



2026-2027

Complete Guide to Financial Aid

BOISE BIBLE COLLEGE

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Introduction

An education from Boise Bible College is an excellent investment in your future in ministry wherever God takes you. This is why the Financial Aid Office is dedicated to helping you find ways to make your education affordable. Together we will glorify God by equipping servant leaders who build up the church to advance the gospel worldwide.

For more information or questions, contact the Financial Aid Office at FinancialAid@BoiseBible.edu or 208-376-7731.

Definitions of Financial Aid Awarding Terminology

Cost of Attendance (COA): The estimated total cost of attending an institution for one academic year. This includes both direct and indirect costs.

Estimated Direct Costs: These are estimates for the costs you can expect to be billed to your student account. They may include tuition, fees, room and meal plan costs.

Estimated Indirect Costs: These are estimates for additional costs (including transportation and personal expenses) that the student may incur while attending that are not billed to your student account.

Federal Student Loan: Federal funds made available to the student that must be paid back by the student with interest. Students must complete Entrance Counseling and a Master Promissory Note (MPN) at www.studentaid.gov to receive these loans.

Federal Direct Subsidized Student Loan: Loan funds provided to the student by the U.S. Department of Education, through the school. Undergraduate students with financial need can qualify for a subsidized loan. The government pays the interest on the loan while the student remains enrolled at least half time and during certain periods when the government allows deferment of repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

Federal Direct Unsubsidized Student Loan: Loan funds provided to the student by the U.S. Department of Education, through the school. Students regardless of their need, qualify for an unsubsidized loan, provided they have filed the Free Application for Federal Student Aid (FAFSA). Interest accrual begins immediately, and the student can choose to pay the interest while enrolled or upon entering repayment. There are annual limits on the amounts that may be borrowed, which vary by the student's academic year in school and the student's dependent or independent status.

Federal Direct Parent PLUS Loan (PLUS): Loan funds provided to the parents of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the Cost of Attendance each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed with some options to delay payment available.

Federal Pell Grant: A federal grant provided by the federal government to undergraduate students who demonstrate exceptional financial need and enrollment intensity. The Pell Grant award amount is prorated based on Enrollment Status.

Federal Supplemental Educational Opportunity Grant (FSEOG): A federal grant awarded by the institution to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Federal Pell Grant recipients.

Gift Aid: Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain criteria, such as a service requirement that is specified as a condition of the gift aid or not completing the period for which the aid was awarded. Gift aid can include awards with titles such as grants, scholarships, remissions, awards, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, musical, and/or theatrical talent, affiliation with various groups, and/or career aspirations.

Net Price: Amount of direct and indirect costs remaining after all Gift Aid is applied. Net price can be covered through a variety of sources, including: savings, income, and education loans.

Private Loan: A student or parent loan from a commercial, state-affiliated, or institutional lender used to pay for up to the annual Cost of Attendance, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy or have a creditworthy cosigner. Repayment generally begins immediately.

Scholarship: Gift Aid that is typically based on merit, such as, academic excellence, talent, affiliation with various groups, or career aspirations or a combination of merit and need.

Verification: A federally mandated process to confirm the accuracy of data provided by selected applicants on the Free Application for Federal Student Aid (FAFSA). To complete the verification process, the student, their parent(s), or spouse, if applicable, are required to provide certain documents to the school for review. If the documentation the student provides the institution doesn't match what was reported on the FAFSA, verification can result in changes to the student's financial aid eligibility, and/or financial aid offers.



Scholarship Eligibility

To be eligible for scholarships offered by Boise Bible College, a student must:

Be in good standing with the college.

Meet deadlines for admission and/or preregistration.

Be enrolled full-time in a two or four-year degree program. Full-time is defined as being enrolled in 12 or more credits a semester.

Additional eligibility requirements vary by scholarship, and some scholarships require the student to submit an application for consideration.

You can apply for many of the scholarship options automatically through the college application process, [online scholarship application portal](#), and/or through a paper application upon request with the Financial Aid Department.

