GUIDE TO CONSUMER INFORMATION
2017 – 2018

Bethel began in 1871 as a seminary to train pastors. Today, Bethel University remains a private, Christian university, sponsored in part by the churches of Converge Worldwide, but open to all men and women willing to learn within an evangelical perspective and community. Bethel University (BU) is recognized as a top-ranked, evangelical Christian university based in St. Paul, Minnesota. Bethel University is accredited by the Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (www.hlcommission.org/; phone: (312)263-0456). In accordance with federal regulations set forth by the Higher Education Act of 1965, as amended, this guide is available to inform of consumer information. This Guide contains a brief description of important information about BU, financial assistance, graduation rates, athletic participation, campus security, student rights and responsibilities, study abroad, voter registration, and the Family Educational Rights and Privacy Act (FERPA). Specific information about programs and services is available within each school's academic catalog. Printed copies of the information may be requested from the specific University schools. This Guide is available online through the Office of Financial Aid at https://www.bethel.edu/offices/financial-aid/ or by requesting a paper copy from the address on the last page.

ACADEMIC CALENDAR
College of Arts & Sciences (CAS) Academic Calendar is located at: https://www.bethel.edu/undergrad/academics/calendar/. Seminary Academic Calendar is located at: http://seminary.bethel.edu/academics/calendars/. For College of Adult & Professional Studies (CAPS) Academic Calendar see http://catalog.bethel.edu/adult-professional-studies/academic-calendar/ & for Graduate School (GS) see http://catalog.bethel.edu/graduate/academic-calendar/.

ATHLETIC PROGRAM PARTICIPATION AND INFORMATION
Bethel is a member of the National Collegiate Athletic Association (NCAA) and the Minnesota Intercollegiate Athletic Association (MIAC). As a member of the NCAA at the Division III level, Bethel, like all Division III institutions, does not offer athletic scholarships. However, approximately 90% of all Bethel students receive some type of financial aid. Incoming freshman and transfers must complete three forms: Medical evaluation, insurance information, and sickle cell trait form. More information is available by contacting the Athletic Department, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6397; or at http://athletics.bethel.edu/.

CAMPUS SAFETY AND CRIME
Bethel University Campus Security and Safety has the primary responsibility of developing and deploying services, programs and strategies for maintaining a reasonably safe campus. In accordance with the Clery Act, Bethel University is required to post security policies as well as publish statistics for certain crimes and fires. Bethel University has combined the relevant policies and statistics into the Annual Security Report (ASR). The ASR and other policy information reports may be found at https://www.bethel.edu/campus-security/clery-requirements. For any inquiries, visit the Office of Security and Safety, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6400; or at https://www.bethel.edu/campus-security/.

COMPLAINTS
The institution must also provide its students or prospective students with contact information for filing complaints with its accreditor and with its State approval or licensing entity and any other relevant State official or agency that would appropriately handle a student's complaint: https://www.ohe.state.mn.us/mPg.cfm?pageID=1078. More information regarding Bethel policies and complaints: https://www.bethel.edu/about/contact/concerns-complaints

COPYRIGHT INFRINGEMENT
In accordance with the Digital Millennium Copyright Act (DMCA), Bethel University has designated an agent to receive notice of unauthorized online use of copyrighted materials. More information may be found at https://www.bethel.edu/library/services/faculty/copyright. To report an information security incident at Bethel University, contact the DMCA Agent, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6059; or email: dmcaagent@bethel.edu.

EMERGENCY RESPONSE AND EVACUATION PROCEDURES
Bethel University Emergency Preparedness and Notification is published annually in the Annual Security Report. This report can be found online at https://www.bethel.edu/security-safety/annual-security-report.pdf Bethel University is committed to notifying and informing its campus community in the event of an emergency. Upon confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students, faculty or staff, Bethel University will use appropriate communications channels to notify the community. More information can also be attained at https://www.bethel.edu/security-safety/emergency-procedures, or by contacting Office of Security and Safety, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6400.
**FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)**
The Family Educational Rights and Privacy Act (FERPA) offers students certain rights with respect to their educational records. They include the right to: 1) inspect and review their educational records; 2) request to amend their education records; 3) limit disclosure of "personally identifiable information" (information that would directly identify the student or make the student's identity easily traceable) known as directory information; and 4) file a complaint with the U.S. Department of Education concerning an alleged failure by the University to comply with FERPA. Copies of the complete policies and procedures for reviewing educational records and requesting an amendment of the records may be obtained from the Office of the Registrar, 3900 Bethel Drive, St. Paul, MN 55112. The Bethel University FERPA Policy is available on the Office of Registrar’s web site at https://www.bethel.edu/offices/financial-aid/.

