



BETHEL UNIVERSITY

GUIDE TO CONSUMER INFORMATION 2020-2021

Bethel began in 1871 as a seminary to train pastors. Today, Bethel University remains a private, Christian university, sponsored in part by the churches of Converge Worldwide, but open to all men and women willing to learn within an evangelical perspective and community. Bethel University (BU) is recognized as a top-ranked, evangelical Christian university based in St. Paul, Minnesota. Bethel University is accredited by The Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (www.hlcommission.org/; phone: (312)263-0456). In accordance with federal regulations set forth by the Higher Education Act of 1965, as amended, this guide is available to inform of consumer information. This Guide contains a brief description of important information about BU, financial assistance, graduation rates, athletic participation, campus security, student rights and responsibilities, study abroad, voter registration, and the Family Educational Rights and Privacy Act (FERPA). Specific information about programs and services is available within each schools' academic catalog. Printed copies of the information may be requested from the specific University schools. This Guide is available online through the Office of Financial Aid at <https://www.bethel.edu/offices/financial-aid/> or by requesting a paper copy from the address on the last page.

ACADEMIC CALENDAR

College of Arts & Sciences (CAS) Academic Calendar is located at: <https://www.bethel.edu/undergrad/academics/calendar/>. Seminary Academic Calendar is located at: <http://seminary.bethel.edu/academics/calendars/>. For College of Adult & Professional Studies (CAPS) Academic Calendar see <http://catalog.bethel.edu/adult-professional-studies/academic-calendar/> & for Graduate School (GS) see <http://catalog.bethel.edu/graduate/academic-calendar/>.

ATHLETIC PROGRAM PARTICIPATION AND INFORMATION

Bethel is a member of the National Collegiate Athletic Association (NCAA) and the Minnesota Intercollegiate Athletic Association (MIAC). As a member of the NCAA at the Division III level, Bethel, like all Division III institutions, does not offer athletic scholarships. However, approximately 90% of all Bethel students receive some type of financial aid. Incoming freshman and transfers must complete three forms: Medical evaluation, insurance information, and sickle cell trait form. More information is available by contacting the Athletic Department, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6397; or at <http://athletics.bethel.edu/>.

CAMPUS SAFETY AND CRIME

Bethel University Campus Safety and Security has the primary responsibility of developing and deploying services, programs and strategies for maintaining a reasonably safe campus. In accordance with the Clery Act, Bethel University is required to post security policies as well as publish statistics for certain crimes and fires. Bethel University has combined the relevant policies and statistics into the Annual Security Report (ASR). The ASR and other policy information reports may be found at <https://www.bethel.edu/campus-security/clery-requirements>. For any inquiries, visit the Office of Security and Safety, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6400; or at <https://www.bethel.edu/campus-security/>.

COMPLAINTS

Being a reconciler is one of Bethel University's core values. That's why we encourage those who have concerns or complaints to try to reconcile with the individuals involved whenever possible. We also recognize that we live in an imperfect world and sometimes a more formal complaint process is needed (<https://www.bethel.edu/about/contact/concerns-complaints>).

COPYRIGHT INFRINGEMENT

In accordance with the Digital Millennium Copyright Act (DMCA), Bethel University has designated an agent to receive notice of unauthorized online use of copyrighted materials. More information may be found at <https://confluence.bethel.edu/display/ITSKB/Copyright+Infringement+Policy>. To report an information security incident at Bethel University, contact the DMCA Agent, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6059; or email: dmcaagent@bethel.edu.

EMERGENCY RESPONSE AND EVACUATION PROCEDURES

Bethel University Emergency Preparedness and Notification is published annually in the *Annual Security Report*. This report can be found online at <https://www.bethel.edu/security-safety/annual-security-report.pdf> Bethel University is committed to notifying and informing its campus community in the event of an emergency. Upon confirmation of a significant emergency or dangerous situation involving an immediate threat to the health or safety of students, faculty or staff, Bethel University will use appropriate communications channels to notify the community. More information can also be attained at <https://www.bethel.edu/security-safety/safety/emergency-procedures>, or by contacting Office of Safety and Security, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6400.

FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT (FERPA)

The Family Educational Rights and Privacy Act (FERPA) offers students certain rights with respect to their educational records. They include the right to: 1) inspect and review their educational records; 2) request to amend their education records; 3) limit disclosure of "personally identifiable information" (information that would directly identify the student or make the student's identity easily traceable) known as *directory* information; and 4) file a complaint with the U.S. Department of Education concerning an alleged failure by the University to comply with FERPA. Complete policies and procedures are available on the Office of Registrar's web site at <https://www.bethel.edu/registrar/ferpa>. Questions can be directed to the Office of the Registrar, 3900 Bethel Drive, St. Paul, MN 55112.

FINANCIAL AID

Financial Aid has descriptions about available federal, state, institutional, and private sources of student assistance. On the financial aid page, students can find application procedures, eligibility criteria, and dates & deadlines. Information about enrollment requirements for regular and study abroad students and student account refund calculators are also available at the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112; phone (651) 638-6241; or at <https://www.bethel.edu/offices/financial-aid/>.

Terms and conditions of Federal Work-Study can be found at <https://www.bethel.edu/undergrad/financial-aid/types/student-employment>. Students are required to make satisfactory academic progress to maintain financial aid eligibility. More information about financial aid and satisfactory academic progress standards are available at <https://www.bethel.edu/undergrad/financial-aid/eligibility/academic-progress>.

A breakdown of the estimated cost of attendance used to determine student eligibility for federal student assistance is available on the Office of Financial Aid website, <https://www.bethel.edu/offices/financial-aid/>. The cost of attendance is school specific: College of Arts & Sciences: <https://www.bethel.edu/undergrad/financial-aid/tuition/>, College of Adult & Professional Studies: <https://www.bethel.edu/adult-undergrad/financial-aid/tuition/>, Graduate School: <https://www.bethel.edu/graduate/financial-aid/tuition/>, Bethel Seminary: <https://www.bethel.edu/seminary/financial-aid/tuition/>.

Information regarding the necessity of repaying direct loans is located within the Entrance or Exit Counseling session at <https://studentloans.gov/myDirectLoan/index.action>. A sample loan repayment schedule can be found at <https://www.bethel.edu/seminary/financial-aid/after-awarded/compare-loans>. Completion of entrance counseling is necessary for the disbursement of the loans. Students are notified about completing loan exit counseling upon graduation, withdrawing, or dropping below half-time status. More information about all loan counseling is found at <https://www.bethel.edu/offices/financial-aid/counseling>.

FINANCIAL AID DISBURSEMENT POLICIES AND PROCEDURES

Financial Aid (loans, grants, including Federal Pell Grant, and scholarships) will be posted to student accounts at the beginning of the term. If there is a credit balance (due to Title IV funds, which includes Direct Loans and Pell) after term charges are satisfied, the Business Office will send a credit balance check to the student within 14 days of the first day of class or within 14 days of when the funds were posted (whichever is later). Students should contact the Business Office to request a credit balance check if a check was not automatically issued. Excess funds are to be used for educational and living expenses (i.e. books, supplies, etc.).

FIRE SAFETY REPORT

Bethel's annual fire safety report is located in the Office of Security and Safety website at <https://www.bethel.edu/safety-security/security/campus-crime-statistics>. Any incident of fire or signs of smoke/fire should be immediately reported to the Office of Safety and Security.

GRADUATION RATES

Bethel's graduation rates for first-time full-time freshmen (fall 2014) are as follows: 64% within 4 years, 72% within 5 years, and 74% within 6 years. More information can be found by contacting Office of Institutional Data & Research, Bethel University, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6429; or online at <https://www.bethel.edu/institutional-data-research/outcomes/graduation/undergrad>.

