



# Financial Information

## Financial Information

God's Bible School and College exists to prepare the student for the future. More than 25,000 students have graced the Hilltop since 1900. Financial offices intend to make sure that no student is hindered from gaining a quality Christian education because of the lack of or difficulty in obtaining finances. The information below is provided to assist in making financial decisions.



## Tuition

The regular college tuition rate for full-time students is based on a normal semester load of 12 to 18 hours.

A student who enrolls for more than 18 hours per semester must pay an additional hourly tuition rate for each hour in excess of 18 hours. A student who takes fewer than 12 hours is classified as a part-time student and must pay tuition based on the hourly tuition rate.

Periodic tuition increases are normally tied to increases in the amount the Federal Government allocates for the Pell Grant award amounts.

Below 12 hours .....	\$185 per hour
12 – 18 hours .....	\$2,400 per term
Above 18 hours .....	\$185 per hour
Continuing Education ...	\$100 per hour
Audit .....	\$100 per hour

## Room

Students are required to live on campus, except those who are married, those who commute from home, and upperclassmen who are given special permission by the Office of Student Affairs to live off campus. Adequate residence hall facilities are provided for all unmarried students.

Residence hall rooms are furnished with single beds, closets, dressers, and desks. No electrical appliances of large wattage or appliances containing a heating element, such as an iron, may be used in any residence hall room. Each floor has a room with adequate fixtures for ironing. Coin-operated facilities are provided where students may do their laundry.

Residence hall students are assigned a roommate, unless a special request for a private room is made and approval is given by the Office of Student Affairs. In such a case, the student will be charged an additional room fee per semester.

## Board

All resident students are required to eat in the school's dining hall. No food other than light snacks may be kept and/or eaten in the dormitory rooms. No credit will be given for meals missed. However, sack lunches or other arrangements may be requested by those who work off campus when the GBSC cafeteria is serving meals.

## Mandatory Fees

All students must pay two mandatory fees: the initial application fee and the general services fee. Students who are enrolled for six or less hours will be charged a flat rate of \$28 per credit hour for the general services fee.

The application fee is to be remitted at the time of submitting the application form. This fee is to be paid by new students and

students who are returning after having set out for more than one semester.

The general services fee funds the upkeep of the student center, recreation center, and health services. Included in this fee is an insurance policy which covers each student with secondary accident insurance. The general services fee also includes the following:

**Learning resource fee** – the funds generated from this fee are used to insure that the libraries have sufficient funds available to build library collections to support the curriculum and to assist student learning support programs.

**Technology fee** – the funds generated from this fee are used to enrich the educational experience of attending GBSC by addressing technology needs in campus-wide computing, providing access to public computer labs and high-speed internet access in residence hall rooms and through wireless access points.

**Student affairs fee** – the funds generated from this fee support student government activities, programs, and student organizations.

**Yearbook fee** – this fee is a per-semester charge of \$40. If a student does not take more than six hours in one or both of the semesters, a total of \$80 must be remitted before the student may receive a copy of the current yearbook.

## Special Fees

If a class has a special fee, it will be so noted at the end of its description in the “Course Descriptions” section beginning on page 99.

**Fall 2008 \***

# Semester Charges

## *Tuition*

12 - 18 hours .....	\$2,400
Under 12 hours (per hour) .....	185
Over 18 hours (per hour) .....	185
Continuing Education (per hour) ..	100
Audit (per hour) .....	100

## *Room and Board*

Multiple-occupancy room .....	700
Private room without bath .....	1,000
Private room with bath .....	1,400
Board .....	1,025

## *Mandatory Fees*

Application fee .....	25
General services fee .....	390
Per hour GS fee (if 6 or less hrs) ...	28

## *Registration and Graduation Fees*

Late registration .....	50
Add/Drop (per occurrence) .....	10
Graduation .....	75
Transcript .....	5

## *Miscellaneous Fees*

Appliance .....	75
Vehicle permit .....	75
Music lessons and classes .....	160
Lab (per class) .....	45
Materials (per class) .....	varies
Independent Study (per hour) .....	40
Late payment .....	15
Early exam .....	25

\* Please note that these charges are for the Fall 2008 semester and may be changed at the discretion of the Board of Trustees.



Lab fees are assigned to those classes which have a laboratory experience, for example, computer classes or family/home studies classes.

Materials fees are assigned to those classes which require materials to be replenished, such as Choir or Symphonic Wind and String Ensemble.

The applied music fee for private instruction in voice, organ, piano, and violin includes the use of practice rooms and instruments. Voice class has an \$80 fee.

The graduation fee includes the cost of the diploma and the cap and gown.

There is a \$5 fee per transcript for all official transcripts. Transcripts will not be issued until payment is received.

## GBSC Bookstore

GBSC Bookstore is located on the campus of God's Bible School and College. Textbooks, as well as other Christian books and supplies, may be purchased there. Payment may be made with cash, check, or credit card (MasterCard and Visa). A student will not be allowed to charge books to his/her student account without authorization from the Business Office. We make every effort to keep the cost of books as reasonable as possible.

## Payment of Accounts

All student accounts are due and payable at the time of enrollment. If the student is unable to make full payment at registration, a deferred payment plan must be arranged with the business manager before registration is complete. Under this plan, 30% of the student's bill is due at registration. The balance is then divided into four equal, monthly payments. If the student is able to make full payment at registration, a 2% discount on tuition will be given.

Deferred payments become due and payable on the 10<sup>th</sup> of each month and will become delinquent if not paid by the 15<sup>th</sup> of each month. A \$15 late payment charge will be added to the student's account if payment is not made by the 25<sup>th</sup> day of the month.

If a student's account becomes two months past due, the individual may lose his/her student status. It is imperative that students understand the seriousness of their financial commitments. In no instance will a student receive any grades or transcripts until all financial obligations have been met.

