

Costs and Financial Aid

2009-2010



Take the next step.



Seminary: Solid Preparation for Real-World Ministry

Pastors and lay people alike urge us to equip seminary graduates to make a difference for Christ in the workplaces of our world and in the worship places of our churches. They seek well-trained leaders who can empower Christ followers to serve effectively where they work and live.

Bethel: A Better Value

What gives Bethel Seminary the value edge over other institutions of theological education? All our faculty hold earned doctorates, some have pursued postdoctoral studies at leading universities, and most have served as pastors, executive pastors, associate pastors, missionaries, or have held crucial positions in ministry agencies. Their experience and expertise prove invaluable as they guide students through their seminary studies. Praised as a model for training in ministry, Bethel Seminary consistently receives high marks from accreditors* for preparing ministry leaders who are at once “whole” and “holy.”

Bethel Seminary faculty and administration are committed to providing you with a compelling theological worldview, a global understanding of diverse cultures, and an integrative model of education.

Our leadership courses are annually upgraded with best practices from business, education, faith-based organizations, and government.

- Each year suggestions we receive from Bethel Seminary students are incorporated into our coursework to ensure that spiritual and formation teachings are relevant to ways you grow into maturity.
- The foundation for our entire curriculum is grounded in biblical studies, theological insights, and historical realities.

Indeed, it is at the core of Bethel Seminary’s vision to “develop and equip whole and holy persons to serve and lead so that churches and ministry agencies can become all they are called to be and do all they are called to do in the world for the glory of God.”

Please join us on a journey of growth unlike any you’ve ever before encountered!

* Bethel Seminary is accredited by the Association of Theological Schools, which is the national accrediting agency for theological schools in the United States and Canada, and by the Higher Learning Commission of the North Central Association of Colleges and Schools.

Bethel Seminary is an investment in maximizing your potential as an effective servant of God. You can't put a price on that.





**Our commitment is to partner with
you to make a Bethel Seminary
education affordable.**

Prices...

BETHEL SEMINARY TUITION AND FEES IN 2008-2009*

Tuition per credit hour	\$325
Tuition per 4-credit class	\$1,300
Assessments (\$400) and participation fee (\$50) (Varies with degree program and year in seminary; see catalog for details)	\$450
Student activity fee	\$10/quarter

Note: Tuition is due on the first day of the quarter. Registration is not considered complete until tuition has been paid or arrangements have been made with the business office. There is a 1.0 percent monthly finance charge for late payment.

MONTHLY RENTAL RATES IN 2008-2009 FOR ON-CAMPUS HOUSING*

Large efficiency apartment	\$525
One-bedroom apartment	\$650
Two-bedroom apartment	\$800
Three-bedroom apartment	\$920
Two singles in a one-bedroom apartment	\$330/person
Two singles in a two-bedroom apartment	\$395/person

In addition to rent, students pay for electricity and phone.

* Changes in tuition and fees for 2009-2010 will be available in March 2009.

And Perspective...

Bethel Seminary is part of the missionary enterprise of Converge Worldwide (Baptist General Conference, or BGC). It is supported by the churches of the conference in order to train competent leaders for service at home and abroad. The greater part of the cost of the seminary student's education is covered by supporters of Bethel Seminary. What remains is the seminary's "sticker price," but few individuals pay even that out of pocket. The majority of our students receive financial aid, with many benefiting from gift aid they don't have to repay.

Expert staff in the Office of University Financial Aid at Bethel understand the complex world of financing higher education. While you are ultimately responsible for your seminary costs, we will work hard to help you tap all the resources for which you're eligible. The directory of aid sources beginning on page 10 is a critical reference to keep on hand and review for opportunities (and deadlines!) as we work together over the next few years.