Scholarships Open to Any Student

<i>Scholarship</i>	<i>Amount</i>	<i>Application</i>	<i>Requirements</i>
President's Academic Scholarships The purpose of this scholarship is to reward the students who achieve the highest level of academic marks and exhibit behavior marked by prudence and Christian principles.	\$1,000 per semester	Automatic upon calculation of CGPA during the college application process and automatically renew upon CGPA at the end of each semester.	High school or transferring CGPA of 3.75 or higher to be awarded. CGPA of at least 3.60 or higher to renew.
Dean's Academic Scholarship The purpose of this scholarship is to reward the students who achieve high levels of academic marks and exhibit behavior marked by prudence and Christian principles.	\$500 per semester	Automatic upon calculation of CGPA during the college application process and automatically renew upon CGPA at the end of each semester.	High school or transferring CGPA of 3.50 - 3.74. CGPA of at least a 3.35 to 3.74 or higher to renew. Students can upgrade this scholarship to the President's upon calculation of a 3.75 or higher CGPA.
Boise Bible College – Helping Hand Scholarship	Varies depending on financial need Additional Consideration will be given if the candidate documents that they are a Dependent of a Full-Time Christian Worker.	Online scholarship portal or upon request from the Financial Aid Department. Will need a new application each year. Applicant must complete the Free Application for Federal Student Aid (FAFSA)	- High school or transferring CGPA of 2.50. - A statement of the candidate's current financial position and need.
Institutional Grant The purpose of this grant is to aid those students who are facing a financial emergency. They must exhibit both a financial need and a ministry desire. The student must also exhibit behavior marked by prudence and Christian principles.	Ranges depending on financial position and need	Online scholarship portal or upon request from the Financial Aid Department. Will need a new application each semester	High school or transferring CGPA 2.50 or higher; Complete FAFSA for the applicable academic year; Statement of current financial position and need; have exhausted all other possible financial resources

Scholarships Open to Incoming Students Only

<i>Scholarship</i>	<i>Amount</i>	<i>Application</i>	<i>Requirements</i>
Leadership Scholarship This scholarship is awarded to a student who has earned a 2.75 CGPA or higher during high school or in previous college course work, who demonstrates servant leadership, and who has completed the Boise Bible Application process by the deadline for Fall enrollment.	\$500 for the first 2 semesters, \$750 for the next 2 semesters and after that the scholarship is valued at \$1,000 a semester for a total scholarship value of \$6,500. To renew, recipients need to show a minimum of 10 hours of volunteer service at the college or community service.	Online scholarship portal or upon request from the Financial Aid Department Even though a student can apply for both the Leadership and the Cultural Influencer they can only be awarded one of them.	• High school or transferring CGPA of 2.75 or higher; must plan to enroll at BBC as a full- time student (12+ credits) for the upcoming fall semester. • A statement of candidate's ambitions for servant leadership and a listing of positions held in their church, school, camp, community, or other organization, during which they demonstrated leadership skills - Includes honors and awards received during this service. • A letter of recommendation from someone who has observed the applicant working in a leadership role - cannot be a family member.
Cultural Influencer Scholarship This scholarship is awarded to a student who has earned a 2.75 CGPA or higher during high school or in previous college course work, who artistic merit, and who has completed the Boise Bible Application process by the deadline for Fall enrollment.	\$500 for the first 2 semesters, \$750 for the next 2 semesters and after that the scholarship is valued at \$1,000 a semester for a total scholarship value of \$6,500. To renew, recipients need to show a minimum of 10 hours of volunteer service at the college or community service.	Online scholarship portal or upon request from the Financial Aid Department Even though a student can apply for both the Leadership and the Cultural Influencer they can only be awarded one of them.	• High school or transferring CGPA of 2.75 or higher; must plan to enroll at BBC as a full- time student (12+ credits) for the upcoming fall semester. • A piece of original art created by the applicant that fits the theme of the application. • A statement about the artistic process in creating the piece. • A statement about the biblical meaning of the piece of art.