## Refund Policy: Complete Withdrawal from School

In financial matters, the relationship between the student and the institution takes the form of a contract, which is not to be taken lightly. For this reason, refunds to students not completing a full term of study will be made only after the student completes a withdrawal petition form and obtains the required clearance signatures listed on the form. Students may obtain a withdrawal petition form from the Office of the Registrar. The completed petition is to be submitted to the Registrar.

Students who have completed the withdrawal petition and have obtained the necessary clearances will receive refunds on the following basis (effective withdrawal date is the day the completed form is submitted to the Registrar):

**Tuition and Board Refund Schedule:**

- After 2nd full week of classes: 80%
- After 3rd full week of classes: 60%
- After 4th full week of classes: 40%
- After 5th full week of classes: No Refund

**Room and Fees: No Refund**

The room payment is a one-time charge for the semester. Since the school reserves the room for the entire semester, there is no refund for a room charge.

Students will not be eligible for refunds if they do not formally withdraw from school by completing a withdrawal petition form.

In the event that a student is expelled, no refund will be made for any monies which the student has applied to his/her total charges for the semester in which he or she is expelled. If the total charges are not paid in full, he or she will be billed for the remaining balance of the semester.

## Refund Policy: Dropped Courses

If a student drops a course on or before the last date to drop a class, a refund will be made to the student's account if the change affects his or her tuition or special fees for that course.

Tuition and special fees for courses dropped will not be refunded after the first two weeks of the semester. After the last date to drop a class, students may withdraw from a class until the last date allowed to withdraw from a class, but no refund of

fees or tuition will apply. (See page 49 for the procedure for adding/dropping or withdrawing from courses.)

## Financial Assistance

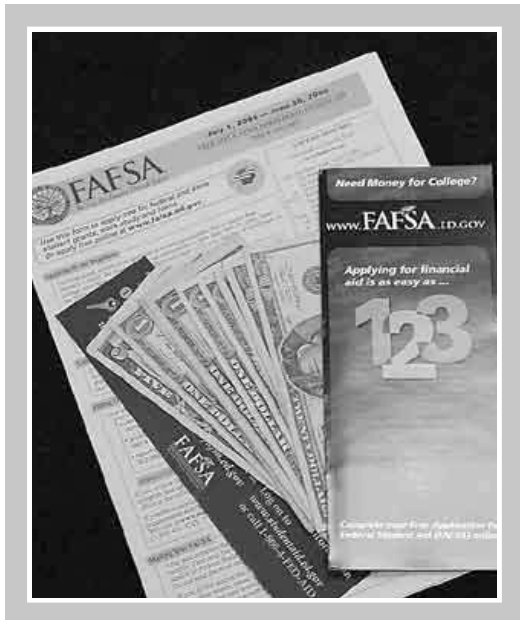
Over the years, God's Bible School and College has helped thousands of students graduate despite many students not having abundant personal financial resources. Through the Work-Study Program, various federal and state grants and loans, and academic scholarships, many have found it possible to attend college. Financial concerns should not keep you from attending GBSC and preparing for ministry.



Some types of financial assistance may help students pay for specific school expenses, such as tuition and fees; while others can go to any school-related expenses.

The following information gives a brief overview of financial aid. For additional details, visit the financial aid section of [www.gbs.edu](http://www.gbs.edu) or contact the Director of Financial Aid.

# Federal Programs



## Pell Grant

GBSC students have the opportunity to apply for Federal Pell Grants. These grants are based on financial need and do not have to be repaid. Applicants must be working on their first college degree and be U.S. citizens or eligible noncitizens. Students may apply for a Pell Grant by filling out a FAFSA (Free Application for Federal Student Aid). The FAFSA is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). By putting GBSC's school code, 015691, on the FAFSA, the information will be directed to us.

## Federal Academic Competitiveness Grant

U.S. citizens receiving Pell funds may be eligible to receive the Federal Academic Competitiveness Grant depending on their academic record. Students who may qualify should indicate their potential eligibility on the FAFSA or contact the Financial Aid

Office in writing to request a review of their academic achievements. The current (Fall 2008) annual award limit for freshmen is \$750; sophomores, \$1,300.

## FFEL Stafford Loans

FFEL (Federal Family Education Loan) is a means of aid for students who are enrolled in at least 6 credit hours. These low-interest loans must be repaid and may either be subsidized or unsubsidized.

A subsidized loan is awarded on the basis of financial need, and no interest will be charged until six months after the student graduates, leaves school, or drops below 6 credit hours enrollment.

Unsubsidized loans are not awarded based on financial need, and interest will be charged for the duration of the loan.

Annual Stafford loan limits, as of Fall 2008, are as follows:

Freshman .....	\$3,500
Sophomore .....	\$4,500
Junior/Senior .....	\$5,500

Application for loans may be submitted online through [opennet.salliemae.com](http://opennet.salliemae.com). Please note that the FAFSA must also be completed prior to loan certification (see "Pell Grant"). For more information, please contact the Office of Financial Aid.

## FFEL PLUS Loans

PLUS Loans are available to parents of dependent undergraduates enrolled at least half time. The yearly limit on a PLUS loan is equal to the cost of attendance less any other financial aid the student receives. Interest is charged on this loan, and repayment generally begins within sixty days after the final loan disbursement for the period of enrollment for which the parent borrows. Students must file a FAFSA.

Additional information about applying for a PLUS loan is available at the Office of Financial Aid.

## Veterans Administration Benefits

God's Bible School and College is approved by the State Approving Agency of the State Department of Education of Ohio to give training to veterans and veterans' orphans who qualify for such benefits. Awards vary according to years of service and contribution. Those who are eligible under this program should contact their local VA office or our VA representative in the Office of the Registrar.

