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## FINANCIAL AID

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

Financial aid award packages may be comprised of a combination of resources such as grant, scholarship, tuition reduction and self help programs like the Federal Ford Direct Loan Program and Federal Work Study Program. The packaging of an award offer is always dependent on the availability of funds from the state and federal governments. Awarding of funds is based on the “need” determined from the analysis derived from the Free Application for Federal Student Aid (FAFSA) or the Renewal Application.

Simply stated, need is the difference between the total expenses of attending Bridgewater State College (including not only tuition and fees, but also estimated costs of books, room, board, transportation and personal expenses) and the estimated family contribution obtained from the FAFSA analysis. For example:

$$\begin{aligned} &\text{TOTAL EXPENSES} \\ &\text{-FAMILY CONTRIBUTION} \\ &= \text{FINANCIAL NEED} \end{aligned}$$

All Students who wish to participate in federal, state or campus based financial aid programs must complete the Free Application for Federal Student Aid (FAFSA) or Renewal FAFSA. Both applications are available on line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The FAFSA software is simple, easy to use and is the fastest way to apply. The entire process can be completed electronically when both the student and parent apply for a Personal Identification Number (PIN), which allows the family to sign the FAFSA electronically.

For those who prefer, the paper version of the FAFSA can be obtained from a high school guidance office or may be picked up at the Financial Aid Office located in Tillinghast Hall. The federal government sends renewal applications to students who filed the paper FAFSA in 2002-03. It is anticipated that processing paper FAFSAs may take up to four weeks. The Financial Aid Office strongly encourages families to file early, and to file on line whenever possible.

To receive priority consideration for financial aid funds, the federal government must receive the completed FAFSA by March 1, 2003 (not postmarked). Electronic applications are considered received when you click “SUBMIT” at the end of the application process from your computer. Applicants should print a copy of their confirmation when applying on line.

Applications for financial aid are accepted after the March 1, 2003 priority date, but awards will be made on a funds available basis. Applications for students enrolling for the spring semester are accepted on a rolling basis and on a funds available basis.

Students must reapply for financial aid each year they attend the college. The same application procedure will apply. Although the amount and type of aid offered may change due to funding availability and the dictates of program guidelines, an applicant will continue to be eligible as long as financial need is demonstrated and the student maintains satisfactory academic progress. Please see the section on Satisfactory Academic Progress and Student Financial Aid.

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

Financial aid is available for study abroad. Contact the Financial Aid Office for details of funds available for study abroad and application procedures.

## 2003-2004 BRIDGEWATER STATE COLLEGE—FINANCIAL AID PROGRAM SUMMARY

	RESIDENCY STATUS	ENROLLMENT LEVEL	MATRICULATION REQUIREMENTS	FINANCIAL ELIGIBILITY	GENERAL APPLICATION PROCEDURES*	2003-2004 FILING PRIORITY DATES
FEDERAL FELL GRANT	NEED NOT BE MASS. RESIDENT	MUST BE ENROLLED AT LEAST 1/4 TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	JUNE 30, 2004
FEDERAL WORK STUDY	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 1, 2003
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 1, 2003
B.S.C. TUITION WAIVER	MUST BE MASS. RESIDENT	MUST BE FULL-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM <small>Applies to State Funded Undergraduate Degree Courses Only</small>	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 1, 2003
B.S.C. TUITION GRANT	MUST BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME PRIORITY GIVEN TO FULL-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 1, 2003
B.S.C. FEE GRANT	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 1, 2003
MASS. GRANT	MUST BE MASS. RESIDENT	MUST BE FULL-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FAFSA NEED ANALYSIS	SUBMIT FAFSA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MAY 1, 2003