How to Apply for Financial Aid

TO APPLY FOR AID

Complete the following:

1. The Bethel University Application for Financial Aid, available at www.bethel.edu/finaid/sem
2. The Free Application for Federal Student Aid (FAFSA), available online at www.fafsa.ed.gov or by calling (toll-free) 800.4.fed.aid. On the form, use Bethel University's Institutional Code number: 002338. Students selected for verification will be asked to submit a Verification Worksheet, along with a signed photocopy of their (and their spouses') prior-year federal tax returns and schedules.
3. Apply for admission to Bethel Seminary.
4. If applying for non-need-based aid only, such as BGC Grant, Campus Crusade, etc., skip the FAFSA and tax forms. Complete only the Bethel University Application for Financial Aid.
5. Become familiar with the gift-aid options beginning on page 10. Bring to our attention any opportunities for which you believe you might be eligible so we can be sure to include them in your financial aid package. (Most grants are automatically considered for you when you submit your FAFSA and Bethel Financial Aid Application).

KEY DATES

January 1: Earliest date students can complete the FAFSA

May 1: Application deadline for incoming student scholarships

July 1: Priority deadline for all loan processes

You needn't wait for formal admission to Bethel before completing the FAFSA. It's best to apply just after you complete your income tax returns.

When you are accepted at Bethel Seminary you will receive a student account with a unique account number. Using your Bethel ID, you will be able to log onto the Bethel intranet ("BLink") to check the status of your financial aid.



Financial Aid: Frequently Asked Questions

1. What kinds of financial aid are there?

There are two categories:

- Gift aid – grants and scholarships that do not need to be repaid; and
- Educational loans – long-term financing repaid with interest.

Students are usually offered a “package” comprising a combination of these aid options.

2. What factors will help me receive financial aid?

Some aid is based on documented financial need; some is awarded for merit. Even if you don't demonstrate need, you may receive scholarships and interest-bearing loans. The best financial aid offers go to students who show both need and academic merit.

3. Who may apply for financial aid?

Degree- or certificate-seeking graduate students may apply for financial aid.



4. Who determines the financial aid I am offered?

The Federal Department of Education considers the family size, annual income, and net assets documented on your Free Application for Federal Student Aid (FAFSA) to calculate your Expected Family Contribution. Using this assessment tool, the Office of University Financial Aid prepares your financial aid package. In the process, we also depend on you to be aware of scholarship opportunities that may pertain to you and that require separate applications (besides the FAFSA and Bethel University Application for Financial Aid).

5. When will I receive my financial aid offer from Bethel?

Financial aid awarding for 2009-2010 will begin in May 2009. Applicants must be formally admitted to Bethel Seminary and must have submitted all necessary financial aid applications/documentation in order for a financial aid package to be calculated. Applicants may generally expect to receive a financial aid package via mail within two weeks of complete document submission.

6. Can I research my own sources of financial aid?

Yes! Begin your search on Bethel's website: www.bethel.edu/finaid/sem/links; and inquire with your church and employer.

7. Do I need to re-apply for financial aid every year I'm in school?

Yes. Because your circumstances may change from year to year, you need to fill out a new FAFSA and Bethel University Application for Financial Aid every year.

8. Will seminary loans be a heavy burden when I graduate?

Given the lifelong value of a seminary education compared with other purchases, loans are a reasonable way to finance seminary provided you don't borrow more than you can afford to repay.

More questions? Visit www.bethel.edu/finaid/sem/loans/counsel

Sources of Aid: Be Alert

The Office of University Financial Aid at Bethel makes available a variety of loans and gift-aid for students. Most programs require students to be enrolled full time (8 credits) per quarter. Programs not requiring full-time enrollment are so noted. Following is a directory of those options.

Please keep this directory on hand, become familiar with the options potentially available for you, and observe the application deadlines.

IMPORTANT KEY

Black type +: You are automatically considered for these forms of need-based gift aid with your FAFSA and Bethel University Application for Financial Aid.

Blue type ▲: You are automatically considered for these non-need-based forms of gift aid with your Bethel University Application for Financial Aid only.

Green type ■: You need to be alert to these opportunities and apply for them separately according to the instructions, keeping the Office of University Financial Aid notified.