## State of Ohio Programs

### Ohio College Opportunity Grant

The Ohio College Opportunity Grant (OCOG) provides need-based tuition assistance to undergraduate students. Recipients must be Ohio residents of at least one year. By completing the FAFSA before October 1, students are also applying for the OCOG. The OCOG may only be used for tuition and the required general services fee.

### Ohio Choice Grant

Full-time students enrolled in a bachelor's degree program who are Ohio residents of at least one year qualify for the Ohio Choice Grant. The grant is specific to Ohio private, non-profit colleges and universities and must be used towards tuition and required fees. Students must finish a FAFSA before receiving this grant. The Choice Grant award amounts vary year to year. Awards for the 2008-2009 award year are \$660.

## Institutional Programs

Unfunded institutional scholarships may be used only for tuition, after grants have been considered. Also, only one unfunded institutional scholarship will be awarded at a time.



## Divisional Scholarships

Divisional scholarships are awarded to up to four students per division. Criteria and scholarship applications may be secured from each divisional office. In order to receive a divisional scholarship, students must submit an application of enrollment, a scholarship application, and FAFSA. Applications should be submitted to the Financial Aid Office by April 30. Students may reapply yearly.

Following is a listing of the four divisional scholarships:

- Martin Wells Knapp – Ministerial
- Charles Cowman – Missions
- R.E. McNeill – Music
- Nettie Peabody – Teacher Education

## Academic Merit Scholarships

Students who graduate from high school with valedictorian or salutatorian honors and receiving high overall scores on the SAT or ACT with Writing may be eligible for a scholarship. Verification of valedictorian/salutatorian status must be submitted in writing from the high school. One is eligible for the valedictorian scholarship provided the combined SAT score of 1650, or ACT of 24, is achieved. For the salutatorian scholarship, the minimum combined SAT score is 1500; the ACT, 21.

The valedictorian scholarship is up to \$750 per semester; salutatorian, \$375. The scholarship amount is based on full-time enrollment. Amount for students enrolled less than full-time will be prorated. Additionally, this scholarship may be used for tuition only and is applied after other aid. The scholarship may be renewed for up to eight semesters dependent upon a student's maintaining a cumulative grade point average of 3.50 (valedictorian) or 3.25 (salutatorian) and other financial aid.

Home school students may also be eligible for the valedictorian/salutatorian scholarships dependent upon their achieving the previously noted SAT or ACT scores. The same renewal guidelines apply.

## Wingrove Taylor Scholarships

International students may qualify for up to \$2,000 tuition scholarship for eight consecutive semesters, providing continuing requirements are met. A limited number of scholarships are available. The scholarship application must be received by April 30 to be considered for the following school year. Detailed scholarship criteria may be obtained from the International Admissions Officer.



## Christian Worker's Discount

Dependent students whose parents are full-time Christian workers, or independent students who are involved in full-time Christian work, may be eligible for a 20% discount of tuition. In both cases, Christian work must be the primary source of household income. To receive the discount, a student must complete a FAFSA and submit a letter from the employer or member of the church/mission group stating that the parent/student is employed in full-time Christian service and that this is their main source of income. Correspondence should be directed to the Director of Financial Aid by April 30 for the following school year. The 20% tuition discount will be applied toward remaining tuition after other financial aid is awarded. This discount may be renewed each year by completing the same requirements.

## Endowed Scholarships

GBSC is privileged to award many scholarships that have been created in honor of a loved one, such as the H.E. Schmul, Sr. Scholarship and the Elmer C. Farmer Pastoral Scholarship Fund. These scholarships are awarded based on need and merit. Endowed Scholarship Applications are available from the Office of Financial Aid. Completed applications and the FAFSA should be submitted to the same office by April 30 for the next fall semester.

## Additional Financial Aid Opportunities

### Donated Student Fund

For decades, God's Bible School and College, through the generosity of its loyal supporters, has been able to assist students financially. The funds are awarded at the discretion of the Administrative Committee to worthy students with financial need.

### Work-Study Program

Quite a variety of on-campus work-study jobs are available to students – lawn work, cleaning, serving, office work, maintenance, to name a few. Interested students should submit a Work-Study Application, available through the Office of Admissions, for 10- or 15- hour work positions. The students are paid minimum wage, with federal and state withholdings deducted. Earnings are applied directly to student accounts.

### Off-Campus Employment

Cincinnati is rich with job opportunities for students. Several area employers are quick to hire GBSC students because of their established reputation for quality work. Current job postings can be viewed on campus announcement boards.

### Outside Scholarships

Often scholarships are available to students through their high schools, churches, or through community organizations. Please do not forget these opportunities as you make preparations to attend college! Additionally, scholarship searches are available on the Web. The financial aid section of the GBSC website includes links to several scholarship searches.

## Satisfactory Academic Progress

The government requires that loan and grant recipients meet some academic minimums in order to retain eligibility for future awards. Following are the basics of our Satisfactory Academic Progress Policy (additional information may be found on page 55).

Students must maintain a minimum GPA for all college work done to date; that GPA varies by the number of credit hours completed. The minimum averages are:

- 1.60 for less than 25 credit hours
- 1.80 for 25 to 56 credit hours
- 2.00 for more than 56 credit hours

Students must earn academic credit for at least 67% of the credit hours they have attempted.

Students must complete their degree programs within 150% of the published length of the educational program.

For financial aid purposes, academic progress is reviewed annually, at the end of the Spring semester. If one does not achieve these minimum requirements, he or she will be notified in writing by the Financial Aid Office. A probationary period of one year is allowed, during which the student can continue to receive aid. If standards are not being met at the end of that period, grants and loans must be discontinued until the standards are once again achieved.

Students may appeal financial aid suspension by written request to the Financial Aid Office. The appeal request should detail why the student feels that his or her aid should not be withheld. The Financial Aid Committee will review each request and inform the student of their decision in writing.

