

FINANCIAL PLANNING

COST OF ATTENDANCE

Application Fee

Applications for admission to the Professional Studies Programs of the University should be accompanied by a \$25 non-refundable application fee. The fee is \$35 for Graduate Studies.

Charges for 2007-2008

Professional Studies Programs	Per Hour
Organizational Management Program	\$ 335
Books and Materials	46
Business Information Systems Program	385
Books and Materials	40
Early Childhood Education Program	335
Books and Materials	48
Elective Courses	\$ 226 per credit hour
Graduate Tuition (All programs)	\$ 410 per credit hour

Additional Fees

Graduation Fee \$35

Each graduating student is required to pay this fee, without regard to Commencement participation. After anticipated graduation has been confirmed by the Registrar, the fee will appear on the student's account during the final semester of attendance. In addition, students who participate in Commencement will be required to purchase regalia through the bookstore.

Official Transcripts \$2

The first transcript is issued without charge. The \$2 fee is charged for all subsequently issued transcripts.

Late Registration Fee \$50

Graduate students who register for classes after the designated registration period are subject to a \$50 late fee.

Auto Registration

\$25

Any vehicle that will be parked on the main campus in Siloam Springs must have a JBU parking sticker. This sticker is valid for one academic year, Fall Semester through Summer Term III. Motorcycle registration fee is \$15.

Payment of Student Accounts

Tuition and fees are due and payable as a lump sum prior to the start of each semester. Payment will be the semester's charges less financial aid (i.e. scholarships, grants, and loans). A payment plan option is available to students in good financial standing; details are available from the Business Office. Payment plan information is sent to each student prior to the start of each semester. Certain fees are applicable for students on the payment plan option, and the University reserves the right to change the fee structure as needed to fund the payment plan program.

Official transcripts of academic credits are not released while the student's account is in arrears, and the University engages professional collection agencies to deal with delinquent accounts.

Valuables

The University does not assume any responsibility for lost or stolen property, nor does it carry fire, theft, or damage insurance on the personal property of students.

FINANCIAL AID

Each year 85% of the students attending John Brown University benefit from some type of scholarship, loan, or work program. Students seeking financial aid are required to complete the Free Application for Federal Student Aid (FAFSA). Only full-time students may receive institutional aid.

Based on information supplied by financial aid applications and official notifications from federal and state programs, the Financial Aid Office will determine each student's financial aid award offer. Consideration for financial assistance will occur only after the student has received a tentative or final acceptance through the Admissions Office. Returning students will be awarded assistance if they are making satisfactory academic progress. To continue to receive financial aid, application for aid must be made each year. Appropriate scholarship, loan, and work awards will be made by the Financial Aid Office using the policy set by the Financial Aid Committee.

Merit scholarships are available to students based on academic, leadership, athletic, and musical talent. Descriptions of eligibility criteria and availability of assistance can be found in the Financial Aid brochure.

Financial aid applications and information may be obtained by contacting the Admissions or Financial Aid Office. Early application is advised. The priority award deadline for applying for financial aid is March 1. Those applying after March 1 will be awarded financial aid as funds are available.

Financial Aid Policy

The Board of Trustees has adopted the following policy with regard to awards of financial aid:

1. Financial aid programs funded by the institution itself are intended to supplement the various federal, state, and private donor financial aid programs administered by the institution.
2. Such institutional aid (to include athletic, academic, and leadership scholarships) will not be used to increase the total of financial aid available to the student from all sources, exclusive of any work-study or loan arrangement, beyond
 - a. In the case of a boarding student, the total cost of room, board, and tuition for the academic year.
 - b. In the case of a day student, the cost of tuition for the academic year.
3. Generally, students shall not be awarded financial aid in excess of their determined financial need. Students who do not demonstrate financial need and are eligible for Tuition Remission shall be eligible for only one other scholarship in addition to the Tuition Remission (not to exceed \$3000). Exchange Scholarship recipients through the Council for Christian Colleges and Universities (CCCCU) or the Council of Independent Colleges (CIC) shall not be eligible for any institutional scholarships beyond their exchange scholarship.
4. Any commitment of institutional financial aid shall be expressly conditioned upon the determination by the financial aid officer of the student's prior eligibility for other federal, state, and private donor financial aid, exclusive of any work-study or loan arrangement.
5. Federal regulation requires that a student must be making satisfactory academic progress regardless of whether he or she has previously received Title IV aid.

All students enrolled at John Brown University who receive financial aid through JBU or the federal Title IV Assistance Programs must meet the satisfactory academic progress requirements as defined below in order to be eligible for further aid.

Satisfactory academic progress is deemed to have been made by a student who meets both the quantitative and qualitative requirements indicated below.

