

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) 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. 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 1st 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 1st 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 (BSU and transfer credits are calculated separately); and withdrawals, failures and incomplete grades will all negatively impact a student's progress. Both the state of Massachusetts and Bridgewater State University's institutional financial aid programs adhere to the same federal 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, a student 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.

Transfer credits affect the maximum timeframe in which a student 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 student would be allowed to attempt only 90 more credits before losing financial aid eligibility. The same calculation applies to students pursuing a second degree.

Since a student has 150 percent of the published length of a program to complete their degree, one 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. Repeating a course to obtain a higher grade may negatively impact compliance and eligibility. The credits will be counted as attempted, but not as earned, since they have been previously earned. New regulations prohibit receiving financial aid for the repeating of a previously passed course more than once. Students who received credit for a course, and repeat the course to earn a higher grade can have that repeated course counted in the enrollment level for financial aid purposes only one additional time (see details in Repeat Course Work Policy). Progress is measured over time, and the entire academic record is reviewed at the end of each academic semester. 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 filed. When a student is 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 minimum completion rate of 75 percent is required. Simply stated, a student must complete at least 75 percent of all attempted credits when the review takes place at the end of each semester. 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 (All Semesters)	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 Division of Academic Affairs. Decisions by the committee are final. A student whose appeal is 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 re-established. When an appeal is reviewed and approved by the committee, in most cases, the student will be required to adhere to a contract/academic plan that is designed to assist the student in regaining compliance with the policy over time. Contracts are generally in place for one academic year, unless otherwise stated. If the student meets all the conditions stated in the contract, they will retain their eligibility for financial aid while they are working toward compliance. Students who do not meet all of the imposed conditions will not be eligible for financial aid in the next year. The satisfactory progress contract/academic plan is an agreement between the student and the financial aid office, and must be respected as a serious endeavor.

Eligibility can be regained in two ways: a student who is deemed ineligible may find an alternative funding source, continue to take classes, and regain eligibility on their own over time; or a student 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. An appeal must be submitted at least two weeks prior to the end of a semester for which the student is out of compliance. An appeal submitted after the close of a semester for which the student is out of compliance will be considered for the following semester only, and the student remains ineligible for financial aid for the non-compliant semester. Taking a semester off or paying for classes without financial assistance does not, in and of itself, re-establish 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 SAP 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	Probation GPA	Academic Warning	Separation Below This GPA
0-16	Below 2.0	2.0-2.19	1.00
17-31	Below 2.0	2.0-2.19	1.50
32-46	Below 2.0	2.0-2.19	1.65
47-61	Below 2.0	2.0-2.19	1.75
62-89	Below 2.0	2.0-2.19	1.85

REPEAT COURSE WORK POLICY

Federal regulations specify that students may not receive financial aid funding for more than one repetition of a previously passed course. Repeating a previously passed course two or more times may result in an adjustment to financial aid eligibility. This recalculation will occur regardless of whether or not a student received aid for the previous enrollments. Any adjustments will typically occur after the start of the semester during which the student is repeating the course. Therefore, students are responsible for monitoring their own enrollment in repeated coursework. A passing grade at BSU is defined as "D-" or higher or "P" (for (P) Pass/(N) No pass course grading) or "S" (for (S) Satisfactory/(U) Unsatisfactory course grading).

Students **can** receive financial aid:

- to repeat a course that has already been passed ("D-" or higher or "P" or "S") only one additional time. Any repeat attempts after that will *not* be eligible for financial aid. This applies even if a student earns a failing grade ("F", "N" or "U") during the second attempt.

- as many times as necessary to repeat a course in which the only previous grade earned has been a failing grade ("F", "N" or "U").
- if a passing grade has been earned for certain courses designated by the University as being repeatable for duplicate credit, such as some topics courses (i.e. performance studies or art studios) due to different subject content or level being studied in each term.

Refer to the examples below to view the impact of this repeated course work regulation:

Example with ECED 541			
Term	Eligible for funding?	Reason	Grade
Fall 2010	Yes	First attempt	W
Spring 2011	Yes	Not passed before	F
Summer 2011	Yes	Not passed before	D
Fall 2011	Yes	First repeat	D+
Spring 2012	No	Second repeat	C

Example with ENGL 101			
Term	Eligible for funding?	Reason	Grade
Summer 2010	Yes	First attempt	F
Fall 2010	Yes	Not passed before	W
Spring 2011	Yes	Not passed before	D
Fall 2011	Yes	First repeat	C-

Example with MGMT 424			
Term	Eligible for funding?	Reason	Grade
Fall 2010	Yes	First attempt	C-
Spring 2011	Yes	First repeat	F
Fall 2011	No	Second repeat	D-
Spring 2012	No	Third repeat	C+

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 website at www.bridgew.edu.

GRADUATE ASSISTANTSHIPS

A limited number of graduate assistantships are offered by the College 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 this 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 website at www.bridgew.edu.

THE STUDENT VETERAN AFFAIRS AND MILITARY SERVICES OFFICE

Students who are eligible for state, federal or service educational benefits meet with institutional representatives and are provided access to opportunities through individual informational counseling sessions. We acknowledge the diversity of our veterans and profoundly value the strength and unique character this diversity has contributed to our nation. The Student Veteran Affairs and Military Services Office is

improvement-oriented and both internal and external customer-centric. It is very important that the office contribute to the overall BSU strategic mission of the university serving students in the most equitable, efficient and humane way possible. Dignity and an acceptable quality of life are the products we seek to deliver to all veterans and military members no matter what their circumstance. Bridgewater State University staff is dedicated to promote the use of VA programs, benefits and services for all veteran and military students. The office serves to disseminate information and acts as a resource center for the exchange of information to improve services for veterans attending BSU.

U.S. 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 the Department of Aerospace Studies, Boston University, 118 Bay State Road Boston, MA 02215 at 617.353.6316 or 4705.

Classes are held at Boston University. You can also visit the detachment website at www.bu.edu/af-rotc.

U.S. ARMY RESERVE OFFICER TRAINING CORPS (ROTC)

Army ROTC is an elective curriculum BSU students take along with their required university classes. It gives students the tools, training and experiences that will help them succeed in any competitive environment. Along with great leadership training, Army ROTC can assist with paying for college tuition. Because Army ROTC is an elective, students can participate their freshman and sophomore years without any obligation to join the Army. They will have a normal college student experience like everyone else on campus, but upon graduation, each student will be commissioned as an Officer in the Army. At that point, they will have a wide range of interest areas they can specialize in called branches.

Interested students should contact: Major Josh Goodrich, Recruiting Operations Officer, 128 Baystate Road, Boston, MA 02215; Tel: 617.353.4025; or email joshgood@bu.edu.