God's Bible School and College offers various types of financial aid. Financial aid consists of federal and state grants, institutional scholarships, and loans. God's Bible School and College also has its own work-study program. Some of these programs may assist students in paying for specific school expenses such as tuition and fees, room and board, books and supplies, and transportation.

**Institutional scholarships can be used only for tuition, after grants have been considered. Also, multiple institutional non-cash scholarships will not be awarded.**

Program	Eligibility	Total Award	Application Process
<b>Federal Pell Grant</b>	<ul style="list-style-type: none"> <li>• must be a US citizen or eligible non-citizen</li> <li>• must have a high school diploma, or pass an Ability to Benefit Test</li> <li>• enroll in an eligible program as a regular student seeking a degree or certificate</li> <li>• register with Selective Services (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>• maximum of \$4,731 for the 2008–2009 school year for a full-time student</li> <li>• award amount dependent on income</li> </ul>	<ul style="list-style-type: none"> <li>• complete the FAFSA (Free Application for Federal Student Aid) yearly</li> <li>• use school code 015691</li> <li>• complete the FAFSA online at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a></li> </ul>
<b>Federal Academic Competitiveness Grant</b>	<ul style="list-style-type: none"> <li>• must be a US citizen receiving Pell</li> <li>• must meet specific academic achievement guidelines</li> </ul>	<ul style="list-style-type: none"> <li>• annual award of \$750 for a Freshman and \$1,300 for a Sophomore</li> </ul>	<ul style="list-style-type: none"> <li>• complete the FAFSA</li> <li>• submit the final high school transcript (as required by the admission process)</li> </ul>
<b>Ohio College Opportunity Grant</b>	<ul style="list-style-type: none"> <li>• must be an Ohio resident of at least one year</li> </ul>	<ul style="list-style-type: none"> <li>• award amount dependent on income</li> <li>• additional information available at <a href="http://www.regents.state.oh.us/sgs/oig.htm">www.regents.state.oh.us/sgs/oig.htm</a></li> </ul>	<ul style="list-style-type: none"> <li>• complete the FAFSA by October 1 each year</li> </ul>
<b>Ohio Student Choice Grant</b>	<ul style="list-style-type: none"> <li>• must be an Ohio resident of at least one year</li> <li>• must be enrolled in a bachelor's degree program and a full-time student</li> </ul>	<ul style="list-style-type: none"> <li>• award for the 2008-2009 school year is \$660</li> <li>• for more information go to <a href="http://www.regents.state.oh.us/sgs/choicegrant.htm">www.regents.state.oh.us/sgs/choicegrant.htm</a></li> </ul>	<ul style="list-style-type: none"> <li>• complete the FAFSA by October 1 each year</li> </ul>

# Financial Aid Information Chart

Program	Eligibility	Total Award	Application Process
<b>Veteran Administration Benefits</b>	<ul style="list-style-type: none"> <li>• must be a U.S. military veteran or veteran's dependent</li> </ul>	<ul style="list-style-type: none"> <li>• amounts vary according to years of service and contribution</li> </ul>	<ul style="list-style-type: none"> <li>• contact your local VA office or our VA representative, Chris Lambeth, at <a href="mailto:clambeth@gbs.edu">clambeth@gbs.edu</a></li> </ul>
<b>Federal Stafford Loan</b>	<ul style="list-style-type: none"> <li>• must meet Pell Grant requirements</li> </ul>	<ul style="list-style-type: none"> <li>• amounts vary depending on academic standing</li> <li>• both subsidized and unsubsidized loans available, depending on individual circumstances</li> </ul>	<ul style="list-style-type: none"> <li>• complete a FAFSA</li> <li>• complete application and loan counseling online at <a href="http://opennet.salliemae.com">opennet.salliemae.com</a></li> </ul>
<b>Federal PLUS Loan</b>	<ul style="list-style-type: none"> <li>• must be a parent of student enrolled for at least 6 credit hours</li> <li>• must be a U.S. citizen or eligible non-citizen</li> <li>• student must have submitted a FAFSA</li> </ul>	<ul style="list-style-type: none"> <li>• amount up to cost of education less any financial aid the student receives</li> <li>• fluctuating interest rate</li> <li>• repayment begins immediately</li> </ul>	<ul style="list-style-type: none"> <li>• apply online at <a href="http://opennet.salliemae.com">opennet.salliemae.com</a></li> <li>• contact our Financial Aid Office at <a href="mailto:financialaid@gbs.edu">financialaid@gbs.edu</a></li> </ul>
<b>Valedictorian Scholarship</b>	<ul style="list-style-type: none"> <li>• SAT score of 1650 or ACT of 24</li> <li>• graduate with valedictorian honors</li> <li>• maintain a 3.50 cumulative grade point average</li> </ul>	<ul style="list-style-type: none"> <li>• up to \$750 per semester for eight consecutive semesters, depending on other financial aid</li> <li>• amount prorated for students enrolled less than full-time</li> </ul>	<ul style="list-style-type: none"> <li>• written verification from high school</li> <li>• submit SAT scores or ACT with Writing scores to GBSC</li> </ul>
<b>Salutatorian Scholarship</b>	<ul style="list-style-type: none"> <li>• SAT score of 1500 or ACT of 21</li> <li>• graduate with salutatorian honors</li> <li>• maintain a 3.25 cumulative grade point average</li> </ul>	<ul style="list-style-type: none"> <li>• up to \$375 per semester for eight consecutive semesters, depending on other financial aid</li> </ul>	<ul style="list-style-type: none"> <li>• written verification from high school</li> <li>• submit SAT scores or ACT with Writing scores to GBSC</li> </ul>

