



faith baptist bible college
and theological seminary

2026 – 2027

FINANCIAL AID HANDBOOK

Striving to make education affordable is why the Faith's Financial Aid Department exists. This handbook is designed to help you understand the types of financial aid available to you, and how to get the most financial help possible during your years at Faith.

FAITH BAPTIST BIBLE COLLEGE & THEOLOGICAL SEMINARY

1900 NW 4TH ST.

ANKENY, IA 50023

(515) 964-0601

If you have specific questions about your financial aid, write to the Financial Aid Office, Faith Baptist Bible College and Theological Seminary, 1900 NW Fourth St, Ankeny, IA 50023, email us at finaid@faith.edu, call toll-free 1-888-FAITH-4-U; locally and from outside the United States, call 1-515-964-0601 or visit the website at faith.edu.

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COSTS AND PAYMENTS

2026-2027 COST OF ATTENDANCE

College				Seminary		
	Semester	Year			Semester	Year
Tuition & Fees	\$11,335	\$22,290		Tuition & Fees	\$3,945	\$7,890
Housing & Food	\$4,745	\$9,490		Housing & Food	\$6,694	\$13,388
Books/Supplies	\$620	\$1,240		Books/Supplies	\$620	\$1,240
Transportation	\$880	\$1,760		Transportation	\$880	\$2,200
Misc. Expenses	\$1,379	\$2,758		Misc. Expenses	\$1,379	\$2,758
TOTAL	\$18,959	\$37,538		TOTAL	\$13,518	\$27,476

	MASTER of EDUCATION		
		Year	
	Tuition & Fees	\$7,740	
	Housing & Food	\$13,388	
	Books/Supplies	\$1,240	
	Transportation	\$0	
	Misc. Expenses	\$2,758	
	TOTAL	\$25,126	

Costs are based on full-time enrollment (Undergraduate at 12-18 hours; Seminary at 9 hours; M.Ed. 15 credit hours). To determine the amount one would owe: Direct charges – (minus) Financial Aid = Amount Due.

PART-TIME STUDENTS

Part-time students are charged on a per-credit basis. Module and summer credits are charged at different rates. A breakdown of all credit charges can be found at faith.edu under 'Admissions & Aid'/'Finances & Aid'.

SUMMER COST OF ATTENDANCE (BASED ON 6 CREDIT HOURS)

College		
Tuition	\$550	Per credit hour
Tech fee	\$15	Per credit hour
Housing & Food	\$283	Per week
Books/Supplies	\$40	Per credit hour
Transportation	\$55	Per week
Misc. Expenses	\$86	Per week

RECEIVING FINANCIAL AID

All scholarships, grants, and loans awarded by Faith's Financial Aid Office and accepted by you will be credited directly to your account.

One-half of your academic year award is credited to your account at the beginning of each semester. Outside scholarships/loans are not credited until the funds are received from the donor/lender.

DISBURSEMENT PROCESS

All scholarships, grants gift aid and loans awarded to you will not be disbursed to your account until after the add/drop date of the term. Direct loans have a 30-day waiting period for first-time students. Any student needing to use their federal aid to purchase their books from Faith's bookstore may receive a book voucher from Student Accounts, which will then be applied to your semester bill. Federal and State Aid will not be disbursed to students enrolled in late start/compressed coursework modules until the later class sections have begun and attendance has been verified.

WHAT HAPPENS IF I AM ENTITLED TO A REFUND TO HELP COVER SOME OF MY LIVING COSTS?

All Institutional scholarships, gifts, and tuition-specific grants received must be applied to the students' charges and cannot be refunded to the student. If, however, your student account has other funds more than you owe Faith, you may receive a refund check for the amount of your credit balance.

PAYMENT OPTIONS

The amount you owe Faith may be paid in full each semester or in monthly installments through a payment plan set up with Student Accounts. Your final payment must be completed, or arrangements made before the end of the semester.

Payments are due each semester after the add/drop period for the total costs of the semester, including tuition, fees, and housing and food, unless you have selected a payment plan.

Payments can be made by either cash, check, or credit card. A monthly payment plan allows students to divide their tuition bills into smaller monthly payments. There is a fee for using an automatic payment plan, or credit card.

New undergraduate students and students re-enrolling must pay a deposit of \$380. The deposit will be deducted from your total semester bill. Financial aid may not be used to pay the deposit. The deposit is non-refundable.

All students must submit a down payment (or first payment) by August 1 for the fall semester. For new students the down payment is \$2,000; for returning students the down payment is \$1,500. Financial aid may not be used to pay the down payment.

If you want an application for Faith's payment plan or have difficulty making payments, please contact the Office of Student Accounts at 515-964-0601, ext. 217. The Chief Financial Officer may use information from your Free Application for Federal Student Aid (FAFSA) in discussing individual payment for past-due accounts.

IMPORTANT BILLING NOTES

1. Outside scholarships (i.e., Foundations, Organizations, etc. not a part of Faith) are credited to a student's account AFTER the money is received by FBBC&TS.
2. For Direct and PLUS loans, estimated fees may be calculated by multiplying the requested loan amount by 1.057% (Direct) & 4.228% (PLUS) - fees based on FY26 sequester fees.
3. Loan funds are credited to student accounts 30 days after the start of the term (for first-time students), and after disbursements have been accepted by COD for Direct and PLUS loans. Private loan funds will be disbursed after those funds are certified and received by Faith.
4. Once your loan is disbursed to you, you have up to 14 days of the disbursement to cancel or reduce the amount of loan. Please contact the Financial Aid Office for assistance.

FINANCIAL AID AWARDS

WHAT TYPES OF FINANCIAL AID MIGHT I RECEIVE?

Faith Baptist Bible College & Theological Seminary is dedicated to providing financial aid to students in a way that, based upon available school resources, ensures equal access to Faith for all individuals seeking admission.

A typical freshman financial aid package might look like this:

*Average scholarships and/or grants.....	\$15,000
Reservation Deposit.....	380
Student Down Payment.....	2,000
Federal Direct Loans.....	5,500
Payment Plan.....	TBD
Total.....	\$22,280

*May include Institutional Aid, Federal Pell Grant, Iowa Tuition Grant, other state monies, or other outside scholarships

The Financial Aid Office believes it is of primary importance that you know the various types of aid offered. "Financial aid" means aid provided to students from a variety of federal, state, private and school sources. With the exception of federal and state funds, your financial aid is applicable only at Faith Baptist Bible College & Theological Seminary; you cannot take it with you if you decide to transfer to another institution.

