Financial Assistance

Financial assistance comes from a variety of sources including federal financial aid, institutional aid, and aid from outside sources, such as private scholarships, ROTC, Veterans' Benefits, Bureau of Indian Affairs (BIA), and Vocational Rehabilitation.

Students must apply for financial aid each award year. Aid is divided into four categories: scholarships, grants, loans, and employment.

Eligibility for federal financial aid is established by completing the Free Application for Federal Student Aid (FAFSA) available online at http://www.fafsa.ed.gov. New students and parents must create a Username and Password to access the FAFSA and sign the application electronically.

Federal financial aid includes Pell Grants, TEACH Grants, Supplemental Educational Opportunity Grants (SEOG), Direct Loans, and the Work-Study program. For each of these, students must meet eligibility requirements as set forth by the U. S. Department of Education.

Financial Aid packages are determined based on information available at the time of packaging. Prior to disbursement, the information is confirmed, and award offers may change to stay compliant with federal/state regulations and University policy. Any outside scholarship notifications that arrive after packaging will also result in an award change. Students are informed of changes to financial aid packages via e-

mail; students can view records online at any time by accessing your My Financial Aid page on the student portal.

The total of federal grants, institutional awards, discounts and endowed and outside scholarships received by a student may not exceed the total cost of tuition, fees, oncampus room and board and books for the semester.

It is important to file a FAFSA each year as early as possible to take advantage of all the aid for which you may be eligible, as some funds are limited. To receive federal financial aid, a FAFSA must be filed listing Evangel University as a college choice.

Evangel University's school code is 002463.

Priority Deadlines. All financial aid documents should be completed and returned prior to June 1 to ensure timely delivery of funds for the fall semester. Students who return paperwork after June 1 are subject to late processing and delayed delivery of funds. Spring applicants are expected to have all financial aid documents completed no later than November 15 to ensure timely delivery of funds for the spring semester.

Verification. If the application is selected for verification, the process must be completed before a student's financial aid is finalized. Federal aid is not disbursed until all required documents are received. It is imperative that you respond immediately if selected, to ensure availability of all aid for which you may be eligible. All necessary forms and worksheets are available at https://www.evangel.edu/financial-aid-and-scholarships/financial-aid-forms/.

Special Circumstances. A financial aid administrator or committee may use professional judgment on a case-by-case basis only, to alter the data used to calculate the EFC for financial aid. Families experiencing unusual circumstances may consider requesting a professional judgment. For more information, contact the Office of Financial Aid.

Dual Enrollment. Dually enrolled degree seeking students needing financial aid to cover costs at both schools must file a Consortium Agreement and be registered for all classes. Students can only receive aid from the school where their degree will be received. Financial aid eligibility will consider all hours in which a student enrolls at each institution that apply toward the student's degree program.

Study Abroad. Students desiring to study abroad must first facilitate all necessary paperwork through the Records and Registration office. Financial aid may be pursued once administrative approval is granted and all required documentation is provided to the Office of Financial Aid. If approved by the Studies Abroad Committee students may be eligible to use federal financial aid for their study abroad through Evangel University.

Special Students. Students who are not degree seeking and are admitted as "special students" are not eligible for financial aid.

Scholarships. General requirements for receiving any Evangel University scholarship or grant include full-time enrollment and a 2.0 cumulative GPA (except when otherwise noted).

Evangel offers a variety of scholarships and grants. See a complete list of available

undergraduate, graduate and seminary scholarships and learn more about the various options online.

Federal Financial Aid Grants

Pell Grant. Application for a *Federal Pell Grant* is made by completing the Free Application for Federal Student Aid (FAFSA). Unlike a loan, a Federal Pell Grant does not have to be repaid. Federal Pell Grants are awarded only to undergraduate students who have not yet earned a bachelor's degree. For many students, the Federal Pell Grant provides a foundation to which other financial aid may be added. The U.S. Department of Education establishes funding for the Federal Pell Grant annually.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. The program provides up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school. In exchange for receiving a TEACH Grant, the student must agree to serve as a full-time teacher, in a high-need field, that serves low-income students for at least four academic years within eight calendar years of completing the program of study for which they receive a TEACH Grant. If the requirements are not met, the grant will convert to an unsubsidized loan.