INFORMATION ABOUT THE INSTITUTION

Descriptions of academic programs, degree offerings, and instructional personnel are available from the various schools and online at the following websites; as well as information regarding requirements for admission to an academic program, the transfer student application process and the criteria the University uses regarding transfer credits earned at another Institution: <http://catalog.bethel.edu/>

Bethel University is accredited by The Higher Learning Commission and is a member of the North Central Association of Colleges and Schools (<http://www.northcentralassociation.org>); phone: (312)263-0456. Bethel University is registered with the Minnesota Office of Higher Education pursuant to Minnesota Statutes sections 136A.61 to 136A.71. Registration is not an endorsement of the institution. Credits earned at the institution may not transfer to all other institutions. Bethel is also accredited by the Teacher Education Accreditation Council, the Council on Social Work Education (at the undergraduate level); the Commission on Accreditation of Athletic Training Education Programs (CAATE) (at the undergraduate level for the Athletic Training Education Program); and the Commission on Collegiate Nursing Education (at the undergraduate and master's levels) (One Dupont Circle NW, Suite 530, Washington, D.C. 20036-1120; phone: (202)887-6791). For more information about BU's accreditation, go to <https://www.bethel.edu/about/bethel-glance/accreditation>.

INSTITUTIONAL DRUG AND ALCOHOL POLICY

Bethel University Policy on Alcohol and Drugs is published annually in the *Annual Security Report*. This report can be found online at <https://www.bethel.edu/security-safety/annual-security-report.pdf>. The standards of conduct for Bethel clearly prohibit the use of drugs and alcohol both on and off campus. In addition, federal and state laws prohibit the possession, use, and sale of alcoholic beverages by individuals under 21 years of age, and possession, use, or distribution of illegal drugs by individuals of any age. Bethel will impose sanctions on community members who violate laws or institutional policy and may refer them for prosecution under local, state, and federal law. More information can also be attained at <https://www.bethel.edu/safety-security/>, or by contacting Office of Safety and Security, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6400.

NET PRICE CALCULATOR

The College of Arts & Sciences houses the Net Price Calculator at the website <https://www.bethel.edu/undergrad/financial-aid/before-apply/estimate/>. This feature provides an early approximation of what a new first-year; undergraduate student can expect to pay to attend Bethel. This calculator is not an official application for financial aid and is not a substitute for applying for financial aid. The results provided are only an estimate and do not guarantee the actual financial aid received. For more information and for graduate, transfers, readmitted, continuing, international, or part-time students, contact the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112;

phone (651) 638-6241; finaid@bethel.edu or at <https://www.bethel.edu/undergrad/financial-aid/contact/>.

OFFICE OF CAREER DEVELOPMENT & CALLING

Job Preparation: 87% of 2019 graduates were at least somewhat satisfied with how their education at Bethel prepared them for their current job; 80% were satisfied or very satisfied. Continuing Education: 25.5% 2019 graduates are currently enrolled in an educational institution. Of the graduates seeking employment, 83.3% found a job within 6 months after graduation; 97.6% were employed within 1 year of graduation. More information can be attained at <https://www.bethel.edu/career-development/>, or by contacting the Career Development & Calling Office, 3900 Bethel Drive, St. Paul, MN 55112; phone: 651-638-6460; or email: career-development@bethel.edu.

REFUND POLICY

CAS Tuition & Fees and Housing Refund Policy: Students who formally withdraw from the University receive a percentage of refund through the seventh week of class. Students need to contact Student Life as their first step. The student fees are refunded in full through the 100% refund period.

CAS Meal Plan Refund Policy: Students with a meal plan who officially withdraw or choose to cancel their meal plan must email dining-services@bethel.edu. A student may receive a prorated refund of their meal plan.

CAS Financial Aid and the Refund Policy: If you withdraw from all classes during the first 6 business days of fall or spring semester, all of your financial aid will be refunded (removed from your account) unless you complete a Supplemental Withdrawal Form (available in the Office of Student Life), documenting your attendance at each class. Upon the receipt of the Supplemental Withdrawal Form, the federal financial aid refund policy will be calculated. If students receive a full (100%) refund of tuition, they are ineligible for any state, institutional, or private sources of financial aid. More information about the calculations is available at <https://www.bethel.edu/undergrad/financial-aid/tuition/refunds>.