Quantitative Requirements

There are two quantitative requirements that the student must meet in order to remain eligible to apply for financial assistance. First, the student must pass, at a minimum, 67% of the credits attempted while attending the University. Also, the student will remain eligible to apply for aid as long as the number of credits attempted is not more than 150% of the number of credits required for the student's degree.

A transfer student may have earned credits at another school that will count toward his or her degree at JBU. Only transfer credits that apply to the student's degree will count as part of the 150% maximum. A student pursuing a second degree or teacher certification will have a new maximum time frame established based on the degree program requirements for which he or she enrolls.

The determination of each student's meeting the quantitative requirements for satisfactory academic progress will be made annually following the conclusion of the spring semester. If a student fails to pass at least 67% of the credits attempted or has attempted more than 150% of the number of credits required for completion of his or her degree, then the student must appeal for reinstatement of financial aid eligibility.

Qualitative Requirements

A student is deemed to have met the qualitative requirements for satisfactory academic progress for financial aid purposes provided the student's academic status is not one of Academic Suspension.

Appeal Process

If a student does not successfully meet the satisfactory academic progress policy guidelines, the Financial Aid Director will notify the student in writing of his or her financial aid suspension status. The student may submit a written appeal to the Vice President of Enrollment Management within 30 days of the time that the student is notified of his or her suspension. Financial Aid eligibility appeals will be reviewed by the Admissions/Financial Aid Committee on a case-by-case basis.

The financial aid eligibility appeal is a separate process from the Registrar's appeal process for academic suspension. A successful appeal to reinstate a student to the University after academic suspension by the Registrar's Office does not necessarily reinstate a student to the financial aid programs.

Addendum to Satisfactory Academic Progress Policy

Appeal due to mitigating circumstances: This section of the Satisfactory Academic Progress Policy gives some examples where allowances may be made for mitigating circumstances. These examples are not all-inclusive.

The committee may allow other mitigating circumstances on a case-by-case basis depending on the merit of the appeal.

1. Death in the family or death of a close friend.
2. Serious illness of a family member.
3. Medical complications or prolonged illness of the student.
4. Inability to attend classes because of unexpected lack of transportation.
5. Serious financial problems requiring excessive hours of employment.

How do the following affect Satisfactory Academic Progress determinations?

1. Withdrawals: A withdrawal ('W') is counted as an attempted class that was not successfully completed.
2. Incompletes: An incomplete ('I') is counted as an attempted class that was not successfully completed.
3. Repeated course: A repeated course is counted as attempted and successfully completed if a passing grade was earned.
4. Transfer courses: Transfer courses are counted as attempted and completed if the coursework is applicable to the student's JBU degree.
5. Non-credit remedial coursework is not applicable at JBU.

Maximum Time Frame for Financial Aid Eligibility

Institutional Aid

Associate Degree Programs	Two Years
Bachelor's Degree Program	Four Years

Federal and State Financial Aid Programs

The federal government sponsors student assistance programs to those who have demonstrated financial need. Through the Federal Pell Grant Program, students may receive as much as \$4050 per year, based on authorization from Congress. Many students also are able to take advantage of the Federal Perkins Program and secure long-term, low interest (5%) loans for educational expenses.

Students may also be eligible for assistance from other sources, such as the Federal Supplemental Educational Opportunity Grant Program (SEOG), the Federal Work-Study Program, and Federal Stafford Student Loans.

Many states also participate in student aid programs for residents attending college either in or out of the state. Arkansas residents may be eligible

for the Arkansas Governor's Distinguished Scholarship (GDS) in the amount of \$10,000. The Arkansas Department of Higher Education also administers the Arkansas Academic Challenge Scholarship Program. This grant program offers first-time freshmen a four-year renewable scholarship in the amount of \$2500 the first year and increases each year. Contact the Financial Aid Office for details.

Students may qualify for a low interest Federal Stafford Student Loan (subsidized or unsubsidized) to help cover both direct and indirect costs of education. Award amounts are based on financial need. Contact the Financial Aid Office for more details.

Veterans Administration Benefits

John Brown University is an approved institution for veterans and veterans' beneficiaries training. Veterans, widows and children of veterans who lost their lives in service, or veterans who are now disabled as a result of service should contact the nearest Veterans Administration Regional Office as far in advance of enrollment date as possible for assistance in securing Veterans Administration benefits. Information regarding this program may be obtained from the JBU Registrar.

Air Force and Army ROTC Scholarships

Scholarships are available to qualified applicants. Scholarships pay tuition, there may be allowances for books and additional expenditures. Selection is based on academic record, ACT/SAT entrance scores, leadership potential, a physical exam, and a personal interview. Preferences are given to technical fields and nursing, but all disciplines may apply. For further information, see pages 18-20.