Scholarship	Amount	Application	Requirements
Investment Grant These grants are given out at admissions events such as church camps, youth rallies, or Boise Bible College visits.	\$500 - \$1,000 (split between first two semesters)	Given out by the Admissions Office	- Original Investment Grant Certificate(s) issued by the Admissions Office to be returned to the Financial Aid Dept. or the serial number claimed following the directions on the Certificate. - High school or transferring CGPA of 2.50 or higher. - Register for 12+ credit hours
Alumni Legacy Scholarship Awarded to a student who is dependent of a Boise Bible Alumnus.	\$500 per semester	Online scholarship portal or upon request from the Financial Aid Department	- High school or transferring CGPA of 2.50 or higher (Alumni Executive Committee will evaluate home schooled applicant transcripts) - BBC CGPA of 2.50 or higher to renew up to 8 semesters. - Be a dependent of a Boise Bible Alumnus (Boise Bible Alumnus is a person with a certificate or degree) - Applicant must plan to enroll at Boise Bible College as a full-time student (12+ credits) for the upcoming semester
Alliance Scholarships This scholarship is recommended to be awarded to a student by their Youth Minister, Minister, or other church leader.	\$2,000 (distributed equally over 4 semesters of F/T enrollment) The awarded amount may be higher for requests received early.	Original Alliance Grant Certificate(s) returned to the Financial Aid Department or the serial number claimed following the directions on the Certificate. It is requested online by the church leader at https://www.boisebiblefriends.org/churches	2.50 CGPA earned each semester

Scholarships Open to Current Students Only

MINISTRY DEPARTMENT SCHOLARSHIP

This scholarship is meant to empower the faculty to award the students who excel in their departments, and to incentivize ministry leadership. Typically, this scholarship will be applied for in the spring Freshman semester to be received starting fall Sophomore semester. Each department can award a Ministry Department Scholarship per year.

An applicant that is a Leadership Scholarship or Cultural Influencer recipient will have his or her Scholarship application added in the evaluation stage as an additional recommendation. The Ministry Department scholarship will replace any awarded Leadership or Cultural Influencer scholarship.

Amount: \$6,000 awarded over 3 years. Starting with \$500 each semester for the first year, \$1,000 each semester for the second year, and \$1,500 each semester for the final year.

Application: Apply online through the scholarship application portal or receive a paper copy through the Financial Aid Department.

Requirements:

- Full-time (12+ credit hours) Sophomore status (30+ credit hours) upon receiving the scholarship.
- Submit application before April 1st.
- BBC CGPA of 2.75 or higher to award and to sustain.
- Demonstrate a minimum of 15 hours of service in the granting ministry department per awarded semester for renewal.

BOISE BIBLE COLLEGE AMBASSADOR SCHOLARSHIP

The BBC Ambassador Scholarship is awarded to students who apply and are selected for the BBC Ambassador Program.

Amount: \$3,000 minimum per semester over two semesters. Amount increases for each future year of service.

Application Students must apply and interview with the Admissions Department each Fall semester.

Requirements:

- Student has been enrolled for at least one semester.
- Student currently has and will maintain at least a 2.50 CGPA.
- Student applies, is selected to be an ambassador, and fulfills all job description conditions

RESIDENT AMBASSADOR

The Resident Ambassador Scholarship is awarded to students who apply and are selected for the position of Resident Ambassador on the Housing Team.

Amount: This scholarship is valued at the current price of a single room and the meal plan.

Requirements:

- Student has been enrolled for at least one semester.
- Student currently has and will need to maintain at least a 2.75 CPGA.
- Student applies, is selected to be a Resident Ambassador, and fulfills all job description conditions.
- Student is enrolled Full-Time.

OTHER BOISE BIBLE COLLEGE SCHOLARSHIPS

Boise Bible College also offers many other scholarships funded generously by our alumni and other supporters. These vary in amounts and requirements. Applications are due on April 1st and announced near the end of the Spring term.