Federal Supplemental Educational Opportunity Grant (FSEOG). The grant is available to undergraduates who have exceptional financial need (that is, students with the lowest Expected Family Contributions or EFCs). It gives priority to students who receive Federal Pell Grants. FSEOG also does not have to be repaid.

Application is made by completing the Free Application for Federal Student Aid (FAFSA).

Loans

Students must be enrolled at least half time to receive federal loans. All loans must be repaid.

Federal Subsidized Direct Loans. This loan is for undergraduate students and is awarded based on financial need. The student does not make any payments or pay interest while enrolled at least half time; the federal government subsidizes the interest during this period of enrollment. Interest charges accrue after the student graduates or drops below half-time enrollment; repayment begins six months after the student graduates or drops below half-time enrollment.

Federal Unsubsidized Direct Loans.

This loan is not based on financial need. The student is responsible for the interest from the date of disbursement. Interest payments may be made in installments or allowed to accrue and be added to the principal (capitalized). Repayment begins six months after the student graduates or drops below half time enrollment.

Federal Additional Unsubsidized
Direct Loans. Available for independent students, or for dependent students whose parents applied for and were denied the credit-based Parent PLUS Loan. Parents must be unable, not unwilling, to receive the Federal PLUS Loan. Interest payments may be made in installments or allowed to accrue and be added to the principal (capitalized). Repayment begins six months after the student graduates or drops below half time enrollment.

Direct PLUS Loan – Federal parent loan for Undergraduate Students.

Enables parents to borrow the educational expenses for each child who is a dependent undergraduate and is enrolled at least half time. A credit check is required. Parents must meet citizenship requirements and may not be in default or owe a refund to any student financial assistance program. The repayment period for a Direct PLUS Loan begins when the loan is fully disbursed, and the first payment is due 60 days after the final disbursement. However, the parent may defer repayment until 6 months after the student graduates or drops below half time enrollment.

Note: The parent is responsible for the interest from date of disbursement. Interest payments may be made in installments or allowed to accrue and be added to the principal (capitalized).

Graduate PLUS. Available for graduate or professional students enrolled at least half time in a program leading to a graduate or professional degree and meet general federal student aid eligibility requirements. A credit check is required. Repayment begins six months after the student graduates or drops below half time enrollment. The student is responsible for the interest from the date of disbursement. Interest payments may be made in installments or allowed to accrue and be added to the principal (capitalized).

Alternative Loans. Private loans are primarily designed to help students with educational expenses that exceed other available assistance. Alternative loans should be used only after all other forms of aid eligibility have been exhausted. A credit check is required, and a credit worthy cosigner is generally required. Repayment does not begin until six months after the student is

no longer enrolled at least half time; however, interest accumulates during periods of enrollment. For more information, please click <u>here</u>.

Other Aid

Employment Work Study (Undergraduate). To determine if you are eligible for work-study, you must first complete a FAFSA at www.fafsa.ed.gov. The awarding of Federal Work-Study does not guarantee employment; it merely establishes eligibility. Job opportunities within this program include both on-campus employment and off-campus community service. Students work an average of 8-10 hours per week and receive the federally established minimum wage. Students may choose to have their work-study earnings automatically deposited into their student accounts. Arrangements for direct deposit must be made through Human Resources. More information is available online.

Campus Employment. Under this program, a limited number of on-campus jobs are available to students. Career Services can provide both eligibility requirements and availability of positions. Most jobs vary in hours per week, and students earn the federally established minimum wage.

Other Employment. Career Services assists current students and their spouses in locating part-time employment in the Springfield area. Students desiring such employment should have available transportation, although the city does provide a local bus system.