If your financial need or full cost of attendance is covered, you may not be eligible for additional aid, including private loans, without reducing other previously awarded aid.

FINANCIAL AID PACKAGE NOTIFICATION

Faith Baptist Bible College & Theological Seminary's financial aid award packet is your official notification of the financial aid monies offered through Faith's Financial Aid Office.

The award packet, or aid offer, while not a commitment of funds, is an initial indication of funds from federal, state, or institutional sources; or any aid awarded by any individuals or agencies other than Faith's Financial Aid Office. Faith scholarships listed in the financial aid award section of your notice will include scholarships for which you have received official notification from the school.

You may accept or decline any of the financial aid offers without affecting any other part of the awarded financial aid package; however, awards that you decline will not be replaced with other aid sources.

Your financial aid award packet is designed to give you a complete summary of your financial aid. Scholarships and grants listed on your award notice may be contingent on your enrollment intensity, the maintenance of a specific grade point or other academic or performance benchmarks. Please be aware that your awards may be revised if you do not achieve specific scholarship or grant criteria.

If you have questions about the amount of aid to which you are entitled, please contact the Financial Aid Office for a review of your awards. You should retain your awards notice for your records and to use as a reference whenever you have questions about your financial aid package.

WHAT IF I RECEIVE OTHER AID NOT INCLUDED IN MY AWARD LETTER?

If you receive outside scholarships, grants, or loans that were not included in your official award notice, or if you receive a larger amount than anticipated on your award notice, your previously awarded financial aid will be reviewed by the Financial Aid Office. If necessary, adjustments will be made to assure your financial aid awards are within federal and state regulations.

You should notify the Financial Aid Office upon receipt of outside sources of financial aid. If you do not receive the financial aid expected from an outside source or you receive a different amount, contact the Financial Aid Office for a review of your previously awarded financial aid package.

COMBINED COLLEGE (UNDERGRADUATE) AND SEMINARY (GRADUATE) COURSE LOADS

FAST TRACK

For the purposes of understanding your financial aid and how it effects your program of study, combining college & seminary courses may play a role in your financial aid. Any courses required to complete your undergraduate work, will be considered undergraduate classes for calculating your credit load, and for billing purposes, and will be charged as undergraduate courses. Other

courses you may be taking that are specific only to your seminary degree, will be calculated as seminary work, and charged the seminary rates.

This adjustment in calculation will affect your enrollment status for federal, state and some Institutional aid you may be receiving. Federal Pell Grant, subsidized loans and state aid can only be applied to undergraduate work. Only unsubsidized loans can be applied to seminary work. However, endowment funding will consider your total amount of credits per semester (college & seminary combined). In order to receive the endowment funding, a student must be full-time (12 cr. undergraduate, or 9 credits seminary, or a combination of the two). An example would be a student with 9 credits of undergraduate work and 3 credits of seminary work. The student has a total of 12 credits (full-time for endowment funding), but only a 3/4 time student for undergraduate work, therefore effecting the amount of Pell Grant, loans, state aid and institutional (program) scholarship he can receive.

Students are encouraged to speak with the Financial Aid Office to discuss details specific to their situation.

NEED-BASED GRANTS

INSTITUTIONAL GRANTS

Your eligibility for institutional grants is based on calculated financial need and in some cases academic performance. Academic performance is determined by the cumulative grade point average of all previous college work completed. Students registered for 12 or more credit hours per semester are given priority consideration for institutional grants. All institutional grants are awarded on a funds-available basis. Students who choose to live off campus should be aware that such a decision will reduce institutional grant eligibility.

Since online classes are at a reduced rate, students taking their classes online do not receive any institutional financial aid. Residential students are allowed to take one online class per semester, which will not affect the institutional aid amount received.

FEDERAL PELL GRANT

The Federal Pell Grant program is designed to provide financial aid to eligible undergraduates.

Application is made by filing a Free Application for Federal Student Aid (FAFSA). The FAFSA is available at [StudentAid.gov](https://studentaid.gov) beginning October 1.

The Federal Pell Grant program provides grants to full- and part-time students and may be used at any eligible college or university you attend as an undergraduate until you receive your first baccalaureate degree or exhaust your lifetime eligibility. The award amount may vary according to the number of hours for which you are enrolled. You must be enrolled for 12 credit hours or more per term to receive a full award. For the 2026–2027 academic year, Federal Pell Grant maximum amount is \$7,395, and the minimum amount is \$740.

IOWA TUITION GRANT (ITG)

This grant is available to qualified, undergraduate Iowa residents who are enrolled at least one-quarter time (three credit hours) at a private institution in Iowa. A student may receive ITG for

no more than eight full-time semesters. The ITG is based on financial need, and the federal processors must receive the FAFSA by July 1 for a student to be considered for this award. Grants may not exceed the difference between the eligible college/university tuition and mandatory fees (per semester credit hour) and the average tuition and fees (per semester credit hour) at the three public Regent universities. Application can be made by listing Faith Baptist Bible College & Theological Seminary (School code: 007121) on the FAFSA. For the 2026–2027 academic year, the maximum full-time ITG award is \$7,500. The current maximum SAI for receiving ITG is 16,000. You must be enrolled for at least 12 credit hours per semester to receive the full award. An ITG will not be finalized until it is confirmed that you meet Iowa residency requirements.

OTHER IOWA GRANTS

The Iowa College Aid administers other scholarships as well. For a full description of the other scholarships available, please visit <https://educate.iowa.gov/>

STUDENT LOANS

FEDERAL DIRECT LOAN

The Federal Direct Loan program is administered by the federal government. You may be eligible to borrow per year up to \$5,500 as a first-year student (less than 27 credits), \$6,500 as a sophomore (27 to 58 credits), and \$7,500 as a junior or senior (59 credits or more). Graduate and professional school students may borrow up to \$20,500 per year. Independent undergraduate and graduate students may have expanded borrowing capabilities based on cost of attendance and other financial aid received. For information regarding the lifetime aggregate borrowing limits for these loans, contact Faith's Financial Aid Office or go to StudentAid.gov.

The Federal Direct Loan Program includes both subsidized (need-based) and unsubsidized (not based on financial need) loans. You may have either loan type or a combination on your award notice. Subsidized loans are unavailable to graduate level students.