These scholarships, and those like them are made possible by many alumni and donors.



Federal Financial Aid



Students may apply for Federal Student Aid by submitting the Free Application for Federal Student Aid (FAFSA) starting the October prior to the start of the school year. The FAFSA is available online at the [Department of Education website \(www.studentaid.gov\)](http://www.studentaid.gov). For your financial aid funds to be available by registration, it is important that you complete the FAFSA as early as possible. Be sure to review your FAFSA for completeness and include BBC's reporting code (015783) on your FAFSA to expedite processing of your financial aid.

A student who is eligible for enrollment at Boise Bible College is not necessarily eligible for Federal Student Aid. If you have questions about your eligibility, contact the Boise Bible Financial Aid Office.

ELIGIBILITY

To receive Federal Student Aid funds, a student must be qualified to study at the postsecondary (college) level according to federal regulations. In order to meet this requirement, a student must:

- Have a high school diploma, or
- Have a recognized equivalent of a high school diploma, such as a general education development (GED) certificate, or
- Have completed an Associate degree, or
- Have completed 60 semester credits applicable to a Bachelor degree, or
- Have completed their high school education in a homeschool that is recognized by state law in the student's home state. In other words, homeschool graduates are eligible to receive Federal Student Aid funds if their secondary school education was in a home school that state law recognizes as a home or private school. Some states issue a secondary school completion credential to homeschool graduates.
- Violations of federal law could affect a student's eligibility for Federal Student Aid

To be eligible for Federal Student Aid, a student at Boise Bible College must be enrolled in a degree program. At BBC this means that a student must be enrolled in an Associate or Bachelor degree program; the Bible Certificate does not qualify for Federal Student Aid.

The student's number of credits affects the amount of Financial Aid a student may be eligible to receive. For example, to be eligible for Federal Direct Loans, a student must be enrolled for a minimum of 6 credits. For Federal Student Aid purposes, a student is considered full-time if they are enrolled for at least 12 credit hours in courses which fulfill a degree requirement.

Courses which do not fulfill a degree requirement include:

- Elective courses for a student with no unfilled elective hours remaining in their degree program.
- Remedial courses which do not help a student gain access to a course required for graduation.
- Classes repeated more than once.

VERIFICATION

Once you have filed a completed FAFSA with the U.S. Department of Education, the BBC Financial Aid Office will inform you about your financial aid eligibility, including what programs and funds may be available to you. You are free to accept or refuse any financial aid offered to you through Federal Student Aid. Any Federal Student Aid funds you accept will be applied to your account at BBC.

Many students are selected for a process known as verification. This is the process of confirming the information on your FAFSA. In order for your financial aid funds to be available by registration, it is important that you respond to inquiries by the BBC Financial Aid Office as quickly and completely as possible.

SPECIAL OR UNUSUAL CIRCUMSTANCE REQUEST

If you have a situation that needs special attention, please contact the Financial Aid Department.

Unusual Circumstances refer to the conditions that justify an aid administrator making an adjustment to a student's dependency status based on a unique situation (e.g., human trafficking, homelessness, refugee or asylee status, parental abuse or abandonment, incarceration). If any of these apply to you, please contact the Financial Aid Department.

Special Circumstances refer to the financial situations (loss of a job, etc.) that justify a school to adjust data elements that may affect federal aid for the students benefit. For example: Financial need is normally based on each student's or family's gross annual income for the tax year two tax cycles ago. However, if you believe that the data does not accurately reflect your current situation due to a documentable circumstance* you are encouraged to complete the Special Circumstance Appeal Form. You can request the form from the Financial Aid Department at FinancialAid@boisebible.edu.

** Documentable circumstances include: loss/reduction of income, excessive paid medical bills, death of a parent/spouse, divorce/separation, unsafe family environments and/or other significant situations.*

These requests will be processed in about a week after a completed appeal is submitted. Any completed appeal should be submitted at least 2 weeks before registration for the semester.