## Financial Aid Information Chart

Program	Eligibility	Total Award	Application Process
<b>Work-Study Program</b>	<ul style="list-style-type: none"> <li>• must have made application to attend</li> <li>• availability of campus employment and ability to perform tasks particular to job</li> </ul>	<ul style="list-style-type: none"> <li>• minimum wage</li> <li>• federal and state withholdings are deducted, then the student's account will be credited</li> </ul>	<ul style="list-style-type: none"> <li>• complete the Application for Work-Study Program (obtained from the Office of Admissions)</li> </ul>
<b>Christian Worker's Discount</b>	<ul style="list-style-type: none"> <li>• primary family income received from full-time Christian service</li> </ul>	<ul style="list-style-type: none"> <li>• up to twenty percent of tuition depending on other financial aid awarded</li> </ul>	<ul style="list-style-type: none"> <li>• submit letter from employer or board stating that parents/student are in full-time Christian service</li> <li>• must submit new letter each year</li> <li>• complete the FAFSA</li> </ul>
<b>Divisional Scholarship</b> <ul style="list-style-type: none"> <li>• Knapp-Ministerial</li> <li>• Cowman-Missions</li> <li>• McNeill-Music</li> <li>• Peabody-Teacher Ed</li> </ul>	<ul style="list-style-type: none"> <li>• meet specific eligibility requirements of scholarship</li> </ul>	<ul style="list-style-type: none"> <li>• up to \$2,000 per semester for four consecutive years as long as the continuing requirements are met and depending on other financial aid awarded</li> </ul>	<ul style="list-style-type: none"> <li>• submit enrollment application and scholarship application by April 30</li> <li>• interview with divisional chairperson</li> <li>• submit statement of commitment</li> <li>• complete the FAFSA by April 30</li> </ul>
<b>Wingrove Taylor Scholarship</b>	<ul style="list-style-type: none"> <li>• must be an international student</li> <li>• must be unmarried</li> <li>• must be a high school graduate</li> <li>• must show proof of financial need</li> </ul>	<ul style="list-style-type: none"> <li>• up to \$2,000 per semester for eight consecutive semesters as long as the continuing requirements are met and depending on other financial aid awarded</li> </ul>	<ul style="list-style-type: none"> <li>• submit enrollment application and scholarship application by April 30</li> <li>• submit testimony of Christian experience</li> <li>• contact the International Admissions Office at <a href="mailto:clambeth@gbs.edu">clambeth@gbs.edu</a> for further details</li> </ul>



# Academic Information

## Academic Information

God's Bible School and College was founded in 1900 for the purpose of training Christian workers for the whitened harvest fields. The first session began on September 27, 1900, with an enrollment of 72 students. The academic curriculum involved one year of Bible classes, five days per week for forty weeks.

Our course offerings have been greatly expanded over the past several decades. We now offer two-, four-, and five-year programs. The original purpose remains the same: to train laborers for various fields of Christian service.



GBSC strives for academic excellence balanced with spiritual development. We want our students to grow in the grace of God while they are growing in knowledge.

### Declaration of Program

Entering students will normally matriculate into a degree program. (See the section "Programs of Study" in this catalog for complete information about the programs offered by God's Bible School and College.) Program Declaration forms may be obtained from the Office of the Regis-

trar. These are normally completed during the student's initial registration, and must be signed by the student and the Program Coordinator for the program in which the student is matriculating. Students must declare a program to be eligible for certain types of financial aid.

### Change of Program

A student who desires to change from one program of study to another may acquire the necessary form from the Office of the Registrar. In order to graduate with the new degree, the student must complete all degree requirements for the new program. Often, there is little loss of credit if the change is made during the first year.

Change of Program forms submitted after the last date to add a class will normally become effective the following semester. Necessary exceptions may be made at the student's request upon the approval of the registrar.

### Catalog of Reference

Students will graduate under the requirements of the catalog in effect whenever they began their program. If the student withdraws from school and later re-enrolls after more than one semester of

academic inactivity, he or she must meet the requirements of the catalog in effect at the time of the re-enrollment. For an exception to this rule, the student must submit a letter requesting special consideration to the Office of Academic Affairs and addressed to the Academic Committee.

When a student changes programs, he or she must meet the program requirements of the catalog at the time of the change. Students have the option of graduating under a more recent catalog.

## Changes in Program Requirements

When the course requirements of an academic program are changed, students enrolled in that program have the option to graduate under the program requirements at the time he or she enrolled in the program or under the requirements of the newer program.

All program changes go into effect with a new catalog.

## Classification of Students

All students are classified at the beginning of a semester according to the number of hours they have successfully completed or transferred. Students are classified as freshmen until they successfully complete or transfer at least the following minimum number of credit hours:

Sophomore .....	25
Junior .....	57
Senior .....	90

While a student's official classification may change between the fall and spring semesters, classification for the yearbook and participation in class meetings will be determined by his or her level at the beginning of the fall term and will thus stay the same between the fall and spring semesters of a given academic year.

## Non-Matriculated Status

A non-matriculated student is any student who is not working toward a degree at God's Bible School and College, including transient students regularly enrolled in another institution, students who already hold a bachelor's degree and are taking additional undergraduate level work, mature adults who wish to take some

college work but who do not intend to earn a degree or who do not meet regular admissions requirements.



## Registration

The following policies relate primarily to academic registration. Academic registration is the process by which students select their courses for a particular semester. Other important components of registration include room assignments (for resident students), parking and vehicle registration, and acquiring or updating student ID cards. New students may be able to complete some of these steps before arriving on campus, thus shortening the process on Registration Day.

Registration Day is held each semester, on the day before classes begin. Returning students and most new students will have completed registration with advisors before this time. (See the policy on page 48 for late academic registration information.) Registration is not complete until a student has made satisfactory financial arrangements with the Business Office. A student is not to attend classes until registration is complete. Students not completing registration before the semester begins will be dropped from their classes.

## New Students

Once accepted, new students may register for classes beginning with the dates published for academic registration until the day before classes begin. New students desiring to register before arriving on campus may request a telephone appointment with an advisor. Also, during Freshman Week and on the financial registration days, new students will be given the opportunity to meet with a faculty advisor to schedule classes.