Satisfactory Academic Progress

Evangel University is required by law to establish satisfactory academic progress standards to gauge the progress of students receiving financial assistance through federal, state, or institutional aid programs by applying both qualitative and quantitative measurements to academic work. [34 CFR 668.16(e)] These measurements shall be used to determine a student's eligibility for all federal Title IV aid and for other need-based financial assistance unless the terms of a particular grant or funding source states otherwise. Degree seeking students in all undergraduate and graduate programs are covered under this policy. (SAP) will be reviewed at the end of every academic year, and you must be meeting SAP standards, or you will lose aid eligibility.

General Undergraduate Guidelines.

The academic policy at Evangel University is designed to enable students to achieve graduation requirements. Graduation requirements include a minimum grade point average (GPA) of 2.0 at the time of program completion. Satisfactory academic progress (SAP) is measured using qualitative and quantitative standards to promote this outcome. All students must meet the requirements of both quantitative and qualitative satisfactory academic progress listed below to receive financial aid.

Quantitative Satisfactory Academic

Progress. Students must complete 67% of the number of credit hours for which they have enrolled to remain eligible for federal financial aid. To establish a quantitative measure, a time frame is set for students to finish a program of study.

Quantitative Satisfactory Academic Progress. Students who drop below the following minimum cumulative GPA will be placed on Financial Aid Suspension. The

student's cumulative GPA includes credits for courses accepted by Evangel University from other institutions that count toward the student's degree.

Maximum Time Frame. Regulations require the maximum time frame to not exceed 150% of the published length of the program, measured in the required academic credit hours. For example, the length of most undergraduate academic programs is 124 credit hours required for degree completion and may not exceed 186 attempted credit hours (150% of 124 credit hours = 186 maximum attempted hours).

Number of Credits	Minimum
Attempted	Cumulative GPA
1.29.5	1.50
30-44.5	1.70
45-59.5	1.90
60+	2.0

Students whose cumulative GPA drops below the minimum requirement while they are in the graduate program, or who fail to meet standards established by their program in other facets of the curriculum, or who receive three C grades in their coursework, will be placed on SAP suspension. Additionally, the quantitative measure of SAP will be evaluated with the same standard as undergraduate students.

Program	Minimum Cumulative GPA
Adult Studies	See undergraduate table above.
Graduate Studies	3.0
Seminary—Doctoral	3.0
Seminary—Master of Arts	2.5
Seminary—Master of Divinity	2.0

Definitions

Attempted Hours: Any course for which the student receives any of the following grades A-F (including plus/minus), P/F, I, W, WP, WF

Hours Not Counted as Attempted:Audited courses

Successfully Completed Hours: All course for which the student receives a passing grade: A-D (including plus/minus), P

Unsuccessfully Completed Hours:

All courses for which the student receives any of the following grades: F, I, W, WP, WF

Evaluation Period. A student's academic progress will be evaluated at the end of each academic year. Academic years for traditional UG students include fall and spring terms. Summer is only included if the student is taking a summer course. Graduate and Adult Studies students will also have SAP evaluated annually at the end of the academic year.

Financial Aid Suspension. If a student fails to meet SAP requirements by the end of the academic year, they will be placed on SAP suspension. Financial aid suspension will result in the loss of all federal and institutional aid. The student does have the option to appeal if they are placed on SAP suspension.

Financial Aid Probation. A student who successfully appeals a financial aid suspension will be placed on financial aid probation and will have their aid eligibility reinstated for the following academic year while also agreeing to an academic plan to

assist the student in meeting the SAP requirement. The academic plan will be an agreement established between the student and the Center for Student Success. Successful completion of the academic plan requires the student to meet SAP requirements and meet the graduation requirements of the school.

Re-establishing Academic Progress

A student is removed from financial aid suspension or probation when the student makes up the appropriate grade point and/or credit deficiency during the academic year. This may require the student to attend another college or university to bring up the GPA and meet the necessary hours for progression. If a student who is on suspension successfully completes a term without receiving financial aid and meets the satisfactory academic progress requirements, the student will regain financial aid eligibility for all programs the following payment period except for Direct Loans. Direct Loan eligibility is retroactive to the beginning of the enrollment period.

