

# FINANCIAL AID

The mission of the Financial Aid Office at Bridgewater State University is to assist students and parents in financing their education. Our main goal is to ensure access for all who desire to pursue higher education.

Financial aid award packages may consist of a combination of resources such as a grant, scholarship, tuition waiver, work-study and/or loan. An award package is always dependent on the availability of funds from the state and federal government. Awarding of funds is based on “need”, which is the difference between the cost of attendance (COA) and the Expected Family Contribution (EFC).

The cost of attendance includes direct expenses such as tuition and fees, and also incorporates estimated costs for books and supplies, room and board, transportation and personal expenses. The expected family contribution is determined by using the federal need analysis formula when the Free Application for Federal Student Aid (FAFSA) is completed and processed. The difference between the two is the “need”, which is met by financial aid funds.

All students who desire consideration for financial aid funds must complete the FAFSA each year. FAFSA on the Web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) is the easiest and fastest way to apply. The entire process can be completed electronically when both the student and the parent apply for a Personal Identification Number (PIN), which allows the family to sign the application electronically. Apply at [www.pin.ed.gov](http://www.pin.ed.gov). The PIN permits the family to log in and access the FAFSA year after year; there is no need to reapply for a PIN each year.

To obtain priority consideration for financial aid funds, the federal government must receive the student’s completed FAFSA by March 1<sup>st</sup> of the award year. This is a receipt date, not a postmark date. Electronic applications are considered received when applicants click the “submit” button at the end of the application process from their computer. Applicants should print a copy of their confirmation page when applying online.

Applications are accepted after the March 1<sup>st</sup> priority date, but awards will be made on a funds-available basis. Applications for the spring semester are accepted on a rolling basis.

Students must reapply for financial aid funds each year they attend the university. Although the amount and type of aid offered may be changed due to funding availability and program guidelines, an applicant will continue to be eligible as long as financial need is demonstrated and the student maintains satisfactory academic progress. Please see [Satisfactory Academic Progress and Student Financial Aid](#).

The university has strict guidelines regarding refunds of tuition and the distribution of financial aid funds for students who withdraw from the institution. Please refer to the refund section of this catalog.

Financial aid is available for study abroad.

For a complete list and description of financial aid programs, see <http://www.bridgew.edu/financialaid/FinAidProgram.cfm> or contact the Financial Aid Office at 508.531.1341 for details.

## Satisfactory Academic Progress and Student Financial Aid

Satisfactory Academic Progress (SAP) is a federal policy that measures two components: quantitative and qualitative progress.

*The quantitative portion* requires students attending an institution that awards federal financial aid be making progress toward the completion of their degree within a reasonable period of time. All attempted credits count toward the calculation, and withdrawals, failures and incomplete grades will all negatively impact a student’s progress. The Commonwealth of Massachusetts and Bridgewater State University’s institutional financial aid programs adhere to the same standards. Since standards are applied to all students, one does not necessarily have to be a financial aid applicant to fall under the auspices of this regulation.

The maximum time frame for completing an undergraduate degree is 150 percent of the published length of the program. For programs that are 120 credits, students would be allowed to attempt no more than 180 credits before completing the requirements for their degree. Generally, for full-time students, this is equal to six years. Students who have not completed their degree within this parameter would be deemed ineligible for financial aid.

Since students have 150 percent of the published length of a program to complete their degree, they must complete at least 75 percent of all credits attempted to maintain compliance with the satisfactory progress standards. Courses that do not carry credit, but are successfully completed, are not considered punitive under the calculation. Progress is measured over time, and the entire academic record is reviewed at the end of each academic year. Repeating classes for which a passing grade has already been earned will negatively impact a student’s progress since no additional credits are earned, but additional credits are attempted. Students who do not meet the university’s standards are notified of the loss of financial aid eligibility prior to the start of the next semester or when the FAFSA is received, whichever comes first. When students are notified of their ineligibility, they are also given the opportunity to appeal, in writing, based on mitigating circumstances. Summer classes are included as attempted and/or completed credits in the following academic year (unless a special condition is imposed by the Satisfactory Progress Committee).

To remain in compliance with the satisfactory academic progress policy, a completion rate of 75 percent is required. Simply stated, students must complete at least 75 percent of all attempted credits over time. To determine the number of credits required to maintain satisfactory progress, multiply the total number of attempted credits by 75 percent.

The following chart provides an example:

Student Example	Total of Attempted Credits	Required to Complete (75 percent)
#1	30	23
#2	20	15
#3	65	49
#4	9	7

All appeals are reviewed by the Satisfactory Progress Committee, whose representatives are from the Academic Affairs Office, Academic Achievement Center and the Financial Aid Office. Decisions by the committee are final. Students whose appeals are approved will have their financial aid eligibility reinstated on a probationary basis. These students must be especially diligent in completing all attempted credits until compliance with the policy is reestablished. In some cases, a student's eligibility may be regained for only one semester, with the stipulation that the student successfully complete all attempted credits to regain eligibility for the next semester.

Transfer credits are not evaluated toward the BSU completion rate that is performed at the end of each academic year. However, transfer credits will affect the maximum time frame in which students must earn their degree. For example, a student who transfers 60 credits toward an undergraduate degree would presumably have to earn 60 more credits to complete their BSU degree. Using the federal 150 percent rule, the students would be allowed to attempt only 90 more credits before losing financial aid eligibility.