## Returning Students

Each semester, academic registration is held on the dates published in the official academic calendar. It is scheduled approximately a month before final exams. During this time, returning students meet with their advisor and schedule their courses for the coming semester. Students who have matriculated into a degree program must have their registration forms signed by their advisor.

## Late Registration

Returning students who did not register during academic registration may register until the last date to add a class. The late registration fee will apply.

## Academic Load

The minimum full-time load is 12 credit hours. All students living on campus must enroll for at least 12 credit hours each semester. It is worth noting that in order to complete a degree in what is considered to be the normal amount of time, the student will have to take more than the minimum full-time load.

The normal maximum full-time load is 18 credit hours. In order to carry the

maximum number of credit hours each semester, a student must have a grade point average of at least 3.0. Exceptions to this policy must be approved by the Vice President for Academic Affairs.

## Independent Study Courses

When special circumstances require, students are allowed to take classes by independent study. These courses are normally available only to juniors and seniors, and only if the course is not offered before the student's graduation date, or in the case of an otherwise unresolvable schedule conflict. The ending dates for independent study courses are the same as those for other full-term courses in a particular semester.

Students may register for independent study courses until the last date to add a class for any given semester. Students desiring summer independent study courses must complete their registration by noon of



the last Friday of the GBSC Camp Meeting. Summer term independent study courses must be completed by the day before classes convene for the fall term.

Forms for requesting independent study are available in the Office of the Registrar. The procedure for registering is included on the form. In addition to the regular

tuition charges, there is an independent study fee which is assessed and must be collected before the cooperating professor may release the course materials. The fees are as follows: three-hour class, \$120; two-hour class, \$80; one-hour class, \$40.

## Audited Courses

A student may audit lecture/discussion courses. In order to receive audit credit, the student must register for each desired audit course, indicating his or her intention to audit the course on the registration form. To receive audit credit, the student must attend at least two-thirds of the class.

## Continuing Education Courses

Non-resident students who have not matriculated into a degree program, and who wish to take courses for personal enrichment, may register for courses at the continuing education rate, which is significantly less than regular tuition. (See page 35 for the current rate.)

Should a student decide to matriculate into a degree program, he/she must pay the tuition difference to change continuing education credits into regular credits – that is, the difference between the continuing education rate and the regular rate.

## Change of Schedule

Students may make changes to their class schedule by completing the appropriate change of schedule form and submitting it to the Office of the Registrar. These forms are effective only when signed by the appropriate advisor and the student. They will be accepted only if submitted on or before the last allowable date published in the official school calendar. A change-of-schedule fee is charged when adjustments are made in a student's schedule.



Students who cease to attend a class and fail to withdraw officially from a course as outlined below will be given the grade earned for their performance in the entire course. All missed work and absences will count toward the final grade, which is usually an F.

## Dropping or Adding Courses

Courses may be added to or removed from a student's schedule during the add/drop period, which ends on the tenth day of classes. The ending date of the add/drop period is published in the official school calendar as the last date to add or drop a class.

Courses added during this period may result in new charges which will affect the student's financial obligations for the semester. Courses dropped during this period will be removed from the student's academic record.

Classes that are scheduled to begin after the official add/drop period has ended can be added before the second class session and may be dropped up until five days after that particular class has begun.

## Withdrawing from Courses

After the last date to drop a class, and until the date published in the official semester calendar as the last date to withdraw from a class, a student may withdraw from a course or courses and receive a grade of W. This period ends at the completion of eight weeks of classes.



Although this does not affect the student's GPA, it does affect the completion rate. Please see page 41 in the Financial Aid section of this catalog.

For courses which do not meet for the entire semester (e.g., Bu 115 or Th 112) a student may withdraw from these courses after the start of the course until the course is halfway finished. The exact date will be published in the course syllabus.

## Changing to or from Audit or Credit

A student may switch from audit to credit through the date established on the calendar as "last day to add a class." A student may switch from credit to audit any time before the last day to withdraw from a class.

## Withdrawal from School

A student who desires to withdraw from school must follow the procedure outlined in the Refund Policy section in order to receive any refunds (see pages 36-37).

Students who are expelled or choose to leave after the last date to withdraw from a class will not be allowed to withdraw from their classes and will be given the grade earned for their performance in the entire course. All missed work and absences will be considered in the final grade, which is usually an F. The attendance policy mandating automatic failure for absences in excess of 20% also applies to students who quit attending classes and who have not withdrawn before the last date to withdraw. Students who leave due to circumstances that merit special consideration may petition for withdrawal from their courses.

## Transfer of Credit

Academic credit from accredited colleges will be evaluated for transfer by the divisional chairperson or program coordinator for the degree in which the student intends to enroll. The course to be transferred must meet the requirements in that program. The student must have earned at least a C- grade in the course to be transferred. Acceptance of some courses for transfer may be dependent upon the student's scores on matriculation exams. Additional limitations or requirements may exist at the divisional level.

God's Bible School and College will transfer high school courses taken through the College Board's Advanced Placement Program if the score earned was a three or higher.

Academic credit from non-accredited colleges must also meet the above requirements. These courses will be evaluated for transfer based upon factors such as the credentials of the faculty member who taught the course to be transferred. Credit for courses identified for transfer will be awarded provisionally and notated on the transcript as pending. These courses will be used in calculating the student's college

level. The transfer credit will be officially awarded if the student has earned a GPA of at least 2.0 after completing 12 credit hours at God's Bible School and College.

In order to earn a degree from God's Bible School and College, a transfer student must meet all specific course requirements. At least 30 credit hours must be taken in residence at God's Bible School and College for the bachelor of arts degree and at least 15 credit hours for the associate of arts degree.