Bethel Gift Aid—ALL CAMPUSES

Bethel Grant +

\$200-\$600/quarter; \$800-\$2,400/year

Criteria: Students with demonstrated need.

Bethel University Graduate Grant ■

100 percent tuition for the third quarter of enrollment

Criteria: Graduates from the Bethel University College of Arts & Sciences or College of Adult & Professional Studies beginning seminary full time the quarter immediately following graduation. Third-quarter tuition is free after successfully completing two quarters at full-time status.

BGC Grant ▲

\$150/quarter; \$600/year

Criteria: students who are members of a BGC church enrolled for 8+ credits/quarter.

Campus Crusade Grant* ▲

15 percent tuition reduction

Criteria: students currently employed full time by Campus Crusade. Full-time enrollment is not required to receive this grant.

Spouse Tuition Grant* +

50 percent tuition reduction on one course/quarter

Criteria: Spouse of student enrolled full time (8+ credits per quarter) in degree program. Students receiving this grant are not required to enroll full time.



Bethel Gift Aid—ST. PAUL CAMPUS ONLY

InMinistry Travel Grant* +

Amount varies, up to \$1,000/year

Criteria: InMinistry students from the U.S. living 75 or more miles from campus. Grant is credited to student account during intensive quarters with enrollment of 8 credits. Amount varies by location.

International Student Grant ■

Amount varies

Criteria: Seminary Office of Admissions and Recruitment selects recipients.

Kern Scholarship ■

100 percent tuition

Criteria: Selection committee nominates individuals to Kern Foundation.

Notes: Renewable; not need-based; funded by Kern Foundation. Please contact the Office of Admissions and Recruitment at Bethel Seminary at 800.255.8706, ext. 6288, for details and applications. March 1 deadline.

Minnesota GI Bill ■

The Minnesota GI Bill provides financial assistance to Minnesota veterans and service members who served on or after September 11, 2001. Full-time graduate students may be eligible to receive up to \$1,000 per term and part-time students can receive up to \$500 per term. For application and more information, please call the Minnesota Office of Higher Education at 651.642.0675 or visit www.bethel.edu/finaid/mn-gi-bill.

Minority Grant +

\$400 quarter; \$1,600/year

Criteria: Full-time minority students with demonstrated need.

Scholarships for Incoming Students ■

\$500/quarter; \$2,000/year

Criteria: Online application will be available at www.bethel.edu/finaid/sem/forms/enter-scholarship, starting in March 2009.

Notes: Scholarship is renewable; application deadline May 1.

Scholarship/Returning Students ■

\$100-\$500/quarter; \$300-\$2,000/year

Notes: Non-renewable; students complete separate online scholarship application.

Young Life Grant* ▲

15 percent tuition reduction

Criteria: Currently employed full time by Young Life; full-time enrollment is not required to receive this grant.

Bethel Gift Aid—SAN DIEGO CAMPUS ONLY

Flood Interns Grant* ▲

15 percent tuition reduction

Criteria: Currently employed by Flood Church, San Diego; full-time enrollment is not required to receive this grant.

InMinistry Travel Grant* +

Amount varies, up to \$1,000/year

Criteria: InMinistry students from the U.S. living 75 or more miles from campus. Grant is credited to student account during intensive quarters with enrollment of 8 credits. Amount varies by location.

InterVarsity Christian Fellowship Grant* ▲

20-30 percent tuition reduction

Criteria: Currently employed by InterVarsity Christian Fellowship; full-time enrollment is not required to receive this grant.

Scholarship/Returning Students ■

\$100-\$600/quarter; \$300-\$2,400/year

Please contact the San Diego Office of Admissions at 800.238.4352 for application forms, procedures, and deadlines.

Young Life Grant* ▲

15 percent tuition reduction

Criteria: Currently employed full time by Young Life; full-time enrollment is not required to receive this grant.