Repeated Classes. Classes in which the student received a grade of "F" may be repeated to earn a higher grade. For a class to count as a repeated course, the class must be taken both times at Evangel. In all cases, the grade earned the last time a student takes the course replaces the earlier grade. The record of the previous grade remains on the transcript, but it does not affect the grade point average.

Withdrawn Classes. Students may withdraw from a class and receive a W with no GPA penalty through the end of week 9 each semester. During weeks 10 through 14, withdrawal requires either WP (Withdraw Passing, no GPA penalty) or WF (Withdraw Failing, counted as an F for grade

calculation). No withdrawals are accepted during the final examination week.

is a temporary grade, assigned at the end of a semester, to permit students additional time to complete work in the course when one or more required assignments are not completed because of illness, accident, death in family, or other satisfactory reason. Incomplete grades do not earn credit or influence the grade point in the semester in which the course is incomplete; however, the course grades are counted once concluded. Incompletes must be completed by the end of the following semester. A student on suspension status may regain eligibility when a grade is posted for the incomplete grade.

Audited Classes. Audited classes receive no credit and do not influence grade point average. They are not counted in credits attempted and are not eligible for financial aid.

Remedial Classes. Remedial classes will be included in the total number of credits for the semester when determining financial aid eligibility.

Pass/Fail Classes. Pass/Fail classes are not calculated in the cumulative GPA but are included in credits attempted.

Transfer Students. Transfer students are accepted from regionally accredited colleges and universities based on transcripts and satisfactory student records. Credits may be granted for most standard university courses with grades of C- or higher. Only transferred courses accepted by the courses' grades (GPA) and completion (y/n) will be used in SAP calculations. Transfer students who are admitted and do not meet our quantitative and/or qualitative standard will be notified

that they are on warning for their first semester.

Change of Major. Changing majors may or may not result in the student meeting qualitative or quantitative measures. Any change of major should be carefully considered, and students are encouraged to consult their academic advisor when contemplating a change of major. If the major change is being considered to allow more financial aid funding, the student should check with Student Financial Services before making the change to ensure that the change will result in their regaining or retaining eligibility.

Appeals Procedures. Students who have been placed on suspension from financial aid due to their failure to comply with the academic progress policy have the right to appeal, if suspension is a result of unusual circumstances, such as illness, death in the family, accidents, or other satisfactory reasons. [34 CFR 668.16(e)(5)(6)] Students who wish to appeal must contact their financial aid counselor and complete the SAP Appeal form. The form includes information regarding why the student failed to make satisfactory academic progress, and what has changed in the student's situation that will allow the student to demonstrate satisfactory academic progress at the next evaluation. Appeals must be received no later than two weeks prior to the beginning of the term in which aid is suspended (summer term excluded). Students will receive written notification of the committee's decision. If the appeal is denied, students may request a personal hearing with the committee. A successful appeal will result in the student being placed on financial aid probation with an academic plan and the continued eligibility for the payment period. The student may appeal each suspension

one time and the decision of the Financial Aid Appeal Committee is final.

Academic Plan Procedures. Students who have successfully appealed their suspension will agree to an academic plan. The requirements for the academic plan will be developed and outlined in coordination with the Registrar, the Center for Student Success, and in some cases the student's advisor. The plan will be provided to the student in writing and the student's signature is required. The Office of Financial Aid will monitor the student's progress as required by the academic plan. The monitoring will occur, at minimum, at the end of each term.

Amendments to the Policy. This policy will be amended whenever applicable federal, or state laws or regulations change.

Withdrawal Policy

A student who wishes to withdraw from the University must provide official notification of the intent to withdraw. Failing to attend classes does not automatically withdraw a student from school. However, if the Office of Financial Aid receives notice from another department on campus (such as instructors or a resident director) that a student has ceased academic participation and/or has moved out of campus housing, the student's financial record will be reviewed as an unofficial withdrawal

- Traditional Undergraduate- Contact the Retention Specialist in the Center for Student Success
- Adult and Graduate Studies-Contact the Adult and Graduate Studies office.