*The qualitative component* of the policy deals with progress as it relates to the student's Grade Point Average (GPA). Satisfactory academic progress standards adhere to the university's policy for academic standards. (See chart below.) Students who are academically separated from the university are not eligible for financial aid funds unless they successfully appeal to the appropriate academic dean and are subsequently reinstated. If such a student has met the quantitative component of the Satisfactory Academic Progress policy, no further appeal is required, and financial aid can be reinstated. However, if the quantitative standard has not been met, the student must present an additional appeal to the satisfactory progress committee.

### Academic Standards:

Credit Hours Attempted	Academic Warning	Probation GPA	Separation Below This GPA
0-16	2.0-2.19	Below 2.0	1.00
17-31	2.0-2.19	Below 2.0	1.50
32-46	2.0-2.19	Below 2.0	1.65
47-61	2.0-2.19	Below 2.0	1.75
62-89	2.0-2.19	Below 2.0	1.85

Eligibility can be regained in two ways: students who are deemed ineligible may find an alternative funding source, continue to take classes and regain eligibility on their own over time, or students may instead decide to appeal to the Satisfactory Progress Committee. Students who submit their appeal by the deadline that is communicated in their letter will retain their on-time status if their FAFSA was received by the published preferred deadline of March 1 and all other required documents, if any, are submitted to the Financial Aid Office in a timely manner. Appeals received after the deadline, if approved, will be awarded on a funds-available basis regardless of the FAFSA receipt date. Appeals will be reviewed throughout the academic year.

This policy may be subject to change or update. The policy on the financial aid Web page supersedes the policy in this catalog.

### Student Employment

In addition to the Federal Work Study Program, Bridgewater State University provides opportunities for employment both on and off campus through Student Employment located in Boyden Hall. Student employment services are open to all Bridgewater State University students regardless of financial aid status.

### Alumni Scholarships

The Bridgewater Alumni Association provides scholarships to Bridgewater undergraduate students. These individual scholarships are provided by separate trust funds, each specifying the particular criteria used in selecting a recipient for that award. Application forms are available during February each year and may be accessed on the BSU Web site at [www.bridgew.edu](http://www.bridgew.edu).

### Graduate Assistantships

A limited number of graduate assistantships are offered by the School of Graduate Studies, subject to the availability of funds, in areas associated with certain programs of the university. For details regarding graduate assistantships, see the "[Graduate Academic Policies](#)" section of the catalog.

### Other Scholarships

In order to give recognition and prestige to student achievement on campus, many academic departments, clubs and campus organizations sponsor scholarships and monetary awards to deserving Bridgewater State University students. A complete listing may be found in the *Bridgewater State University Handbook* and further information regarding application procedures may be obtained in the Office of Student Affairs, or on the BSU Web site at [www.bridgew.edu](http://www.bridgew.edu).

## Veterans Affairs

The Office of Veterans Affairs provides general information on Veterans Educational Assistance programs, educational guidance and other related assistance. The office is also responsible for maintaining veterans' benefit records and for submitting necessary documentation for initial enrollment and continuing eligibility benefits.

Students who may be eligible for educational benefits include students who are enrolled in day or evening classes, either full or part-time in undergraduate, graduate and some certificate programs and are veterans of World War II, Korean, Vietnam and post-Vietnam eras; men and women in the Reserves or National Guard; husbands, wives, widows, widowers and children of veterans whose death or permanent and total disabilities were service-connected; service-connected disabled veterans, dependents of servicemen missing in action or prisoners of war for more than 90 days.

For information concerning the Veterans Educational Assistance programs, the National Guard and selective reserve programs or the state tuition waiver program, please contact the Veterans Affairs Office located in the Financial Aid Office, Tillinghast Hall, or call or visit between the hours of 8:30 AM and 5 PM, Monday through Friday. Telephone 508.531.1341

## Air Force Reserve Officer Training Corps (ROTC)

Air Force Reserve Officer Training Corps (ROTC) is an educational and leadership program designed to provide young men and women the opportunity to become Air Force officers while completing a bachelor's or master's degree. The Air Force ROTC program prepares students to assume challenging positions of responsibility and importance in the Air Force.

Through a cross-enrolled program with Boston University, interested Bridgewater State University students may participate in the Air Force Reserve Officer Training Corps Program. Requirements include yearly Aerospace Studies classes, Leadership Laboratory classes, and physical fitness training. Mandatory weekly time commitments range from 5 to 7 hours. Once students complete their degree, the Air Force offers a wide variety of career fields from which to choose including flying, opportunities as a pilot, navigator or weapons controller. The Air Force has opportunities for students of any major.

In addition to the tremendous leadership and management training that cadets receive, they can also benefit from several scholarship programs.

If you are interested in joining the Air Force ROTC program or want additional information, contact:

Department of Aerospace Studies  
Boston University  
118 Bay State Road  
Boston, MA 02215  
Phone: 617.353.6316 or 4705.

Classes are held at Boston University. You can also visit the detachment Web site at [www.bu.edu/af-rotc](http://www.bu.edu/af-rotc).

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