# Financial Aid

	RESIDENCY STATUS	ENROLLMENT LEVEL	MATRICULATION REQUIREMENTS	FINANCIAL ELIGIBILITY	GENERAL APPLICATION PROCEDURES*	2009-2010 FILING PRIORITY DATES
MASS PART-TIME GRANT	MUST BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FA'S NEED ANALYSIS	SUBMIT FA/SA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	ROLLING BASIS
MASS NON-INTEREST LOAN	MUST BE MASS. RESIDENT	MUST BE FULL-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FA'S NEED ANALYSIS	SUBMIT FA/SA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 2, 2009
FEDERAL PERKINS STUDENT LOAN (5% INTEREST)	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE PROGRAM	MUST SHOW NEED ACCORDING TO FA'S NEED ANALYSIS	SUBMIT FA/SA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR	MARCH 2, 2009
FEDERAL FORD DIRECT SUBSIDIZED LOAN (VARIABLE INTEREST)	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE OR GRADUATE DEGREE OR ELIGIBLE CERTIFICATE PROGRAM	MUST SHOW NEED ACCORDING TO FA'S NEED ANALYSIS	SUBMIT FA/SA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR AND SIGNED FROM SSO'S NOTE TO FINANCIAL AID OFFICE	ROLLING BASIS
FEDERAL FORD DIRECT UNSUBSIDIZED LOAN (VARIABLE INTEREST)	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE ACCEPTED INTO UNDERGRADUATE DEGREE OR GRADUATE DEGREE OR ELIGIBLE CERTIFICATE PROGRAM	NOT BASED ON NEED MUST FILE FA/SA TO DETERMINE SUBSIDIZED LOAN ELIGIBILITY FIRST	SUBMIT FA/SA OR RENEWAL APPLICATION TO FEDERAL PROCESSOR AND SIGNED FROM SSO'S NOTE TO FINANCIAL AID OFFICE	ROLLING BASIS
FEDERAL FORD DIRECT PLUS LOAN (VARIABLE INTEREST)	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE PARENT OR DEPENDENT STUDENT IN UNDERGRADUATE DEGREE PROGRAM	CREDIT WORTHINESS ANNUAL LIMITS EQUALS (9) COST OF ATTENDANCE MUNUS (-) FINANCIAL AID	SUBMIT B.S.C. FEDERAL PLUS LOAN REQUEST FORM TO FINANCIAL AID OFFICE	ROLLING BASIS
MEFA LOAN (INTEREST RATE SET ANNUALLY)	NEED NOT BE MASS. RESIDENT	MUST BE AT LEAST HALF-TIME	MUST BE PARENT OR SPOUSE OF STUDENT IN UNDERGRADUATE OR GRADUATE DEGREE PROGRAM	CREDIT WORTHINESS ANNUAL LIMITS, \$1,500 TO COST OF ATTENDANCE	SUBMIT MEFA APPLICATION TO MASS EDUCATION FINANCE AUTHORITY	ROLLING BASIS

**\*General Application Procedures:**

- To receive priority consideration for all types of financial aid, your FA/SA or Renewal Application must be received by the Federal Processor by **March 1**, each year.
- Applications received after March 1 will be reviewed and awarded on a funds available basis.
- Notification of eligibility prior to the college billing due date is not guaranteed for late applications.
- BridgeWater State College does not require an institutional application but may request tax returns and/or other documents at a later date to assure that all information is accurate.
- To qualify, a student must be a U.S. citizen or eligible non-citizen, and must also maintain satisfactory academic progress.
- To be eligible for any type of financial aid, a student must be accepted into a degree or eligible certificate program.

	Federal Loan Direct Subsidized Loan Limits**	Federal Ford Direct Unsubsidized Loan Limits**
Freshman	2625	2625
Sophomore	3500	3500
Junior	5500	5500
Senior and Post Baccalaureate	5500	5500
Graduate	8500	8500

\*\* Student may not borrow more than the grade level loan limit for Federal Direct Subsidized, Federal Direct Unsubsidized, or a combination of both, not to exceed the total cost of attendance.

Note: Federal, state, or institutional regulation and policies may necessitate revision in the eligibility criteria of the above financial aid programs at any time.

Financial Aid Office  
(508) 531-1341

The amounts given above are the maximum yearly amounts a student can borrow in both subsidized and unsubsidized loans. You may receive less than these yearly maximum amounts if you receive other financial aid that is used to cover a portion of your cost of attendance.