## Validation of Previous Learning

Many students possess a depth of knowledge in specific subjects. We recognize such previous learning by accepting the following methods of gaining academic credit:

**Credit Based upon SAT Score.** A student entering God's Bible School and College with a score of 10 or higher on the SAT Essay subscore may be granted, upon his or her request, three hours of credit for English Composition I (En 101). This credit will be entered as pending on the student's transcript and awarded at the end of the

student's initial semester at God's Bible School and College if the student earns a GPA of at least 2.0.

**College-Level Exam Program.** With the exception of English Composition II, God's Bible School and College also awards credit for scores of 50 or above on exams offered by the College-Level Examination Program (CLEP).

**Experiential Learning Credit.** God's Bible School and College recognizes the value of learning beyond the walls of the classroom through the experiences of life. A set of standards, principles, and procedures developed by the Council for Adult and Experiential Learning are used in assessing prior learning for college credit. The requirements for each step in the process are set by the faculty of the division in which credit is sought and reviewed by the Academic Committee. Interested students should make application with the appropriate divisional chairperson.

**Credit by Exam.** Within each division, the faculty may establish procedures by which students may earn credit for particular subjects by examination. Interested students should make application with the appropriate divisional chairperson.



## Class Attendance

College classes normally meet for 50 minutes per week for each hour of credit awarded. There is a five-minute break between classes. Regular class attendance is required. To allow for possible emergencies, a limited number of absences are allowed without affecting the student's grade. A student is counted absent if he or she is not present for more than half of the class.

A student is permitted to miss a class, without a penalty in grade, up to the number of times the class is scheduled to meet each week.

A student whose number of absences exceeds the number of times listed below receives an automatic failure for the course. This is approximately 20% of the times the class is scheduled to meet per semester.

<b>Times/week</b>	<b>Limit</b>	<b>Failure</b>
One .....	3 .....	4
Two .....	6 .....	7
Three .....	9 .....	10
Four .....	12 .....	13
Five .....	15 .....	16

Absences that are excused for public relations are not counted against a student's class participation grade, but do count toward the total allowable absences in a semester.

Class attendance is entered electronically and detailed reports are available to students upon request. It is the student's responsibility to keep accurate records of all absences (date, reason, contemporaneous documentation). If an appeal to the Petitions Committee becomes necessary, such material may be critical to the committee's decision. A student may appeal the accuracy of class attendance records up to 60 days from the last day of finals for that particular semester.



## Tardy Policy

Students are tardy whenever they are not in their seat when class roll is taken or when they leave class early. Three tardies will constitute one absence. It is the student's responsibility to notify the teacher immediately after class concerning the reason for the tardy. Consistent tardies to class and chapel are unacceptable. In most cases, this is considered to be a behavioral and self-discipline problem, rather than an academic problem. In the case of such

behavior, the student will be referred to the Discipline Committee.

A student who misses more than half of a class period is considered absent rather than tardy. It should be noted that in the case of evening courses, the student should come in as soon as possible, since one meeting of the class is treated as two or three sessions.

After exceeding the allowable absences, a student *must* meet with the Petitions Committee to continue attending that class. In such cases, a student who thinks his/her excessive absences are justified should be prepared to state clearly the reasons why he or she feels the excessive absences are justified. Documentation of illness and other extenuating circumstances is required by the Committee.



## Early Final Examinations

If a student needs to take a final exam early, he or she may do so if the professor has the exam prepared in sufficient time. The student must complete a form from the Cashier's Office and pay an early exam fee of \$25. Classes missed after taking early final exams count toward a semester's total absences, and teachers have discretion concerning the effect on the semester's class participation.

## Late Work or Exams

If research papers/projects/assignments are accepted beyond the due date, each teacher will determine the penalty to be added per day. This policy should be included in the course syllabus.

Arrangements for late tests should require taking the tests the same day or the first day the student returns to class. Teachers may either drop the score ten points or make the exam more inclusive.

## Academic Integrity

Cheating may transpire in various ways. One of these is plagiarism, which takes place when one uses another person's language or ideas without properly referencing it.

If a student is caught cheating on any course requirements, he or she will be given a zero for that work, and a letter containing the information will be sent to the Vice President for Academic Affairs and the Vice President for Student Affairs. These letters will be kept on record. The student will also be called before the Discipline Committee.

Unless prior permission is secured from a professor, assignments can only be submitted to the class for which they were originally prepared.

## Grading System

A .....	Superior Work .....	4.00
A- .....		3.67
B+ .....		3.33
B .....	Good Work .....	3.00
B- .....		2.67
C+ .....		2.33
C .....	Satisfactory Work .....	2.00
C- .....		1.67
D+ .....		1.33
D ....	Less than Satisfactory ...	1.00
D- .....		0.67
F .....	Failure .....	0.00
W .....	Withdrawn	
CR .....	Credit	
NC .....	No Credit	
I .....	Incomplete	
N .....	No Grade	
SA .....	Successful Audit	
UA .....	Unsuccessful Audit	

A grade of "F" indicates failure and necessitates a satisfactory repetition of the course before credit can be allowed.

A grade of "W" indicates a course from which a student has withdrawn.

A grade of "CR" is given if the student successfully completes a class for which no letter grade is given, for example, Christian Service. If the student fails to complete such a class successfully, a grade of "NC" is given.

A grade of “I” indicates incomplete work.

A grade of “N” indicates that a class is in progress. An “N” grade may only be issued by the Academic Committee when there are circumstances beyond the student’s control that require additional time for the class work to be completed.

A grade of “SA” is given if the student successfully audits a class (attends at least two-thirds of the sessions). Unsuccessful audits result in a grade of “UA.”

## Appeal of a Grade

A student may appeal a grade to the professor up to 60 days from the last day of the finals for that particular semester.