During the time you are enrolled on at least a half-time basis (6 credit hours), the federal government will pay the interest on your Subsidized Federal Direct Loan(s). Payments begin after the six-month grace period. Unsubsidized Federal Direct Loan interest will begin to accrue when disbursed. You have the option of paying the interest while you are a student or adding the interest to the principal of your loan.

To qualify for a Federal Direct Loan, a student must file a FAFSA, be admitted to a degree program, be enrolled as at least a half-time student (six credit hours per term in a degree program for undergraduates; five credit hours for graduate students), receive an award notice listing the loan, submit a loan request form to the Financial Aid Office, complete the loan Entrance Counseling, and have a current Master Promissory Note (MPN) on file. Direct loans have an origination fee. Fees for a Direct loan is 1.057%, and 4.288% for a PLUS loan. Interest rates for the 26-27 school year are 6.52% for Direct subsidized and unsubsidized loans; and 9.07% for Direct PLUS loans.

If you are borrowing a Federal Direct Loan for the first time, you must complete the loan entrance counseling prior to the release of funds. You may complete your entrance counseling on the web

at [StudentAid.gov](https://studentaid.gov). An exit interview is required before you leave the school. When you graduate or cease half-time enrollment, contact the Financial Aid Office to obtain the exit interview information. Contact your lender/servicer as well to coordinate your deferment or repayment options.

GRADE LEVEL AND LOAN GRADE LEVEL PROGRESSION:

The school has defined grade level progressions as noted below. Financial aid will use this progression for determining the maximum borrowing levels for student loans.

Undergraduate (credits earned):

- 0-26 Freshman – maximum \$5,500
- 27-58 Sophomore – maximum \$6,500
- 59-89 Junior – maximum \$7,500
- 90 and above Senior – maximum \$7,500

Independent students may receive an additional \$4,000 in unsubsidized loans

Graduate (credits earned):

- 0-18 Graduate 1
- 19-36 Graduate 2
- 36 and above Graduate 3

Graduate and Professional students have a limit of \$20,500 in unsubsidized loans per year

To be considered full-time and to receive the full amount of loan for the academic year, undergraduate students must take at least 24 credits (Graduate - 18 credits). Effective July 1, 2026, direct loans will be reduced per term to match the amount of credit hours a student is taking.

FEDERAL PARENT (PLUS) LOAN FOR UNDERGRADUATE STUDENTS

The PLUS loan is available to parents of dependent undergraduate students. Effective July 1, 2026, parents may borrow up to \$20,000 per child/per year, with an aggregate cap of \$65,000.

Repayment may begin within 30 to 60 days of disbursement, or certain deferments may be available. Check [StudentAid.gov](https://studentaid.gov) for deferment options and borrowing limitations. In order to apply for the Federal PLUS Loan, you must complete the PLUS Master Promissory Note (MPN) at [StudentAid.gov](https://studentaid.gov), and complete and return the PLUS Loan Request Form to the Financial Aid Office.

The Iowa Department of Education has determined that the supplemental loan program (SLP) offered by the state of Iowa offers an annual percentage rate (APR) that is lower than the estimated APR of the Federal Direct PLUS Loan (PLUS Loan). The SLP includes the College Family Loan (CFL) and the Partnership Loan (PL), administered by ISL Education Lending. Visit <https://educate.iowa.gov/higher-ed/financial-aid/student-loans/college-family-loan-or-parent-partnership-loan> for more information. A side-by-side comparison of the CFL and the PLUS Loan is also available. Students and families should utilize federal student loan programs before considering other loan options like the PLUS Loan, CFL or PL.

OTHER LOANS

If you wish to borrow from private education lenders loan(s), please complete the necessary application from the private lender. FBBC&TS does not have a preferred lender list. We do not endorse any lenders, and a borrower may choose any lender that will make a loan to the borrower for attendance at Faith Baptist Bible College & Theological Seminary.

INSTITUTIONAL SCHOLARSHIPS AND GRANTS

The scholarships listed on your package summary must be applied (unless otherwise specified) to the student's direct costs at the school. Direct costs are defined as tuition, fees, and living expenses (housing and food) charges.

Faith offers a limited number of endowed scholarships to students who meet certain criteria. You may be considered for a scholarship after you have completed the appropriate application requirements. You should also complete a FAFSA as some scholarships are based upon academic program, academic ability and calculated financial need. Recipients are chosen by the scholarship committee. These funds can only be applied to your direct costs, as well.

OUTSIDE SCHOLARSHIPS

Many firms and agencies extend educational benefits to their employees. Contact the personnel office of your parent's places of employment to find out if the employer(s) will help finance your education. Also, contact businesses and organizations within your community for possible scholarship funds.

Outside awards are used in meeting financial need. If your outside awards combined with need-based aid exceed need or cost of attendance, a revision of your financial aid package will be necessary. Many different scholarship search tools are available online.

SATISFACTORY ACADEMIC PROGRESS STANDARDS AND DURATION OF ELIGIBILITY FOR RECEIVING FINANCIAL AID

The Higher Education Act of 1965, as amended, requires students to maintain satisfactory progress toward their degree in order to receive financial aid. At Faith, these standards apply to all students receiving any type of financial aid.

The Faith Baptist Bible College & Theological Seminary Satisfactory Academic Progress (SAP) Standards for Financial Aid apply to all students seeking to establish or maintain financial aid eligibility. These standards apply to a student's entire degree program including terms for which financial aid was not applied for or disbursed.

These standards contain both a quantitative (pace) component and a qualitative (cumulative GPA) component. These are the minimum standards required in order to maintain financial aid eligibility. Specific aid programs, college or department standards may require MORE THAN these minimum standards for good academic standing and continued approval for enrollment.

The academic progress of financial aid recipients will be monitored at the end of each payment period. Students who have a change in their SAP eligibility will be notified by letter and/or email.

Students should contact the Financial Aid Office with questions regarding the intent and interpretation of these standards.

QUANTITATIVE COMPONENT (PACE)

Students must be earning two-thirds, or 67%, of their attempted credit hours cumulatively in order to remain on pace and achieve satisfactory academic progress (SAP). This pace is calculated by dividing the cumulative total number of credit hours completed to the total number of credit hours attempted. All credit hours attempted (withdrawals, repeats, incompletes, passed, failed, etc.) are included when calculating the pace of completion.