GRANTS

Grants are awards that are almost always offered to students with financial need as determined by the Student Aid Index (SAI) as calculated on the FAFSA. Unlike student loans, grants do not have to be repaid in most circumstances. Not all students are eligible for need based grants. Eligible grants include:

- The Federal Pell Grant. The Pell Grant is awarded only to undergraduate students who have not earned a bachelor or professional degree.
- The Supplemental Opportunity Education Grant (SEOG). This grant may also be available for Pell eligible students with the greatest financial need (lowest Student Aid Index number as calculated on the FAFSA).

STUDENT LOANS

This loan program from the federal government is generally available to all students (regardless of credit score). Loan repayment is deferred (no payments are required) while students are enrolled at least half-time. Students also receive a grace period of six months after graduating or dropping below half-time enrollment before repayment begins.

Unlike grants and scholarships, loans are borrowed funds that **MUST** be repaid with interest. Several types of loans may be available to both students and their parents. We recommend that students be wise and to carefully consider loans and the amount to be repaid after much research and prayer.

New borrowers must complete Direct Loan entrance counseling and a master promissory note (MPN) at www.studentloans.gov in order to secure loan funds.

Eligible Loans include:

- Federal Direct Loans. There are two types of Federal Direct Loans for eligible students: Subsidized and Unsubsidized loans. The main difference between the two types of loans is that the U.S. Department of Education pays the interest on Direct Subsidized Loans while you are enrolled in at least 6 credits; whereas, you are responsible for the interest payments on Unsubsidized Loans. Subsidized and unsubsidized eligibility is determined by the Financial Aid Office.
- Parent PLUS Loan. Parents may apply for a loan to help their child's education. If this is a desire, make sure your child has already filled out the Free Application for Federal Student Aid (FAFSA) and you can request a Parent PLUS loan at www.studentaid.gov. The parent must apply and be credit-approved to borrow. The student must be enrolled at least half-time (6 credits). Origination fees are deducted from each disbursement; these fees are higher for PLUS Loans than for other Federal Direct Loans. Interest begins accruing and repayment begins immediately after the funds are disbursed. A parent may request deferment while the student is enrolled at least half-time.

A PLUS loan request and a master promissory note (MPN) must be completed by the parent at www.studentloans.gov in order to secure PLUS loan funds. You can contact the financial aid office for more information.

Direct Subsidized, Unsubsidized, and PLUS loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You are responsible for repaying the entire amount you borrowed and not just the amount you receive. For current interest and fee rates visit: <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

HOW TO BORROW RESPONSIBLY

Student loans are an investment in your future, but they also put you into debt, so be aware of how much you are borrowing.

If you borrow the maximum amount of Federal Direct loans for 4 years and do not pay on your loans while attending Boise Bible College, here is what your debt could look like:

Dependent Undergraduate	Independent Undergraduate
<i>Standard Repayment (10 years) *</i>	<i>Standard Repayment (10 years) *</i>
Interest rate 5.1%**	Interest rate: 5.1%
Principle Balance: \$27,000 <i>*This does not include capitalized interest which can add a few thousand extra to your principal balance.</i>	Principle Balance: \$45,000 <i>*This does not include capitalized interest which can add a few thousand extra to your principal balance.</i>
Estimated Monthly Payment \$288	Estimated Monthly Payment: \$480
Total Interest Paid: \$7,525	Total Interest Paid: \$12,540
Total amount paid: \$34,524	Total amount paid: \$57,540
<i>*In addition to the Standard Repayment Option listed above, other repayment plan options may be available to you with smaller monthly payments. Please visit https://studentaid.gov/manage-loans/repayment/plans for more information and repayment estimators</i>	
<i>**The Interest Rate here is for demonstration purposes. It may not reflect the current fixed rate. You can view the current rate at https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized</i>	

While no Direct loan payments are technically due until after you leave school, we encourage you to consider paying the interest (or principle for Subsidized loans) while in school to save money and help pay off your loan faster.