**FINANCIAL AID**
Financial Aid has descriptions about available federal, state, institutional, and private sources of student assistance. On the financial aid page, students can find application procedures, eligibility criteria, and dates & deadlines. Information about enrollment requirements for regular and study abroad students and student account refund calculators are also available at the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112; phone (651) 638-6241; or at https://www.bethel.edu/offices/financial-aid/.

Terms and conditions of Federal Work-Study can be found at http://cas.bethel.edu/financial-aid/types/student-employment.

Students are required to make satisfactory academic progress to maintain financial aid eligibility. More information about financial aid and satisfactory academic progress standards are available at http://cas.bethel.edu/financial-aid/maintaining-eligibility/academic-progress.


Information regarding the necessity of repaying direct loans is located within the Entrance or Exit Counseling session at https://studentloans.gov/myDirectLoan/index.action. A sample loan repayment schedule can be found at https://www.bethel.edu/seminary/financial-aid/after-awarded/compare-loans. Completion of entrance counseling is necessary for the disbursement of the loans. Students are notified about completing loan exit counseling upon graduation, withdrawing, or dropping below half-time status. More information about all loan counseling is found at https://www.bethel.edu/financial-aid/counseling. More information about the Federal Perkins Loan program is available at http://cas.bethel.edu/financial-aid/types/loans/perkins.

**FINANCIAL AID DISBURSEMENT POLICIES AND PROCEDURES**
Financial Aid (loans, grants, including Federal Pell Grant, and scholarships) will be posted to student accounts at the beginning of the term. If there is a credit balance (due to Title IV funds, which includes Direct Loans and Pell) after term charges are satisfied, the Business Office will send a credit balance check to the student within 14 days of the first day of class or within 14 days of when the funds were posted (whichever is later). Students should contact the Business Office to request a credit balance check if a check was not automatically issued.

Excess funds are to be used for educational and living expenses (i.e. books, supplies, etc.).

**FIRE SAFETY REPORT**
Bethel’s annual fire safety report is located in the Office of Security and Safety website at https://www.bethel.edu/campus-security/clery-requirements. Any incident of fire or signs of smoke/fire should be immediately reported to the Office of Security and Safety.

**GRADUATION RATES**
Bethel’s graduation rates for first-time full-time freshmen (full 2011) are as follows: 61% within 4 years, 68% within 5 years, and 70% within 6 years. More information can be found by contacting Office of Institutional Data & Research, Bethel University, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6429; or online at https://www.bethel.edu/institutional-data-research/outcomes/graduation/undergrad.

**INFORMATION ABOUT THE INSTITUTION**
Descriptions of academic programs, degree offerings, and instructional personnel are available from the various schools and online at the following websites: as well as information regarding requirements for admission to an academic program, the transfer student application process and the criteria the University uses regarding transfer credits earned at another Institution: http://catalog.bethel.edu/

Bethel University is accredited by The Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (http://www.northcentralassociation.org); phone: (312)263-0456. Bethel University is registered with the Minnesota Office of Higher Education pursuant to Minnesota Statutes sections 136A.61 to 136A.71. Registration is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions. Bethel is also accredited by the Teacher Education Accreditation Council, the Council on Social Work Education (at the undergraduate level); the Commission on Accreditation of Athletic Training Education Programs (CAATE) (at the undergraduate level for the Athletic Training Education Program); and the Commission on Collegiate Nursing Education (at the undergraduate and master’s levels) (One Dupont Circle NW, Suite 530, Washington, D.C. 20036-1120; phone: (202)887-6791). For more information about BU’s accreditation, go to https://www.bethel.edu/about/bethel-glance/accreditation.