For undergraduate programs, the student has a maximum timeframe of 150% of the published program length in which to earn their degree. For graduate programs, Faith provides a greater flexibility to complete the program, but the student must still be progressing toward the completion of their program.

QUALITATIVE COMPONENT (GRADE POINT AVERAGE)

A grade point average (GPA) measures the quality of a student's academic work. Students must have a 2.0 cumulative GPA in their degree or certificate program to continue to receive financial aid. Some degree programs require a higher cumulative GPA for graduation.

CONSEQUENCES OF NOT MEETING SAP STANDARDS

A student who fails to meet either (or both) of a quantitative or qualitative standard is considered not to be meeting satisfactory progress (SAP) and are in danger of losing their financial aid.

GRADUATED STANDARD

Faith has implemented the use of a graduated quantitative and qualitative standard for new students. This will allow time to adjust to more rigorous postsecondary academic work. All students must have their academic standing at or above the minimum pace or GPA consistent with the graduation requirements by the end of the students second year of study. The chart below shows the pace and standard to be used.

Number of Credits Attempted	Pace		Term	Minimum GPA
0 – 15	60%		1	1.5
16 – 30	65%		2	1.8
31 or more	70%		3 and subsequent	2.0

Undergraduate students who drop below these minimum standards, and do not qualify for the graduated plan, will be placed on financial aid warning. MA and MAR degree seeking students do not receive any warning semester and will be placed directly on financial aid suspension.

FINANCIAL AID WARNING

Unless it is mathematically impossible to achieve, students are placed on financial aid warning at the conclusion of the semester in which they failed to complete two-thirds (67%) of the cumulative credits, or their cumulative GPA drops below a 2.0. During the next semester, the student retains their financial aid, but will need to achieve the pace or GPA described above (qualitative or quantitative). Unless an exception is granted/approved, students will receive only one warning semester for the duration of their education at Faith. In other words, if they become ineligible again later in their program, they will not receive any additional warning, and their financial aid status would move directly to suspension.

Students placed on financial aid warning will be notified by letter and/or email and will have their credit load evaluated and possibly limited for that semester in order to concentrate on fewer classes with a better outcome.

FINANCIAL AID SUSPENSION

Students are placed on financial aid suspension after they have received a warning semester and have failed to reach the minimum standard. Students may also be placed on financial aid suspension if they carry an 'Incomplete' grade status for a course they took a year or more ago.

Suspension means that a student has lost eligibility to receive any financial aid. Students will be notified by letter and/or email of their financial aid status at the end of each payment period.

Students placed on financial aid suspension and have lost eligibility may have their financial aid reinstated if they satisfy the following requirements:

1. Paying for all charges on the students' account until eligibility is achieved;
2. Meet all Satisfactory Academic Progress requirements (as defined previously); or
3. Successfully appeal the financial aid suspension.

SAP APPEAL PROCESS

Anytime a student is still not meeting the SAP standards after a financial aid warning semester, the student must submit an appeal to continue to receive financial aid either under a financial aid probation status or under an academic plan.

Extenuating/unforeseen circumstances that result in a student's failure to achieve the minimum credit hours and/or GPA requirements may include situations such as hospitalization, or a medical condition of the student or family member, unexpected death in the family, work issues beyond the students' control, interpersonal problems with friends or roommates, difficulty balancing school and work, athletic, family responsibilities, or financial difficulties, will be evaluated by the Financial Aid Committee.

Submitting an appeal does not guarantee an approval. The deadline for submitting an appeal and all necessary documentation is the last day of the add/drop period for the term being appealed. There is no limit on how often a student may appeal. For questions regarding this policy or to submit written appeals, please contact:

Financial Aid Office – Jordan Hall – Bldg #1
Email: finaid@faith.edu
Phone: 515-964-0601 ext. 206

After your appeal has been reviewed by the Financial Aid Committee, you will receive email notification of the outcome within 30 days. If the appeal is granted, you will be able to receive financial aid in a probation status for one semester or be placed on an academic plan. The SAP Appeal Form is included at the end of this document.

FINANCIAL AID PROBATION

If a student's appeal is approved, and it is possible to meet the SAP standards within one semester, the student is placed on financial aid probation. The student must successfully complete each credit attempted for that semester and raise their cumulative GPA to a 2.0 or higher.

ACADEMIC COMPLETION PLAN

If the student will require more than one semester to become compliant with SAP standards, a long-range academic completion plan must be developed following the submission of an appeal. An academic plan cannot exceed three additional semesters of enrollment. If the appeal is approved, the student must meet the following requirements:

1. Follow the Academic Completion Plan completely
2. Limit credit load determined by the students' Advisor and Registrar's approval
3. Earn a semester GPA of at least 2.2 (or higher per academic plan)
4. Successfully complete each credit attempted for that semester. (Any "F", "W", "WP", "WF", "I" is a violation of the Academic Completion Plan and may make the student ineligible for future financial aid.)

The student will be evaluated after each payment period. If the student is following the plan, the student will continue on the plan and continue to receive his financial aid. Failure to meet requirements will result in the loss of financial aid eligibility until the minimum satisfactory academic progress standards have been achieved, or the student submits a new appeal.

OTHER INFORMATION

INCOMPLETE GRADES: Courses with a grade of Incomplete must be completed in the following semester. The Incomplete is not factored into academic progress until the grade is assigned by the faculty member. Incomplete courses that remain after one semester will result in financial aid suspension until they are resolved.

GRADE CHANGES: Changes made in a student's grade after the SAP evaluation is performed will be evaluated at the next SAP evaluation period, which is at the end of the next payment period, or the student notifies the financial aid office of the change.

TRANSFER CREDITS: Upon admission, transfer students are assumed to be maintaining satisfactory academic progress. Transfer credits are not used in calculating GPA's but will be included in the count of both attempted and completed credit hours.

CREDIT BY EXAMINATION: Credits earned by examination (AP or CLEP exams) may be used to satisfy cumulative credit requirements.

NON-CREDIT/AUDITED COURSEWORK: Non-credit coursework, audits and withdrawals are not counted in the minimum credit requirement.

REPEATED COURSEWORK: Repeated coursework, whether due to failure, program requirements, or to obtain a better grade may only receive financial aid one time. The repeated coursework grade will replace the failure or lower grade in the cumulative GPA. However, the attempted credits will be counted for both times the course was taken.