Unsubsidized and PLUS loans gain interest each day, even if you aren't required to pay it until later. You can check how much interest accrues by contacting your servicer.

RETURNING FEDERAL STUDENT AID

A student has the right to cancel all or a portion of their federal aid including student loans within 14 days from the disbursement date of their aid. All students will be notified when any federal aid disburses to their student account.

WITHDRAWING FROM CLASSES

Refund of tuition, housing, and/or and meal charges are made according to the following schedule when a student completes the withdrawal process from courses, dormitories, or meal plans:

- Before first day of classes: 100% of tuition and refundable fees.
- After first day of classes but before census date (end of second full week of classes):
100% of tuition and refundable fees. Housing and meal plan charged by weeks used up to date of checkout.
- After census date: No refund of tuition and fees. Housing and meal plan charged by weeks used up to date of checkout.

Federal regulations indicate that students who receive federal financial aid may be required to repay federal financial aid funds if they drop, completely withdraw, are administratively withdrawn, or fail to earn a passing grade from all classes during any semester or fail to complete the enrollment period for which they are registered. A class drop, withdrawal, or administrative withdrawal may affect a student's ability to receive federal financial aid in the future at any college or university.

In the case of this event, the college does a Return of Title IV funds calculation that calculates how much of the funds are considered earned. If there are portions that are considered unearned, they are returned to the Federal Government and any institutional charges that were previously paid by federal funds may become a debt that the student would be responsible for paying.

Title IV aid is awarded and disbursed to students in anticipation of students' successful completion of their courses and progression toward graduation. The U.S. Department of Education regulates the management of these funds and in some cases, a student who receives Title IV financial aid but does not complete their coursework is not considered to have "earned" the Title IV aid they received. When a student officially withdraws from all their courses, receives unsatisfactory grades in all their courses, and/or otherwise fails to attend the full period of enrollment for credit, Boise Bible College is required to determine the earned and unearned portions of Title IV aid the student was scheduled to receive.

Up through the 60% point in each period of enrollment, a prorated schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. For a student who officially withdraws at any time through the 60% point of a period of enrollment, the official withdrawal date is the earlier of:

- Date the student begins the official withdrawal process (submits a signed complete withdrawal form).
- Date the student otherwise provides official notification of intent to withdraw.

For a student who doesn't officially withdraw (does not complete the official withdrawal process but receives unsatisfactory grades in all their courses), the withdrawal date is entered as either:

- Date that Boise Bible College determines is related to circumstance that was beyond the student's control, if withdrawal is due to said circumstance.
- Midpoint of the enrollment period or the last date the student participated in an academically related activity (as reported by his/her instructors) whichever is later.

When a student is determined to have withdrawn, either officially or unofficially, Boise Bible College will use federal law/regulation to make the following determinations and complete the following activities:

- Determine the amount of the student's institutional charges.
- Determine the Title IV aid disbursed to the student.
- Determine the Title IV aid that could have been disbursed to the student (if any).
- Determine the student's official withdrawal date.
- Calculate the amount of the student's earned and unearned Title IV aid.
- Calculate the amount of Title IV aid the college must return.
- Calculate the amount of Title IV aid the student must return.
- Notify the student of the determinations and calculated values used in the R2T4 calculation.
- Notify the student of the resulting balance owed to the College and/or the U.S. Department of Education.

Regarding Boise Bible College Scholarships - Matching the federal R2T4 policy, At the 60% point of a semester all Boise Bible College scholarships are considered "earned", if a student completely withdraws before that date any Boise Bible College scholarship is not retained in calculating the cost owed to the school. Exceptions depending on the specific case by case situation can apply as they will be discussed in Department discussions between Financial Aid and the Business Office. When returning Title IV funds to the U.S. Department of Education, Boise Bible College returns them in a specific order per federal regulations. Boise Bible College must return unearned funds as soon as possible but no later than 45 days from the determination of a students' withdrawal.