## SATISFACTORY ACADEMIC PROGRESS AND STUDENT FINANCIAL AID

Federal regulations require that Financial Aid recipients maintain satisfactory academic progress in their course of study.

To maintain satisfactory academic progress at Bridgewater State College a student must be in good academic standing or in the process of fulfilling the conditions of an academic probation. In addition, a student must successfully complete (for each academic year) a minimum percentage of the total credits necessary to earn his/her degree or certificate or demonstrate evidence of mitigating circumstances. Students who are unable to maintain satisfactory academic progress will be ineligible to receive funding through any Title IV Federal Financial Aid Program including Federal Pell Grant, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Federal Direct Student and Federal Direct Parent Loan or through any of the Massachusetts Office of Student Financial Assistance Programs or the Bridgewater State College Grant Programs.

The schedule of credits needed to maintain satisfactory academic progress for each year of full-time enrollment in the baccalaureate degree program is as follows:

### Years of Full-time Enrollment

1      2      3      4      5      6

### Cumulative Credits Earned

20      40      60      80      100      120

According to this schedule a full-time degree candidate must accumulate 120 credits and/or earn the degree by the end of the sixth year. One-sixth of the program (20 credits) must be completed by the end of the first year, two-sixths by the end of the second year, etc. For students enrolled less than full-time the minimum cumulative credits required will be calculated on the basis of an adjusted maximum of the number of years allowed to complete the degree. For example, a half-time student (6 to 8 credit hours per semester) would be allowed a maximum of 12 years to earn his/her degree, accumulating one-twelfth/10 credits) by the end of the first year, two twelfths by the end of the second year, etc.

Averages of the various maximum time frames allowed for completion of the degree will be used when a

student's enrollment level fluctuates over time. Enrollment level will be based on the number of credits attempted per semester in relation to the number of credits actually earned per semester. The calculations for satisfactory academic progress are made after the grades have been processed for the spring semester, and they include the student's total academic history at this college (excluding transferred credits that were earned at another institution **prior** to matriculation at Bridgewater State College).

Credit Hours Attempted	Probation QPA	Academic Warning	Separation Below This QPA
0-16	Below 2.0	2.0-2.19	1.00
17-31	Below 2.0	2.0-2.19	1.50
32-46	Below 2.0	2.0-2.19	1.65
47-61	Below 2.0	2.0-2.19	1.75
62-89	Below 2.0	2.0-2.19	1.85
90 and above must maintain 2.00 or better			

Satisfactory progress will be reviewed on an annual basis at the conclusion of each spring semester. **Students who have not met the minimum credit requirements will be notified that they are ineligible to receive financial aid until they have earned the minimum number of credits required for their year of enrollment. All aid already awarded will be cancelled.**

Reinstatement of financial aid eligibility may be obtained in one of the following two ways:

1. Students may acquire the minimum credits and/or the QPA required for their year of enrollment by enrolling in additional courses during the summer or regular semesters;
2. An appeal of this determination on the basis of the death of a relative, an injury or illness of the student or other mitigating circumstances may be filed in writing with the Financial Aid Office.

Students appealing the decision should do so as soon as possible upon notification, whether or not financial aid was received, to ensure maximum eligibility on a funds-available basis. All appeals submitted are reviewed individually by the Satisfactory Academic Progress Review Committee, composed of the director of financial aid, the director of the Registrar's Office and the director of the Academic Achievement Center or their designees. Students must submit an appeal each year that they are notified of their unsatisfactory academic progress. An appeal granted for a previous year cannot be applied to subsequent years.

Students admitted, or later identified, as physically handicapped, learning disabled or economically or educationally disadvantaged and who do not meet satisfactory academic progress standards for financial aid purposes are encouraged to complete the appeal process.