EVALUATION PROCESS: The Financial Aid Office evaluates the progress of each student according to these standards at the end of each payment period.

WITHDRAWING: THE IMPACT ON FINANCIAL AID

TUITION ADJUSTMENTS BASED ON ENROLLMENT CHANGES (OTHER THAN COMPLETE WITHDRAWALS)

A reduction of credit hour enrollment during the drop-add period of the semester may occur without tuition penalty. After the drop/add period, a change from full-time to part-time status or a reduction in credit-hour enrollment, other than a complete withdrawal, will not change tuition charges. For example, a student enrolled for 12 credit hours will receive no tuition adjustment if he or she drops below 12 credit hours after the drop/add period. Tuition adjustments for increased enrollment continue throughout the term.

TUITION ADJUSTMENTS FOR COMPLETE WITHDRAWALS

Students withdrawing from Faith Baptist Bible College & Theological Seminary should do so by initiating their intent to withdraw through the Student Life Department or the Seminary Dean. A portion of the tuition charges may be credited to the student's account if the withdrawal occurs before 60% of the enrollment period (semester) has been completed. After 60% of the enrollment period, no adjustment to tuition is made.

The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the enrollment period. Calendar days are used; breaks of five or more days are excluded from both the numerator and denominator. Scheduled breaks are measured from the first day of the break to the next day that classes are held. If a break begins on Wednesday and no classes are held the following weekend (classes resume on Monday), the five day break would be excluded from the calculation.

The example enrollment period contains 110 days.

1. Withdrawal on Day 1 = $1/110 = 0.9\%$
2. Withdrawal on Day 25 = $25/110 = 22.7\%$
3. Withdrawal on Day 66 = $66/110 = 60 = 100\%$

REFUNDS

Refunds based on total withdrawals will be calculated and processed once all adjustments, tuition, housing and food, fees, and/or financial aid have been made.

FINANCIAL AID ADJUSTMENTS

CHANGES IN ENROLLMENT

Financial aid may be adjusted during the first two weeks of enrollment based upon changes in enrollment and changes in tuition and fees. A student taking 11 credits or less is considered a part-time student. Institutional, Federal and State Aid will be prorated according to the student's enrollment intensity.

Institutional aid is subject to reduction or in some cases removal. Students enrolled in less than six credits (or four credits – graduate) are no longer eligible to receive Federal Direct and/or PLUS loans.

MOVING OFF-CAMPUS

Students who choose to live off-campus will also have a reduction in their Institutional Aid.

There are exceptions to this general policy and a student will want to be aware of any eligibility criteria related to an institutional award or scholarship they receive. Exceptions must be approved through the Financial Aid Office. Please contact the Financial Aid Office before making any changes to your enrollment or living status.

FINANCIAL AID ADJUSTMENTS FOR WITHDRAWALS

Students wishing to withdraw from all of their classes must first contact the Student Life Office. The Student Life Office is responsible to review each of the student's enrolled classes for the last date of attendance at an "academically related activity" to determine the student's official date of withdrawal. The Financial Aid Office will also confirm this last date of attendance by verifying the student's attendance records for each class.

The Financial Aid Office is responsible to run a query in the student information system in order to identify those students who have withdrawn during the payment period. The Financial Aid Office is responsible to submit official withdrawals to the National Student Loan Data System. This reporting typically occurs within the first 15 days of each month, or within 30 days of the determination of withdrawal. Unofficial withdrawals are identified by running the query after final grades for the payment period are processed.

During the first 60% of the enrollment period, financial aid from federal, state and school programs is earned based on the number of days the student remains enrolled. Upon withdrawal, financial aid from private scholarship programs is returned to those programs per their individual

regulations. Private loans and payments made by students and parents are not subject to the earned aid percentage. These funds are used to pay the remaining balance after adjustments to federal, state, school aid, and school charges have been completed. Any credit balance remaining is returned to the student/parent.

Upon notification of withdrawal, the Financial Aid Office will determine how much aid the student has earned, and how much aid must be returned. The total amount of unearned Title IV funds (federal aid) must be returned. These funds must be returned as soon as possible but no later than 45 days after the determination of withdrawal. Unearned Title IV aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned under the federal formula.

Students may need to repay financial aid that they did not earn. Unearned state and school program funds are to be returned to their specific program. The student is then notified in writing of the returned aid and the student's remaining debt.

The student will be notified in writing all accepted Title IV aid (loan funds or Pell Grant) that the student has earned but has not yet been disbursed to cover any outstanding balances on the student's account. This is called a post-withdrawal disbursement (PWD). Grant funds will be disbursed within 45 days. Loans will be offered to the student within 30 days, allowing the student at least 14 days to respond to accept or decline the funds. A "no response" will be considered declined.

FBBC & TS or the student is required to return unearned financial aid in a particular order when a student officially or unofficially withdraws:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal PLUS Loan (for parents)
4. Federal Pell Grant
5. Other federal, state, institutional, or private sources of aid
6. Student/Parent

A student who remains enrolled beyond the 60% point earns all aid for the period. The 60% point must be met, without rounding off to the nearest percent, to earn 100% of aid for the period.

It is important to understand that Title IV, HEA funds may not cover all unpaid institutional charges due to the institution upon the student's withdrawal. School costs play no role in determining the amount of Title IV funds to which a withdrawn student is entitled. Students will be responsible for payments of costs not covered by the amount of aid earned. Student/parent payments toward original charges may not be refunded in the same proportion as the revised aid.

A student on the school's meal plan will be refunded at 80% of the weekly prorated amount. There is no refund for housing charges after the first day of classes unless an exception is granted by the administration.

Any credit balances on the student's account will be disbursed back to the student as soon as possible but no later than 14 days after the withdrawal determination and calculation of earned funds has been determined.

This policy is subject to federal regulations, specifically, the Higher Education Amendments of 1998, Public Law 105-244. Please contact the Financial Aid Office to discuss individual circumstances.