1. Unsubsidized Direct Loans
2. Subsidized Direct Loans
3. Parent PLUS Loans
4. Pell Grant
5. Supplemental Educational Opportunity Grant (SEOG)
6. Iraq/Afghanistan Service Grant

SATISFACTORY ACADEMIC PROGRESS

To remain eligible for all financial aid including Federal Student Aid, a student must make satisfactory academic progress (SAP) towards graduation. In order to meet this SAP requirement and remain in Financial Aid Good Standing at Boise Bible College, a student must pass 2 categories of requirements at the end of every semester:

GRADE POINT (QUALITATIVE) REQUIREMENTS

- Maintain a semester GPA of at least 2.00.
- Have a C average (2.00 cumulative GPA) by the end of the second academic year, regardless of how many credits have been attempted or completed. Only the final grade for repeated courses is counted in the student's cumulative GPA for SAP purposes.

PACE (QUANTITATIVE) REQUIREMENTS

- Pass at least 72% of the credit hours attempted (not counting repeated courses). This is calculated by dividing the total number of credits completed by the number of credits attempted.
- Complete their declared degree within 150% of the published number of credit hours required to complete the program. For example, if the published length of a Bachelor of Arts degree is 128 credit hours; students must be able to complete their degree within at most 192 attempted credit hours. The maximum time frame calculation is performed as follows:
 - All credit hours attempted (including repeated credits), plus (+);
 - All credit hours transferred from other colleges/universities, equals (=);
 - The TOTAL number of credit hours used to determine current progress toward degree/certificate.

Students will be notified via their student e-mail of their SAP status at the end of every semester after grades have been reported. The statuses are noted on the next page.

SAP STATUSES

Financial Aid Good Standing

Students who meet Satisfactory Academic Progress and are not in a period of 'Financial Aid Warning', 'Financial Aid Suspension', or 'Financial Aid Academic Plan' are given the status of 'Financial Aid Good Standing'.

Financial Aid Warning

Students who do not meet Satisfactory Academic Progress criteria will be put on financial aid warning. This warning status will last one semester, at the end of which the student must meet SAP requirements in order to not be placed on Financial Aid Suspension and become ineligible to receive Federal Student Aid.

Financial Aid Suspension

Students who are still not making satisfactory academic progress after a warning semester are placed on financial aid suspension and lose eligibility for Federal Student Aid funds. Eligibility can be restored when they achieve the SAP standards on their own or by appealing to be placed on Financial Aid Probation

Financial Aid Academic Plan

Students who have lost eligibility for Federal Student Aid for failing to meet SAP requirements may appeal to be placed on financial aid probation and may regain financial aid eligibility if approved. An appeal may be made on the basis of unusual circumstances which hindered a student's academic progress (e.g. injury, illness, family emergency).

An appeal must explain in a written statement why satisfactory progress was not made and what changes in circumstances have occurred or what corrective steps have been taken to allow satisfactory progress in the next semester. BBC may accept the student's appeal and restore Federal Student Aid eligibility or deny the appeal. A condition of accepting the student's appeal is the student's acceptance of an academic plan requiring that he or she meet the SAP requirements by a specified time.

A student who is still not progressing toward meeting SAP standards while on an academic plan or by violating their academic plan will again lose eligibility for Federal Student Aid. The student may again appeal this suspension following the procedures outlined above. A Student may also update/change their academic plan by appealing following the procedures outlined above.

Outside Aid

Many churches, groups of churches, and other organizations sponsor scholarship programs for persons seeking a Bible College education. Some information is available at the college, but you are encouraged to investigate the availability of funds from your local church and other sources.

OUTSIDE SCHOLARSHIPS

There are many other sources of financial assistance available through private foundations, companies, service clubs, churches or other organizations not directly managed by BBC. All students should seek out and apply for any source of financial assistance available. BBC encourages all students to apply for this type of aid by contacting each organization individually.

Students applying for scholarships face risks linked to identity theft and fraud. Before you submit any personal information or anything else make sure the scholarship organization is authentic.

