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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 education. Our main goal is to ensure access for all who desire to pursue higher education.

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

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

$$\begin{aligned} &\text{COST OF ATTENDANCE} \\ &\text{- FAMILY CONTRIBUTION} \\ &= \text{FINANCIAL NEED} \end{aligned}$$

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

For those who prefer, the paper version of the FAFSA may be obtained from the financial aid office, high school guidance office, or local college. Processing a paper version of the FAFSA may take up to four weeks. The financial aid office strongly encourages families to file early, and to file on line whenever possible.

To obtain priority consideration for financial aid funds, the federal government must receive the student’s completed FAFSA by March 1<sup>st</sup> of the award year. This is a receipt date, not a postmark date. Electronic applications are considered received when you click the “submit”

button at the end of the application process from your computer. Applicants should print a copy of their confirmation page when applying on line.

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

Students must reapply for financial aid funds each year they attend the College. Although the amount and type of aid offered may be changed due to funding availability, and program guidelines, an applicant will continue to be eligible as long as financial need is demonstrated and the student maintains satisfactory academic progress. Please see the section of 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 of this catalog.

Financial aid is available for study abroad.

For a complete list and description of financial aid programs see [www.bridgew.edu/financialaid/FinAid-Programs.cfm](http://www.bridgew.edu/financialaid/FinAid-Programs.cfm) or contact the Financial Aid Office at 508.531.1341 for details.

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### SATISFACTORY ACADEMIC PROGRESS AND STUDENT FINANCIAL AID

Federal regulations state the maximum time frame in which a student must complete his/her educational program can be no longer than 150 percent of the published length for full time students. A student who fails to pass the total credits and/or fails to achieve the minimum cumulative grade point average will not be eligible to receive financial assistance for the future.

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.

To retain compliance with the satisfactory academic progress policy, a completion rate of 75% is required. Simply stated, a student must have completed 75% of all attempted credits during a review of their academic record at the close of each spring semester. This review includes all credits attempted by the student at Bridgewater State College.

To determine the number of credits required to maintain satisfactory progress, multiply the total number of attempted credits by 75 percent.

In addition, a student must maintain a grade point average according to the following schedule:

Earned Credit Hours	Probation GPA	Academic Warning	Separation Below This GPA
0-16	Below 2.0	2.0-2.19	1.00
17-31	Below 2.0	2.0-2.19	1.50
32-46	Below 2.0	2.0-2.19	1.65
47-61	Below 2.0	2.0-2.19	1.75
62-89	Below 2.0	2.0-2.19	1.85
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 registrar or designee, and the director of the Academic Achievement Center or their designee. 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 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 “School of Graduate Studies” 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 State College 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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### **ROTC PROGRAMS**

High school seniors can apply for four- and three-year scholarships plus fees. The scholarships range includes

full-tuition, \$15,000/year and \$9,000/year. Scholarship winners also receive a \$250-\$400 stipend per month, a \$600 book allowance and uniforms. Applications for scholarships are due by December 1 of senior year.

Freshmen and sophomores already in college can compete for 2-, 3-, and 3.5-year scholarships, some of which cover full tuition, others cover \$15,000 per academic year. All scholarship winners receive a \$250-\$400 stipend per month, a \$600 book allowance and uniforms.

If you are interested in joining the Air Force ROTC program or just want more information, contact the Department of Aerospace Studies, Boston University, 118 Bay State Road Boston, MA 02215 at 617-353-6316 or 4705.

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

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

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

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

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

If you are interested in joining the Air Force ROTC program or just want more information, contact the Department of Aerospace Studies, Boston University, 118 Bay State Road, Boston, MA 02215 at 617-353-6316 or 4705.

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