EXAMPLE OF A REFUND

For withdrawals anytime during the first 60% of the semester

Summary of Sam's Semester Charges

Tuition	\$8,995
Housing	\$4,789
Food	\$1,981
Fees	\$375
TOTAL	\$16,140

Summary of Sam's Financial Aid

Faith Scholarship	\$3,500
Federal Pell Grant	\$3,423
IA Tuition Grant	\$3,750
Federal Direct Loan	\$2,750
TOTAL	\$13,423

TOTAL (minus Financial Aid)	\$2,717
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- ♦ Sam paid the school \$1,500 on August 1st and has an outstanding balance of \$1,217.
- ♦ Sam withdrew from school on the 40th day.
- ♦ There are a total of 110 days in the semester. The remaining portion of the semester is 70 days (61.9%) or 12 weeks.

Refund Calculation			
Tuition Charges	\$8,995	Weekly Food Rate	\$110.06
Remaining Portion	X61.9%	Remaining	x12
Tuition Refund	\$5,568		\$1,321
		Refund Rate	x80%
		Food Refund	\$1,057
Subtotal Refund	\$4,511		
Less Charges owed	\$2,717		
Refund Amount	\$1,794		

Order of Refund Distribution			
Federal Direct Loan	\$2,750		
Federal Pell Grant	\$3,423		
Total Federal Aid	\$6,173	Amount Returned to Loan	\$2,750
% to be Returned	x61.9%	Amount Returned to Pell Grant	\$1,071
Total Federal Aid to be Returned*	\$3,821		\$3,821

*The order of aid to be returned dictates that the aid first be applied to loans then grants.

IA Tuition Grant	\$3,750
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% to be Returned	x61.9%		
Total State Aid to be returned	\$2,321	Amount returned to State	\$2,321
Institutional Aid	\$3,500		
% to be returned	x61.9%		
Total Institutional Aid to be Returned	\$2,167	Amount returned to school	\$2,167
		Total Aid to be returned	\$8,309
Refund Amount (above)	\$1,794		
Less Return of all Aid	-\$8,309		
Amount refunded/(owed) by Sam	-\$6,515		

DISMISSAL

If a student is dismissed from FBBC&TS, no tuition, housing, food or fees will be refunded. If the student received federal Title IV financial aid and is dismissed prior to completing 60% of the semester, the federal and state aid programs will be refunded in accordance with federal policies.

YOUR RIGHTS AND RESPONSIBILITIES

DO I NEED TO DO ANYTHING SPECIAL TO RECEIVE AND KEEP MY FINANCIAL AID PACKAGE?

You have rights as a financial aid recipient:

1. Information given to Faith's Financial Aid Office is treated confidentially.
2. You may have your financial need reviewed if your circumstances change. Contact the Financial Aid Office if you feel your calculated financial need should be reviewed.

You have several responsibilities as a financial aid recipient:

1. Be sure to read your entire Financial Aid Packet
2. If you owe money from a prior over-award of federal funds at any institution, you need to make arrangements for repayment of the over-award. You are not eligible for financial aid if you owe a refund on federal funds.
3. You must be in good standing and be making satisfactory academic progress as outlined in this handbook.
4. You must report any additional financial aid (scholarships, grants, or loans) that you receive that are not listed on your current awards notice from Faith Baptist Bible College & Theological Seminary.

5. You must meet other conditions listed in your awards notice and contained elsewhere in this handbook.
6. You will need to submit information requested by financial aid processors, Faith, or any other institution or program to which you are applying for aid to clarify your eligibility for aid.
7. If you are selected for verification or financial aid review, you and your parent(s) may be required to submit additional documents. These may include federal tax returns and federal financial aid verification worksheets. Failure to submit requested information could result in the loss of available funds.
8. You must repay all loans according to your established repayment schedule. You are not eligible for financial aid if you are in default on a Federal Perkins Loan, Health Professions Loan, Federal Direct Loan, or Federal PLUS received at any institution.
9. To receive funds under any of these federal programs, you must sign a statement that all funds received through these programs will be used solely for educational or education related purposes.

ADDITIONAL FINANCIAL AID INFORMATION

SPECIAL CIRCUMSTANCES

Financial aid regulations authorize financial aid staff to use “professional judgement” on a case-by-case basis, if supported by the proper documentation.

When data that is required to be reported on the FAFSA does not accurately portray a family’s current financial situation, students can submit a special circumstances request including proper documentation. Common examples that might warrant this request include unusual medical expenses not covered by insurance, death, separation/divorce, loss of benefits or support, loss of employment, reduction in income, or additional family members enrolled in college. This is not an exhaustive list. The special circumstances request form is located at the end of this handbook or can be requested from the Financial Aid Office.

UNUSUAL CIRCUMSTANCES/DEPENDENCY OVERRIDE

A student is considered a dependent student and requires parental information on the FAFSA until he is 24 years old, married, or a veteran. When a student is unable to contact a parent contributor, or when contact with parents pose a risk to a student, a dependency override may be warranted. Other situations could include when a student is a victim of human trafficking, legally granted refugee or asylum status, parental abandonment or estrangement, or incarceration. It does not include situations when a parent refuses to complete the FAFSA, contribute to the student’s education, parents not claiming the student as dependent for income tax purposes, or that the student is totally self-sufficient. If the student indicates unusual circumstances on his FAFSA, the financial aid office will contact the student to request official

supporting documentation and will strive to make a determination as quickly as possible, but no later than 60 days after the student enrolls.

SPECIAL PROGRAMS

VETERANS' BENEFITS

The Veterans Administration administers programs for veterans and service persons, or the spouse of a member if the member has a dependent child, seeking aid for education or training. If you are a veteran or a dependent of a veteran and plan to receive educational benefits, as determined by the Department of Veterans Affairs, contact Faith Baptist Bible College & Theological Seminary's Financial Aid Office at 515-964-0601, ext. 206, well in advance of your enrollment to request certification.

To qualify for this provision of VA Benefits, a student is required to provide a Certificate of Eligibility (COE) to the Financial Aid Office upon application and or the beginning of the financial aid planning session.

In compliance with the January 5, 2021, Public Law (P.L.) 116-315 Isakson and Roe Veterans Health Care and Benefits Improvement Act of 2020, Section 1010 – Verification of Enrollment to receive Post 9/11 Educational Assistance benefits, the Institution will create a dual certification process when certifying beneficiaries using the Post 9/11 GI Bill® (Chapter 33). The initial enrollment certification must be after the beneficiary enrolls and up to 180 days before the start of the term. The second certification will take place after the add/drop period of the term, but no later than 30 days after the term begins.

Along with the certification, the student (for Chapter 33 and 35 beneficiaries) must self-certify their enrollment monthly with the VA.