**INSTITUTIONAL DRUG AND ALCOHOL POLICY**
Bethel University Policy on Alcohol and Drugs is published annually in the Annual Security Report. This report can be found online at https://www.bethel.edu/security-safety/annual-security-report.pdf. The standards of conduct for Bethel clearly prohibit the use of drugs and alcohol both on and off campus. In addition, federal and state laws prohibit the possession, use, and sale of alcoholic beverages by individuals under 21 years of age, and possession, use, or distribution of illegal drugs by individuals of any age. Bethel will impose sanctions on community members who violate laws or institutional policy and may refer them for prosecution under local, state, and federal law. More information can also be attained at https://www.bethel.edu/campus-security/security, or by contacting Office of Security and Safety, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6400.

**NET PRICE CALCULATOR**
The College of Arts & Sciences houses the Net Price Calculator at website https://cas.bethel.edu/financial-aid/before-apply/estimate/calculator. This feature provides an easy approximation of what a new first-year; undergraduate student can expect to pay to attend Bethel. This calculator is not an official application for financial aid and is not a substitute for applying for financial aid. The results provided are only an estimate and do not guarantee the actual financial aid received. For more information and
for graduate, transfers, readmitted, continuing, international, or part-time students, contact the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112; phone (651) 638-6241; or at http://cas.bethel.edu/financial-aid/contact.

OFFICE OF CAREER DEVELOPMENT & CALLING
Job Preparation: 85% of 2016 graduates indicated they were at least somewhat satisfied with how their education at Bethel prepared them in their current position. Continuing Education: 24.5% of 2016 graduates are currently enrolled in an educational institution. More information can be attained at https://www.bethel.edu/career-development/, or by contacting the Career Development & Calling Office, 3900 Bethel Drive, St. Paul, MN 55112; phone: 651-638-6460; or email: career-development@bethel.edu.

REFUND POLICY
CAS Tuition & Fees and Housing Refund Policy: Students who formally withdraw from the University receive a percentage of refund through the seventh week of class. Students need to contact Student Life as their first step. The student fees are refunded in full through the 100% refund period.

CAS Meal Plan Refund Policy: Students with a meal plan who officially withdraw or choose to cancel their meal plan must notify the Office of Campus Services. A student may receive a prorated refund of their meal plan.

CAS Financial Aid and the Refund Policy: If you withdraw from all classes during the first 6 business days of fall or spring semester, all of your financial aid will be refunded (removed from your account) unless you complete a Supplemental Withdrawal Form (available in the Office of Student Life), documenting your attendance at each class. Upon the receipt of the Supplemental Withdrawal Form, the federal financial aid refund policy will be calculated. If students receive a full (100%) refund of tuition, they are ineligible for any state, institutional, or private sources of financial aid. More information about the calculations is available at https://www.bethel.edu/undergrad/financial-aid/tuition/refunds.

CAPS Tuition and Fees Refund Policy: After registration, changes made to a student’s schedule must be made in consultation with the Office of Student Success, and must be completed online by the student or in writing. Please note that changes may affect financial aid status. Before courses begin through the first six days of a course a full refund is granted, provided the change is made online or in writing on or before the sixth day of the course. Students that withdraw from a course, starting in the second week, will be granted a refund according to the sliding scale. Bethel fees (if applicable) are refunded in full through the 100% period. Thereafter, there is no refund of fees.

CAPS Financial Aid and the Refund Policy: Upon withdrawal, refunds of financial aid will be calculated. If you receive a full (100%) refund of tuition, you are ineligible for any federal, state, institutional, or private source of financial aid. More information about the calculations is available at http://caps.bethel.edu/financial-aid/tuition/refunds.

GS Tuition and Fees Refund Policy: A student planning to withdraw must notify the academic services manager and complete the required petition to withdraw before the enrollment deposit will be refunded. Please note that changes may affect financial aid status. Before courses begin through the first six days of a course a full refund is granted, provided the change is made online or in writing on or before the sixth day of the course. Students that withdraw from a course, starting in the second week, will be granted a refund according to the sliding scale. Bethel fees (if applicable) are refunded in full through the 100% period. Thereafter, there is no refund of fees.

GS Financial Aid and Refund Policy: Because the institutional refund policy follows a different formula for reducing tuition, a student may still owe money to the school after all calculations are complete. A student considering withdrawal is encouraged to contact the financial aid team to determine the effect withdrawing would have on financial aid. More information about the calculations is available at https://www.bethel.edu/graduate/financial-aid/tuition/refunds.