CAPS Tuition and Fees Refund Policy: After registration, changes made to a student's schedule must be made in consultation with the Office of Student Success, and must be completed online by the student or in writing. Please note that changes may affect financial aid status. Before courses begin through the first six days of a course a full refund is granted, provided the change is made online or in writing on or before the sixth day of the course. Students that withdraw from a course, starting in the second week, will be granted a refund according to the sliding scale. Bethel fees (if applicable) are refunded in full through the 100% period. Thereafter, there is no refund of fees.

CAPS Financial Aid and the Refund Policy: Upon withdrawal, refunds of financial aid will be calculated. If you receive a full (100%) refund of tuition, you are ineligible for any federal, state, institutional, or private source of financial aid. More information about the calculations is available at <https://www.bethel.edu/adult-undergrad/financial-aid/tuition/refunds>.

GS Tuition and Fees Refund Policy: A student planning to withdraw must notify their Student Success Advisor before the enrollment deposit will be refunded. Please note that changes may affect financial aid status. Before courses begin through the first six days of a course a full refund is granted, provided the change is made online or in writing on or before the sixth day of the course. Students that withdraw from a course, starting in the second week, will be granted a refund according to the sliding scale. Bethel fees (if applicable) are refunded in full through the 100% period. Thereafter, there is no refund of fees.

GS Financial Aid and Refund Policy: Because the institutional refund policy follows a different formula for reducing tuition, a student may still owe money to the school after all calculations are complete. A student considering withdrawal is encouraged to contact the financial aid team to determine the effect withdrawing would have on financial aid. More information about the calculations is available at <https://www.bethel.edu/graduate/financial-aid/tuition/refunds>.

Seminary Tuition and Fees Refund Policy: Students who withdraw *after* the Full Refund Period receive a pro-rata refund of institutional charges up to and including 60% of the enrollment period. The percentage of institutional charges and financial aid retained on the student's account is equal to the percentage of the period of enrollment that was completed.

Seminary Financial Aid and the Refund Policy: Students who withdraw from all classes during the 100% tuition refund period will receive a full refund of all their financial aid. Upon withdrawal, the federal financial aid refund policy will be calculated. If student receive a full (100%) refund of tuition, they are ineligible for any federal, institutional, or private sources of financial aid. More information about the calculations is available at <https://www.bethel.edu/seminary/financial-aid/tuition/refunds>.

More specific information about the refund calculations and policies for each school is available at <https://www.bethel.edu/business-office/student-billing-policies> or by contacting the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112; phone (651)638-6241 or business-office@bethel.edu.

RETENTION RATES

Of the entering cohort of first-time, full-time, degree-seeking students who entered Bethel University in the fall of 2019, 86% returned for their second year (fall 2020). For more information contact Office of Institutional Data & Research, Bethel University, 3900 Bethel Drive, St. Paul, MN 55112; phone (651)638-6429. 2016 data available at IPEDS: <http://nces.ed.gov/ipeds/datacenter/InstitutionProfile.aspx?unitId=acb2aacab1ab>

SCHOLARSHIP SCAMS

The Office of Financial Aid cautions to avoid scholarship scams. More information is available at <http://www.finaid.org/scholarships/scams.phtml> & <http://www.ag.state.mn.us/Consumer/Publications/ScholarAid.asp>. If you believe that you have been a victim of a scholarship scam, you may wish to file a complaint with the Federal Trade Commission (FTC) at <http://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>.

SERVICES AND FACILITIES FOR STUDENTS WITH DISABILITIES

The office of Accessibility Resources and Services is committed to its mission to support the ongoing development of an accessible university that embraces and celebrates diversity. The office ensures that those with disability have equal access and opportunity to the University and its programs. Information is available at the Office of Accessibility Resources and Services (OARS), 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6833; email: accessibility-services@bethel.edu; or online at <https://www.bethel.edu/offices/disability/>.

STUDY ABROAD

A high percentage of Bethel students participate in one of the University's semester or interim off-campus study programs. Students in an approved off-campus program can receive financial aid. Most of Bethel grants and scholarships can be applied toward only one semester of study abroad. Contact the following offices for more information about policies and eligible study abroad programs: Office of Off-Campus Programs/International Studies, Clauson Center 320A,

3900 Bethel Drive, St. Paul, MN 55112; phone [\(651\)638-6549](tel:(651)638-6549); or at study-abroad@bethel.edu. For financial aid information contact the Office of Financial Aid, 3900 Bethel Drive, St. Paul, MN 55112; phone [\(651\)638-6241](tel:(651)638-6241); or at finaid@bethel.edu.