FBBC&TS will not deny re-admittance to a program if the service member or reservist is temporarily unavailable to attend classes or must suspend their studies due to service requirements. The Institution will also make accommodations for short absences for such services.

In compliance with Section 103 of the Veterans Benefits and Transition Act of 2018, FBBC&TS does not impose any penalty, including the assessment of any late fee, the denial of access to classes, libraries, or any other institutional facilities, regardless of the timing of received payments from the U.S. Department of Veterans Affairs. FBBC&TS does not require that a VA student recipient borrow additional funds to cover their financial obligations to our institution due to any delayed disbursement of payment from the VA.

Any member of the military, or the spouse of a member if the member has a dependent child, who has been ordered to national guard duty or federal active duty, must provide the college/seminary with a copy of official mobilization orders immediately upon publication. The student will have three options concerning their schooling:

1. Choose to withdraw from the entire term and thereby receive a full refund of tuition and mandatory fees.

2. Make arrangements with their instructors for all course grades or for incompletes that shall be completed by the student at a later date. If such arrangements are made and agreed to, the student's registration for that term shall remain intact and tuition and mandatory fees shall be assessed in full for those registered classes.
3. Make arrangements with only some of their instructors for grades or for incompletes that shall be completed by the student at a later date. If such arrangements are made, the registration for those courses shall remain intact and tuition and mandatory fees shall be assessed for those courses. Any course(s) for which arrangements cannot be made for grades or incompletes shall be considered dropped, and the tuition and mandatory fees refunded for each course(s).

SERVICES FOR STUDENTS WITH DISABILITIES

Faith Baptist Bible College & Theological Seminary helps provide access to higher education for students who have disabilities. Ancillary services may include aid in the admission and registration process; coordination regarding financial aid to provide timely and appropriate aid information to students; supportive aid structured to meet the students' individual needs; coordination with internal and external personnel and agencies to serve students most appropriately and effectively; and other services as a student's needs might dictate.

Students with disabilities are encouraged to contact the office of the Vice President for Academic Services.

STUDY ABROAD

If you are studying abroad, it is recommended that you visit with a staff member in the Financial Aid Office. This should be done early in your planning to determine what aid can be applied to your study abroad program and to complete the appropriate forms. Whether your financial aid will transfer depends upon the type of aid you have been awarded and the study abroad program you decide to attend.

SUMMER/WINTER AID

Faith does not offer Institutional aid for any summer or winter classes or modules. A student can receive a portion of their federal Pell Grant funds, if eligible.

COMMON FINANCIAL AID QUESTIONS:

WHERE CAN I SEEK COUNSELING ABOUT FINANCIAL AID?

Faith's Financial Aid Office has staff members who can assist you in understanding your financial aid, budgeting your resources, and managing your loans. You are encouraged to contact our office at 1-888-FAITH-4-U; locally and from outside the United States, call 1-515-964-0601 to schedule an appointment. Other services provided by the Financial Aid Office include assessing eligibility for financial aid, awarding aid, and processing Federal Direct Loans.

DO I NEED TO FILL OUT A FINANCIAL AID APPLICATION EACH YEAR?

Each year you must complete a Free Application for Federal Student Aid (FAFSA) to be eligible for most forms of financial aid. Electronic filing is available on the Internet at <https://studentaid.gov/h/apply-for-aid/fafsa>.

WILL MY FINANCIAL AID STAY THE SAME THROUGH ALL THE YEARS I STUDY AT FAITH BAPTIST BIBLE COLLEGE & THEOLOGICAL SEMINARY?

In general, if your calculated financial need, academic standing, and place of residence (on- or off-campus) remain consistent from year to year, your institutional aid will remain consistent from year to year. Your state and federal financial aid awards may fluctuate depending on the amounts determined from the federal or state agency. Any Faith endowments received are only for the financial aid award year specific, and do not carry over from year to year, unless specified.

You have the right to expect equitable treatment in the awarding of financial aid. Your financial aid will be reviewed yearly by the staff in the Financial Aid Office. Your award also may change because of changes in federal, state, or school funding or regulations. Please call the Financial Aid Office if you have questions about your financial aid package.

WHAT DOES THE TERM “ACADEMIC YEAR” MEAN FOR FINANCIAL AID PURPOSES?

Faith’s academic year begins with the fall term and ends the following spring; for example, the terms in order for the 2026-2027 year are Fall 2026 and Spring 2027. Summer and winter module courses have the possibility to receive some federal aid, depending on the credit load taken.

For the purpose of administering federal, state, private, and school financial aid programs, the Federal Title IV academic year as defined in section 481(a) of the Higher Education Amendments will be used. Section 481(a) defines academic year as a minimum of 24 semester credit hours earned AND a minimum of 30 weeks of instruction.

LEGISLATION THAT AFFECTS YOU

Consumer information required by the Higher Education Act and other relevant regulation can be found on Faith’s website under [Federal Compliances](#).

Faith Baptist Bible College & Theological Seminary does not unlawfully discriminate on the basis of sex, race, color, religion, creed, national or ethnic origin, age, disability, or veteran or veteran disability status in administration of its employment and personnel policies, educational policies, admission policies, scholarship and loan programs, and athletic and other school-administered programs. The President has been designated as the Chief Executive Officer of all Title VI, Title IX, FERPA, Section 504, Age Discrimination Act, and the Standards for Safeguarding Customer Information regulations. Inquiries or complaints may be addressed to the President, 515-964-0601 or, Faith Baptist Bible College & Theological Seminary, 1900 NW 4th St, Ankeny, IA 50023.

2026-2027 Special Circumstances Request Form

If your family's financial situation has changed significantly from what you reported on the 2026-2027 FAFSA, use this application to request an evaluation of the financial aid eligibility. Complete this application only if you have already submitted the 2026-2027 FAFSA. **Circumstances that may affect you or your family's financial condition include unusual medical expenses, death, separation/divorce, loss of benefits or support, loss of employment, reduction in income, one time income, or other special conditions.**

I. Student Information

Last Name

First Name

Student ID

II. Instructions for Special Circumstances

1. Submit this form with supporting documentation relevant to your situation.
2. Attach a copy of your parent's applicable Federal 1040 Tax Return.