For more advice contact the [Financial Aid Office](#).

PRIVATE/ALTERNATIVE LOANS

Students seeking to borrow additional funds in their own name but have exhausted resources from the Federal Direct loan program may wish to consider borrowing from a private bank. These loans may be less advantageous than federal loans, because private loans require good credit, verifiable income and a student may need a credit worthy co-signer. Interest rates are varied, and other rates, terms, and conditions will also vary by lender/product.

You can see the difference between Federal Direct Loans and Private loans here: <https://studentaid.gov/understand-aid/types/loans/federal-vs-private>. We encourage students that are looking into private/alternative loans to shop around for the best loan to fit their needs.



On-campus Employment

Boise Bible College may offer employment opportunities on a part-time basis many areas including in the library, cafeteria, offices, coffee shop, and in custodial or grounds work.

To apply for a position please see the [Employment Application link](#) on the Boise Bible College Website.

Payment Information

When you pay the full cost of your tuition, room, board, books and associated fees at the time of registration you will not be charged an additional finance charge. Payment options include cash and/ or check.

BBC also accepts debit and credit cards for an additional fee of 4% of the account balance you are paying.

Payment Plan

This plan enables you to spread the cost of a semester's tuition, fees, room, and board over a four-month period.

At registration you must make a down payment equal to two-thirds of the semester's tuition, fees, room, board and associated fees. After the down payment is made, a deferred payment fee will be added to your remaining balance. The resulting balance will be paid out in four equal payments.

Financial aid applied to your account before Registration Day may be used toward your down payment.

Financial aid applied to your account after Registration Day may be used toward your monthly payments.

Failure to meet two consecutive payment dates could result in dismissal from class, loss of cafeteria privileges, and/or eviction from dormitory facilities.

Financial Aid Checklist

This checklist serves as a general reference of the activities that students should complete in order to secure the financial aid for which they qualify as well as for seeking funding from other sources. Checking off the items as you complete them will help you to remain organized and prepare you to meet the financial obligation of a Boise Bible education.

- ☐ Apply for Boise Bible College scholarships on our [Financial Aid](#) page.
- ☐ Complete the Free Application for Federal Student Aid (FAFSA) at www.studentaid.gov.
 - This will need to be done every year after Oct 1.
 - Boise Bible College's School code is **015783**.
 - If interested in Federal Student Loans complete the following at www.studentaid.gov.
 1. Student Loan Entrance Counseling (only for first time borrowers)
 2. Master Promissory Note or MPN (only needs to be done once)
- ☐ Inform the Financial Aid Office about any special or unique situations that may affect any financial aid processing.

If additional aid is needed:

- ☐ Look for Outside Scholarships
- ☐ Apply for Boise Bible College Student Employment if interested.
- ☐ Complete Parent PLUS Request & Master Promissory Note (MPN). More information is available at: <https://studentaid.gov/understand-aid/types/loans/plus/parent>. If your parent decides to borrow a Parent PLUS loan, they need to:
 - Go to www.studentaid.gov, find the on the Apply for aid menu, follow the Direct Parent PLUS Loan prompts.
 - Complete the Parent PLUS Loan Master Promissory Note (MPN) found in the 'Complete Aid Process' menu.
- ☐ Research Private/Alternative loans and apply for them.

After you are accepted as a Boise Bible College Student:

- ☐ Carefully review financial aid award offer sent to you.
 - Please accept or decline each award on your award offer.
 - Turn in any requested paperwork.
 - Return all documents in person, mail or e-mail (be sure to sign by hand)
- ☐ Inform the Financial Aid Office of all external scholarships or loans you will be receiving.
- ☐ Pay any remaining balance not covered by financial aid at registration time.

This list is not exhaustive. The Financial Aid Office or other agencies may request additional information or documentation before financial aid can be awarded or disbursed.

Questions? We've got answers!

Schedule an appointment with an Admissions Counselor to talk about your financial options or contact Financial Aid directly at 208-376-7731 or financialaid@boisebible.edu.



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