TEXTBOOK INFORMATION

CAS students may purchase all their text books and educational materials from the Campus Store. The Campus Store is owned and operated by Bethel University. Books may be purchased at the Campus Store in person or online at <https://www.bethel.edu/campus-store/textbooks/>. CAPS, GS, and Seminary students may order books online through [mbsdirect.net](https://www.bethel.edu/campus-store/textbooks/) for their course materials.

VACCINATIONS

All students need to supply record of immunizations once they enroll at Bethel. Students report their Tetanus and MMR dates by logging into MyBethel. Immunization requirements and recommendations for students entering Bethel are listed on the Health Services web site page at <https://www.bethel.edu/health-services/medical-forms/immunization-records>. The form for medical exemption is located at this web site. More information is available at the web site listed above or by contacting Health Services, Townhouse H, 1st Level, 3900 Bethel Drive, St. Paul, MN 55112; phone: (651)638-6215; or health-services@bethel.edu.

VOTER REGISTRATION

Registration to vote in your state is available <https://www.usa.gov/register-to-vote>. Information for voting in Minnesota can be obtained at <https://www.brennancenter.org/our-work/analysis-opinion/new-voter-guide-explains-rights-student-voters>. (Minnesota is exempt)

WITHDRAWAL POLICY

College of Arts and Sciences (CAS): If planning to withdraw from all classes, students must notify the Office of Student Life where the withdrawal form is located. Find more information at <https://www.bethel.edu/undergrad/financial-aid/tuition/refunds>. To contact the Office of Student Life: phone (651)638-6300; Brushaber Commons 252, website <https://www.bethel.edu/undergrad/student-life/contact/>.

College of Adult and Professional Studies (CAPS): After registration, changes made to a student's schedule must be made in consultation with the Office of Student Success, and must be completed online by the student or in writing. Please note that changes may affect financial aid status. Before courses begin through the first six days of a course a full refund is granted, provided the change is made online or in writing on or before the sixth day of the course. Students that withdraw from a course, starting in the second week, will be granted a refund according to the sliding scale. Find more information at <https://www.bethel.edu/graduate/financial-aid/tuition/refunds>. To contact the Office of Student

Success: <https://www.bethel.edu/student-success/contact/adult-undergrad/> phone (651)635-8800; email student-success@bethel.edu.

Graduate School (GS): A student planning to withdraw must notify their Student Success Advisor before the enrollment deposit will be refunded. Find more information at <https://www.bethel.edu/graduate/financial-aid/tuition/refunds> To contact the Office of Student Success: <https://www.bethel.edu/student-success/contact/graduate/> phone (651)635-8800; email student-success@bethel.edu.

Seminary Withdrawal Policy: See Bethel's policies about refunds <https://www.bethel.edu/seminary/financial-aid/tuition/refunds>. To

contact the Office of Student Success <https://www.bethel.edu/student-success/contact/seminary/>.

All schools: <https://www.bethel.edu/business-office/student-billing-policies>.

Definition of Credits

Bethel is committed to having equivalent definitions of "credit hour" across the five academic units of Bethel, the College of Arts & Sciences (CAS), the Institute for Exceptional Learners (IEL), the College of Adult & Professional Studies (CAPS), Bethel Seminary, and the Graduate School (GS). This means that a "credit hour," whether at the Seminary, CAPS, GS, IEL or in CAS, will reflect comparable amounts of work assigned to affect student engagement, either in direct instruction or activities such as reading, examination preparation, research, or writing. We will ensure that a Bethel "credit hour" and a Title IV "credit hour" are equivalent. For more information please see our credit hour policy:

<https://www.bethel.edu/provost/policies-and-procedures/>

The Bethel University GUIDE TO STUDENT CONSUMER INFORMATION is produced by the **Office of Student Financial Aid**.

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Email: finaid@bethel.edu

Website: <https://www.bethel.edu/offices/financial-aid/>