The determination of the committee is final and the students are notified of the action taken on their appeal before the start of the next semester. **If a student's appeal is granted, that student's financial aid file will be reviewed at that time and aid will be awarded on a funds-available basis. If the student's appeal is denied, the student is not eligible to receive financial aid.**

This appeal process to determine financial aid eligibility must not be confused with the appeal process for academic dismissal from the college. Each appeal process is separate from, and independent of, the other. An appeal to the Satisfactory Academic Progress Committee will determine financial aid eligibility only. An appeal regarding academic dismissal from the college to determine eligibility for reinstatement to the college must be made to the Academic Achievement Center or appropriate school Dean. Academic reinstatement does not automatically guarantee renewed financial aid eligibility. The student must then contact the Financial Aid Office in order to be reconsidered for financial aid eligibility.

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## STUDENT EMPLOYMENT

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

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## ALUMNI SCHOLARSHIPS

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

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## GRADUATE ASSISTANTSHIPS

A limited number of graduate assistantships are offered by the Graduate School, subject to the availability of funds, in areas associated with certain programs of the college. For details regarding graduate assistantships, see the *Graduate and Continuing Education* section of the catalog.

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## OTHER SCHOLARSHIPS

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

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## VETERAN'S AFFAIRS

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

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

For information concerning the Veterans' Educational Assistance programs, the National Guard and selective reserve programs or the state tuition waiver program, please contact the Veterans' Affairs Office, Financial Aid Office, Tillinghast Hall, or call or visit between the hours of 8:30 AM and 5 PM, Monday through Friday. Telephone (508) 531-1341.

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## ARMY RESERVE OFFICER TRAINING CORPS

The Army Reserve Officer Training Corps (ROTC) is a program designed to produce professional, competent leaders to be commissioned officers in the United States

Army, Army Reserve and National Guard. We are looking for well-rounded students who strive to excel in three distinct aspects: Scholar - Athlete - Leader.

Army ROTC awards scholarships of up to \$17,000 to qualified students. The scholarship pays for tuition and required educational fees. Cadets also receive a tax-free book allowance \$600 per year and a tax-free stipend of up to \$400 per month. Additionally, important educational and financial incentives are available for Army Reserve and Massachusetts National Guard members, totaling over \$1000 per month.

For further information, contact Major Jack Dougherty at Stonehill College, North Easton, MA, (508) 565-1365, or Beri Gilfax at Boston University, (617) 353-4025/4026.

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### **AIR FORCE RESERVE OFFICER TRAINING CORPS**

Air Force ROTC is an educational program designed to give men and women the opportunity to become an Air Force officer while completing a bachelor's or master's degree program. The Air Force ROTC program prepares students to assume positions of increasing responsibility and importance in the Air Force.

Through a cross-enrolled program with Boston University, interested Bridgewater State College students may participate in the Air Force Reserve Officer Training Corps Program.

The Air Force offers a wide variety of career fields from which to choose. There is a wealth of opportunities to fly as a pilot, navigator or weapons controller. In addition, we have opportunities for students of ANY MAJOR. Air Force officers start at over \$32,000 as second lieutenants after graduation, and they will make over \$50,000 after four years of service. Great benefits, a generous retirement plan and world travel make it an even better choice.

In addition to the tremendous leadership and management training which cadets receive, they also benefit from several scholarship programs. High school seniors can apply for four- and three-year scholarships, all of which would cover full tuition at Bridgewater State College and include a tax-free stipend of up to \$600 per month, a \$480 book allowance and uniforms. Applications are due by December 1 of senior year.

Freshmen and sophomores already in college can compete for two- and three-year scholarships, which cover full tuition at Bridgewater State College and include a tax-free stipend of up to \$600 per month, a \$480 book allowance and uniforms. Those who reach junior year but have not yet received a scholarship may receive a Professional Officer Corps Incentive (POCI). These incentives are worth \$1,725 per semester for tuition and books and come with a tax-free stipend of up to \$600 per month. These are not competitive, but are based on meeting minimum Air Force ROTC requirements such as a 2.35 term GPA.

For further information contact the Department of Aerospace Studies, Boston University, 617-353-6316/4705. Classes are held at Boston University and are easily accessible using the commuter rail.