III. Special Conditions

☐ **Unusual Medical/Dental Expense(s) not paid by insurance during the calendar year 2024 or the last 12 months:**

- Attach a copy of medical, dental, and pharmacy bills that were paid out of pocket in calendar year 2024 or the last 12-month period.
- Provide documentation of the amount you pay per month, excluding employer contributions for medical/dental insurance.

☐ **Loss of job/reduction in income in 2024/2025/2026:**

- Attach a letter from your employer regarding loss of job or change in job status.
- Attach documentation of unemployment benefits.
- Attach a copy of your most recent or last paystub.
- Complete projected income chart in Section IV.

☐ **Reduced earnings due to disability or natural disaster in 2024/2025/2026:**

- Give the date the change occurred: _____
- Attach a statement from the appropriate agency verifying disability or natural disaster.
- Attach a recent paystub if available.

☐ **Loss of benefits or untaxed income in 2024/2025/2026:**

- **Unemployment benefits** – attach a copy of the notification of loss of unemployment benefits stating benefit ending date and monthly amount received before loss.
- **Child Support** – attach a copy of the Court or Child Service Agency documents stating benefit ending date and monthly amount received before loss.
- **Other Untaxed Income** – attach documentation verifying the change in untaxed income before loss.

- ☐ **Divorce/Separation or Death since completion of 2026-2027 FAFSA:**
- Date of separation or divorce: _____
 - Attach separation papers or agreement, divorce decree/settlement, death certificate, or obituary.
 - Custodial parent's two most recent paystubs.
 - Copy of custodial parent's 2024/2025 W-2's
- ☐ **Farm or farm-related conditions:**
- Attach explanation and documentation of your family's situation.
 - Include Schedule F of your 2024/2025 federal tax return.
- ☐ **One time income:**
- Attach a letter and any documentation to illustrate the receipt of income reflected on the 2026-2027 FAFSA and that you do not plan to receive again.
- ☐ **Other special conditions:**
- Attach a letter and any documentation to support your special condition.

IV. Projected 2025/2026 Income Information

Report all actual/anticipated taxable and nontaxable 2025/2026 income (January 1 to December 31)

Taxable Income	Name of Parent 1	Name of Parent 2
Wages/salaries/tips/severance		
Income from business/farm (self-employment)		
Other Income* (ex. unemployment compensation)		
Total Taxable Income		
Nontaxable Income		
Child support received for all children. (Don't include foster care or adoption payments.)		
Veterans non-education benefits (Disability, death pension, or dependency & indemnity compensation (DIC) and/or VA Educational Work-study allowances.		
Other nontaxable income not reported, such as worker's compensation, disability, etc. Do not include student aid, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, combat pay.		
Total Nontaxable Income		

***Other Taxable Income:** interest and dividend income, real estate income, capital gains/losses, pensions

V. Certification and Signatures

By signing this worksheet, both the student and parent certify that all information reported is complete and correct.

Student Signature

Date _____

Parent Signature

Date _____

Satisfactory Academic Progress Appeal Form

Faith Baptist Bible College has established Satisfactory Academic Progress (SAP) standards in order to maintain institutional and federal financial aid. You must be making progress toward a degree/certificate with at least a minimum cumulative GPA of 2.0, earn 2/3 or 67% of the credits attempted, and earn your degree within the maximum timeframe of 150% of the published length of the degree program.

An appeal process has been established for students whose aid has been suspended due to the failure to meet the SAP requirements. This form provides the opportunity to appeal for reinstatement of your student aid eligibility. Submitting an appeal does not guarantee approval. An incomplete form, or failure to provide documentation, will result in a denial of your appeal.

The deadline for submitting your appeal and all necessary documentation is the last day of the add/drop period for the term being appealed.

Student Information

Student's Name

Classification (Fr/So/Jr/Sr)

Program of Study

Anticipated Graduation Date

Academic Advisor

Semester Requesting Reinstatement

Appeal Instructions

1. Complete SAP Appeal Form

All portions of the form must be complete. Your appeal may be denied if all sections are not complete.

2. Submit a detailed letter describing the extenuating/unforeseen circumstances that prevented you from meeting SAP standards

(Examples of extenuating circumstances: hospitalization or medical condition of the student or family member, unexpected death in the family, work issues beyond your control, interpersonal problems, difficulty balancing work and school, etc.)

Explain what led to your difficulty and the specific dates, how the situation has been resolved, and what steps you will take to achieve success.

(Example: tutoring, fewer credits, check-ins with your advisor, etc.).

If this is not your first appeal, explain how this one is different.

3. Attach supporting documentation (if applicable)

Provide appropriate documentation from individuals aware of your circumstances.

(Examples: employer, healthcare provider, counselor, medical statements, etc.)

4. Meet with your Advisor, the Academic Dean, and the Registrar

This form must be signed by your Advisor and Academic Dean.

The Registrar will help you complete an Academic Completion Plan, if needed.

5. Submit your complete appeal packet (form, letters and documentation) to the Financial Aid Office

After your appeal has been reviewed by the Financial Aid Committee, you will receive email notification of the outcome within 30 days. If the appeal is granted, you will be able to receive financial aid in a probation status for one semester, or with your academic plan.

Student Certification

- I understand that approval is not guaranteed. If my appeal is denied, I am responsible for all charges on my Populi account, even if the decision is received after the date to drop for a refund of fees.
- I understand that if my appeal is approved, I will receive my financial aid and be placed on financial aid probation for that semester, or have an academic plan to follow.
- I understand that I must achieve a semester GPA of 2.2 or higher and successfully complete all registered courses for that semester.
- I understand that if my appeal is approved, any grade of "F", "W", "WP", "WF", or "I" is a violation of my academic plan and may make me ineligible for future financial aid.
- I understand that if my appeal is approved, I must follow my academic completion plan. If I plan to change my program, I must contact my Advisor and the Registrar to do so.
- I certify that the information contained in this SAP form, supporting documentation, and statements, are to the best of my knowledge, true and accurate. I understand that any false information is cause for the reduction, denial and/or repayment of my student financial aid.

Student's Signature

Date

Advisor's Signature

Date

Academic Dean's Signature

Date

Financial Aid Office Use Only

Appeal:

☐ Approved

Date _____

☐ Denied

Financial Aid Committee Signatures:

End of Semester Review

Semester GPA _____

Credit/Course load _____

Financial Aid Status

☐ Continue with Academic Plan

Date _____

☐ Financial Aid Suspension