Seminary Tuition and Fees Refund Policy: Students who withdraw from classes or drop out of the seminary in the middle of a term may be eligible for a percentage of refund up through the seventh week of the term for full-term courses.

Seminary Financial Aid and the Refund Policy: Students who withdraw from all classes during the 100% tuition refund period will receive a full refund of all their financial aid. Upon withdrawal, the federal financial aid refund policy will be calculated. If student receive a full (100%) refund of tuition, they are ineligible for any federal, institutional, or private sources of financial aid. More information about the calculations is available at https://www.bethel.edu/seminary/financial-aid/tuition/refunds.

More specific information about the refund calculations and policies for each school is available at https://www.bethel.edu/business-office/student-billing-policies or by contacting the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112; phone (651)638-6241.

SCHOLARSHIP SCAMS

http://www.ag.state.mn.us/Consumer/Publications/ScholarAid.asp. If you believe that you have been a victim of a scholarship scam, you may wish to file a complaint with the Federal Trade Commission (FTC) at http://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams.

SERVICES AND FACILITIES FOR STUDENTS WITH DISABILITIES
The office of Disability Resources and Services is committed to its mission to support the ongoing development of an accessible university that embraces and celebrates diversity. The office ensures that those with disability have equal access and opportunity to the University and its programs. Information is available at the office of Disability Resources and Services, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6833; email: disability-services@bethel.edu; or online at https://www.bethel.edu/offices/disability/.

STUDY ABROAD
A high percentage of Bethel students participate in one of the university’s semester or interim off-campus study programs. Students in an approved off-campus program can receive financial aid. Bethel grants and scholarships can be applied toward only one semester of study abroad. Contact the following offices for more information about policies and eligible study abroad programs: Office of Off-Campus Programs/International Studies, Clauson Center 320A, 3900 Bethel Drive, St. Paul, MN 55112; phone (651)638-6549; or at study-abroad@bethel.edu. For financial aid information contact the Office of
TEXTBOOK INFORMATION
CAS students may purchase all their textbooks and educational materials from the Campus Store. The Campus Store is owned and operated by Bethel University. Books may be purchased at the Campus Store in person or online at [https://www.bethel.edu/campus-store/textbooks/](https://www.bethel.edu/campus-store/textbooks/). CAPS, GS, and Seminary students may order books online through [mbsdirect.net](http://mbsdirect.net) for their course materials.

VACCINATIONS
All students need to supply a record of immunizations once they enroll at Bethel. Students report their Tetanus and MMR dates by logging into MyBethel. Immunization requirements and recommendations for students entering Bethel are listed on the Health Services web site page at [https://www.bethel.edu/health-services/medical-forms/immunization-records](https://www.bethel.edu/health-services/medical-forms/immunization-records). The form for medical exemption is located at this web site. More information is available at the web site listed above or by contacting Health Services, Townhouse H, 1st Level, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6215; or health-services@bethel.edu.

VOTER REGISTRATION

WITHDRAWAL POLICY
College of Arts and Sciences (CAS): If planning to withdraw from all classes, student must notify the Office of Student Life where the withdrawal form is located. Find more information at [http://cas.bethel.edu/financial-aid/tuition/refunds](http://cas.bethel.edu/financial-aid/tuition/refunds). To contact the Office of Student Life: phone (651)638-6300; website [https://www.bethel.edu/undergrad/student-life/contact/](https://www.bethel.edu/undergrad/student-life/contact/).

College of Adult and Professional Studies (CAPS): After registration, changes made to a student’s schedule must be made in consultation with the Office of Student Success, and must be completed online by the student or in writing. Please note that changes may affect financial aid status. Before courses begin through the first six days of a course a full refund is granted, provided the change is made online or in writing on or before the sixth day of the course. Students that withdraw from a course, starting in the second week, will be granted a refund according to the sliding scale. To contact the Office of Student Success: phone (651)635-8800; email student-success@bethel.edu.

Graduate School (GS): A student planning to withdraw must notify the academic services manager and complete the required petition to withdraw before the enrollment deposit will be refunded. To contact the Office of Student Success: phone (651)635-8800; email student-success@bethel.edu.