 Assemblies of God Theological Seminary-Contact the Seminary Registrar's office.

Evangel takes on certain financial obligations based on student enrollment as determined at the beginning of each new school year. A student who wishes to withdraw may also assume certain financial obligations. All schools who disburse federal aid are required to implement the Return of Title IV Funds federal refund policy, which can result in significant cost to a withdrawing student. Therefore, withdrawal from school should be considered carefully. The Return of Title IV Funds calculation relates to students receiving federal financial aid. A copy of the Return of Title IV Funds worksheet is available in the Office of Financial Aid.

A prorated schedule is used up through the 60% point in each payment period to determine the amount of Title IV funds the student has earned at the time of withdrawal. This is calculated by a percentage based on the number of days completed, divided by the number of days in the payment period. If there is a break during the payment period of five days or more (including weekends), those days are deducted from the total number of days in the term (1.e., Thanksgiving and spring breaks).

For students receiving federal financial aid, but the student never begins attending classes, we are required by federal regulations to return the disbursed funds to the respective programs. If the student begins attending some but not all his or her classes, we are required to recalculate the student's Pell or Iraq Afghanistan Service Grant award based on the student's actual enrollment status. [CFR 668.21 & 685.303]

After the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period and the school will not be required to return any federal funds received for that period. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement. Therefore, if a student was eligible for federal funding, the calculation will still be completed regardless of the date of withdrawal to determine eligibility for post-withdrawal disbursement.

If the student is responsible for a portion of the Title IV funding that must return, the student will be notified of their responsibility by the Office of Financial Aid. Regulations state that a student does not have to repay a grant overpayment of \$50 or less for grant overpayments resulting from the student's withdrawal.

One of the following criteria determines the student's withdrawal date:

Official Withdrawal. The date the student notified the school of their intent to withdraw will be used unless the student continues to attend and a later date of documented participation at an academically related activity is available.

Administrative Withdrawal. The date of the student's last documented participation at an academically related activity will be used, if available. If the last date of participation is not available, the midpoint of the semester will be used if attendance was established at the beginning of the term.

Withdrawal after Rescission of Official Notification. The date from the student's original withdrawal in the previous official notification will be used, unless the

student provides written notification rescinding the intent to withdraw, and a later date of documented participation at an academically related activity is available.

The date of the Institution's

Determination that the student has withdrawn is determined by the following criteria:

Official Withdrawal. The date of the initial notification by the student.

Administrative Withdrawal. If a student is administratively withdrawn due to disciplinary action or the discovery that the student is not participating and cannot successfully complete the term, the date of that action or determination will be used

Withdrawal after Rescission of Official Notification. The date the school becomes aware that the student did not, or will not, complete the period of enrollment.

Scholarships, Grants, and Discounts

Evangel University offers a variety of scholarships and grants designed to help you finance your education at EU. To learn more about those scholarships, explore the various options below. If you have any questions, do not hesitate to contact our Financial Aid Counselors for assistance.

*Full Time Enrollment and a 2.0 cumulative GPA is required to be eligible for institutional scholarships and grants. Institutional policies and scholarships are subject to change.

College of Arts and Sciences/Traditional

Undergraduate Scholarships and Awards

The following scholarships and grants are available to students enrolling at Evangel for the first time in the 2021-2022 academic year. Refer to the website for complete scholarship information. All institutional aid is subject to coordination with federal, state, institutional, and outside aid policies.

Academic Scholarships

Founders Scholarship Program

(\$10,000-\$21,000)

The Founders Scholarship Program is a premier merit award that benefits many highly qualified students.

Eligibility. Full-time, first-time student (12 credits/semester or more) in the traditional undergraduate program at Evangel. Visit our Founders Page for additional important information.

*These awards may not be combined with other EU tuition discounts (with exception of need-based grants, endowed scholarships, and athletic scholarships).

Freshman Merit (\$4,000-\$9,000)

Eligibility. Awarded at five levels based on GPA and ACT/SAT score.

Transfer Merit (\$3,000-\$7,000)

Eligibility. Awarded at five levels based on GPA at time of transfer.

