and the student's eligibility is still constrained by all SAP requirements, as discussed in **Chapter 1 of Volume 1 of the FSA Handbook.**

No Progress

Students receiving all W's, WFs, Fs (or a combination of both) will be placed on SAP **Warning** beginning the following semester regardless of the student's cumulative GPA, and their continued financial aid eligibility will be checked consistent with policy.

- **Academic Circumstance** – includes incomplete grades, missing grades, failing grades, course withdrawals which can all reduce your completion ratio, because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours.
- **Repeated courses** – count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can also reduce your completion ratio because repeated credits count as earned credits only once. **NOTE:** The U. S. Dept. of Education allows only one retake for Title IV credit.
- **Transfer credits** - count toward your maximum attempted credits and your completion ratio.

NOTE: Credits count as attempted, but not earned, until your official transcript is reviewed and processed by the BHU Registrar's Office. This could cause you to be in a Failure Status.

- **Remedial courses** – do not count as either attempted or earned credits.
- **Dismissal and Return** – students who are suspended academically or choose not to attend because of SAP Failure will not be automatically eligible for financial aid upon their return. Student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. **Absence does not restore eligibility for financial aid.** It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.
- **Summer Term Courses** – all hours attempted and completed in the summer terms are treated as any other semester hours in determining SAP status. SAP will be checked following the summer term as well.
- **Audit Courses** – students are not eligible to receive financial aid for audit courses. Audited courses are not included in hours attempted or earned for SAP determination.



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global network that relates to regional or continental higher educational agencies through the International Council for Evangelical Theological Education.