Bethel Gift Aid—SEMINARY OF THE EAST CAMPUS ONLY

Metro D.C. Center Staff Grant* ▲

50 percent tuition reduction

Criteria: Currently employed by First Baptist Church of Glenarden – recipients are selected in consultation with the dean of Bethel Seminary of the East; full-time enrollment is not required to receive this grant.

New England Center Staff Grant* ▲

50 percent tuition reduction

Criteria: Currently employed by Faith Baptist Church – recipients are selected in consultation with the dean of Bethel Seminary of the East; full-time enrollment is not required to receive this grant.

New York Center Staff Grant* ▲

50 percent tuition reduction

Criteria: Currently employed by First Baptist Church of Flushing – recipients are selected in consultation with the dean of Bethel Seminary of the East; full-time enrollment is not required to receive this grant.

Philadelphia Center Staff Grant* ▲

50 percent tuition reduction

Criteria: Currently employed by Cheltenham Baptist Church – recipients are selected in consultation with the dean of Bethel Seminary of the East; full-time enrollment is not required to receive this grant.

* Certain types of financial aid may not be used in conjunction with any other institutional gift aid. These programs include: Campus Crusade Grant, College Avenue Baptist Interns Grant, Flood Interns Grant, InterVarsity Christian Fellowship Grant, Metro D.C. Center Staff Grant, New England Center Staff Grant, New York Center Staff Grant, Philadelphia Center Staff Grant, Spouse Tuition Grant, and the Young Life Grant.

(The names and criteria for these scholarships and grants are effective for new Bethel University students enrolling in fall of 2009. Recipients prior to fall 2009 are governed by the scholarship names and terms awarded when they enrolled.)

Loans

Federal Stafford Loans

Qualified graduate students may borrow up to \$20,500 annually in Federal Stafford Loans. Up to \$8,500 of this could be subsidized, based on the applicant's FAFSA results. The Federal government pays the interest on subsidized loans until repayment begins six months after the student graduates, withdraws, or drops below half time. All Stafford Loans have a 6.8 percent fixed interest rate.

The same terms and conditions for subsidized loans apply to unsubsidized loans, except that the borrower is responsible for interest that accrues while in school. The aggregate Stafford Loan limit is \$138,500 with no more than \$65,500 in subsidized loans.

Private Loans

For most Bethel Seminary students, we recommend Stafford Loans. Stafford Loans are available to masters-level students enrolled at our St. Paul and San Diego campuses. Students enrolled in the Philadelphia, New York, and the Metro D.C. centers of Bethel Seminary of the East also may borrow Stafford Loans.

Students enrolled at the New England center of Bethel Seminary of the East and Doctor of Ministry students may borrow only private loans. Please refer to the private loan page of our website for more details and application information: www.bethel.edu/finaid/sem/loans/private.

The Mission of Bethel University

Boldly informed and motivated by the Christian faith, Bethel University educates and energizes men and women for excellence in leadership, scholarship, and service. We prepare graduates to serve in strategic capacities to renew minds, live out biblical truth, transform culture, and advance the gospel.

The Vision of Bethel Seminary

The passion of Bethel Seminary is to advance the gospel of Jesus Christ among all people in culturally sensitive ways. As a Spirit-empowered, biblically grounded community of learning, Bethel strives to develop and equip whole and holy persons to serve and lead so that churches and ministry agencies can become all they are called to be and do all they are called to do in the world for the glory of God.

Our Core Values

We are Christ-followers, character-builders, truth-seekers, learners, reconcilers, salt and light, and world-changers.

Questions about financial aid?

Need a conversation in person, or help with the application process? Contact the Office of University Financial Aid at Bethel: 651.638.6241 (toll-free 800.255.8706, ext. 6241) or email finaid@bethel.edu.

Bethel reserves the right to modify the terms and conditions of Bethel's financial aid program based on unforeseen changes in federal, state, or institutional funding, or due to unusual individual circumstances.

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www.bethel.edu/finaid/sem