Endowed and Private Academic Scholarships

(Amounts Vary)

Awarded by academic departments and scholarship committees. Scholarships are

based on academic standing in your major, financial need or donor-specified criteria.

Assemblies of God Awards Riggs Scholarship Fund: General Superintendent's National Scholarship

(Two \$30,000 scholarships over four years; Eight one-time \$5,000 scholarships)

Eligibility. High school seniors who attend Assemblies of God church, 3.7 GPA and 28 ACT or 1870 SAT (overall score), demonstrated leadership potential and Christian service.

J. Robert Ashcroft National Youth Scholarship

(First place \$8,000, Second place \$4,000, Third place \$2,000)

Eligibility. High school seniors who attend an Assemblies of God church, demonstrate academic achievement, extracurricular activities, Christian service and Christian character. Awarded by AG Alliance for Higher Education and AG Youth Departments.

Performance Scholarships

Athletic

(Amounts Vary)

Evangel athletes compete at the NAIA Division I level in the HAAC (Heart of America Athletic Conference). Athletic scholarships of all amounts are awarded based on each sport and coach's criteria and judgment.

Music Scholarships

(Amounts Vary)

Eligibility. All students of any academic major. Scholarships awarded based on

performance ability and needs within the Music Department.

Marching Band

(\$500-\$700)

Eligibility. Any student who participates in the EU Marching Band

National Fine Arts

(\$500-\$1,500)

Eligibility. Freshmen who received the National Merit Award or Superior National ranking in select solo categories are eligible.

AG Award

(\$500)

Eligibility. Freshmen and Transfers who have received one of the following: Royal Rangers Gold Medal of Achievement, Girls Ministries Honor Star, Bible Quiz National Memorization Award or Bible Quiz Top Five National Individual Quizzers.

Forensics

(\$500-\$3000)

Evangel offers scholarships for participation on the University Forensics Team (speech, drama and oral interpretation) based on merit and demonstrated performance.

Miscellaneous Scholarships

Legacy Scholarship

(\$1000)

Eligibility. Awarded to dependents of alumni who graduated from Evangel University, Central Bible College or the Assemblies of God Theological Seminary and are academically qualified who are enrolled in a traditional undergraduate program.

Ethnic Minority Scholarship

(\$500-\$1,000)

Eligibility. Currently attending an AG Church. Classified as an ethnic minority.

Traditional Undergraduate College of Arts and Sciences Discounts & Grants

Zimmerman Discount

(Up to \$2000)

Eligibility. Awarded to eligible dependents of active licensed or ordained Assemblies of God ministers. Award amount is based on need level as determined by the Free Application for Federal Student Aid (FAFSA).

Tuition Discount

50 percent tuition guarantee on classes taken at Evangel University to the dependents of nationally appointed Assemblies of God U.S. and World missionaries, Chaplains, and National Leadership and Resource Center full time employees (minimum 2 years employment). The 50% tuition guarantee includes merit and other scholarship programs for which the student is eligible. Applies only to classes taken at Evangel University. Married children and students over the age of 23 are not eligible for this discount.

Evangel Grant

(Amount Varies)

Eligibility. Freshmen and transfers. Based on merit and need.

Renewable, with a 2.0 GPA.

Missouri A+ Recognition

(\$1,000)

Eligibility. First-time freshmen who are completing the Missouri A+ Schools Program. Renewable with a 2.0 GPA.

Church Match

(Up to \$500)

Eligibility. Returning, freshmen and transfer students.

Graduate Scholarships (CAGS)

Students in some programs may be awarded yearly scholarships in varying amounts. Scholarships are awarded in the spring for the following academic year and may be applied to the fall, spring and/or summer semesters. Scholarships must be renewed annually. Awarding of scholarships is determined based on a combination of strong academic record and skills and strengths of the applicant. Contact the Graduate Studies office for scholarship applications and applicable deadlines.

Seminary Scholarships (AGTS)

There are limited grants and scholarships available. Contact the university's Student Financial Services Office for more information.