## Incompletes

An incomplete is awarded at the discretion of the professor and only when extenuating circumstances, such as prolonged illness or an excused absence at the close of a grading period, prevent the student from completing the coursework during the semester. It is the student’s responsibility to arrange for the completion of the incomplete with the professor. A student who has been granted an extension is to initiate contact with the professor regarding arrangements for the completion of the course. The maximum time allowed for completion cannot exceed seven weeks beyond the end of the semester (last day of finals). In such cases, the incomplete will change to a failing grade.

## Calculation of Grade Point Average

Quality points are calculated by multiplying the numeric equivalent of a letter grade by the number of credits (semester hours) of the class. For example, Old Testament Literature is listed as a three-



hour class. A student who receives a “B” (numeric equivalent is 3) for this class will have earned nine quality points. The GPA is calculated by adding the quality points for all classes and dividing this sum by the number of credit hours attempted. Courses marked “W,” audit, and non-credit courses are not included in computing a grade point average.

## Repeated Courses and Grade Point Average

A student may repeat courses in order to remediate a poor grade. In this case, the original course remains on the transcript, and the instance with the lowest grade is marked “R.” The highest grade is used to compute the grade point average, beginning with the semester in which that grade was earned.

A student may repeat five courses or a maximum of 17 semester hours of work. A student may take a class for credit which was earlier audited without its being counted in this 17-hour maximum. Some courses (such as ensembles) may be taken multiple times for credit toward a degree. Such courses are so marked in the course description section of the catalog.

## Honors and Awards

At the end of each semester, the Registrar, in consultation with the Vice President for Academic Affairs, publishes the following lists:

Dean's List — full-time students with a GPA of at least 3.80

Honors List — full-time students with a GPA of 3.35 - 3.79

Honorable Mention — part-time students with a GPA of at least 3.35

## Academic Progress

Students' academic progress is assessed at the end of each semester, which determines their academic standing for the following semester. Students must maintain satisfactory academic progress to be readmitted for each successive semester.

## Satisfactory Academic Progress

In order to maintain satisfactory academic progress, students must both maintain a satisfactory grade point average and complete an appropriate percentage of the credit hours attempted.

The minimum grade point averages for all college work done to date are as follows:



Below 25 hours ..... 1.6

25 - 56 hours ..... 1.8

Over 56 hours ..... 2.0

Additionally, students must earn academic credit for at least two thirds of the credit hours they have attempted.

## Academic Probation

Students who are placed on academic probation will be notified in writing. During semesters when a student is on academic probation, he/she may continue to receive certain types of financial aid, but may not carry an academic load in excess of 12 hours. Students are placed on academic probation during semesters when:

- ◆ Their semester or cumulative GPA for the previous semester was below the minimum listed above, or
- ◆ Their cumulative completion rate falls below 67%, or
- ◆ They are readmitted after academic suspension.

## Academic Suspension

Students on academic probation who fail to correct their academic deficiencies will be considered to be making unsatisfactory academic progress. Students will be suspended if while on academic probation:

- ◆ They fail to earn a cumulative GPA above the required minimum, or
- ◆ Their cumulative completion rate is below 67% at the close of the semester.

The first academic suspension is for one semester, after which the student may apply for readmission to the college. The second academic suspension is for one year. A third academic suspension is final.

## Christian Service Requirements

God's Bible School and College has always emphasized and given opportunities for practical ministries. Christian Service assignments are a vital part of a student's educational experience at God's Bible School and College. All students who graduate from the college must complete supervised practical assignments in Christian work. The Office of Christian Service ensures that the Christian Service assignments in the last two years of the BA degree and in the last year of the AA degree are closely related to the student's chosen major.

Christian Service opportunities include activities such as mission work, nursing home ministry, personal evangelism, children's services, gospel team work, hospital and prison ministry, assistance to local churches, etc.



At least 10% of Christian Service credit earned should come through "Civic Engagement" activities such as involvement in academic tutoring, community clean-up efforts, assisting the elderly, etc. Further regulations concerning Christian Service credits are given in the *Christian Service Handbook*.

Although Christian Service does not accrue academic credit, the student is required to complete successfully a specified number of Christian Service credits in order to graduate. These requirements for graduation are listed below.

Two-year programs ..... 3 credits  
Four-year programs ..... 7 credits  
Five-year programs ..... 9 credits

Transfer students not in a position to accrue the required number of Christian Service credits must work with the Christian Service Director to determine the number of Christian Service credits which will be required.

Matriculated, full-time students will be registered for Christian Service credit each semester unless their advisor notates a waiver on the student's registration form.

## Graduation Requirements

1. Students who wish to graduate must submit a completed application for graduation during academic registration in the semester preceding their graduation. In order to complete the application, the candidate must meet with the chairperson from the division in which he/she intends to graduate for a review of earned credit and course requirements. The application, which includes a Graduation Agreement, is signed at this time and submitted to the Office of Academic Affairs for approval. It is strongly recommended that the candidate complete this application two semesters previous to his/her graduation.

2. In addition to the total credit hours required, the candidate for graduation must meet the specific degree program requirements as outlined in the appropriate divisional handbook.

3. For four- and five-year degree programs, at least 30 semester hours must be completed at God's Bible School and College. Fifteen semester hours are required for a two-year degree.

4. Students must have earned the required number of Christian Service credits (see p. 56 for details).

5. It is expected that God's Bible School and College graduates possess Christian character and conduct themselves in a way that befits a Christian. Therefore each graduate must have made satisfactory progress on character development (see p. 28).

6. Additional requirements include:
- ◆ completion of student portfolio with all required artifacts, reflections, etc.;
  - ◆ completion of all course requirements, including papers and examinations;
  - ◆ completion of all tests, assessments, surveys and evaluations required of students, with primary focus on those taken during Senior Worldview Seminar;
  - ◆ a minimum cumulative grade point average of 2.0 (C average); and
  - ◆ payment of all financial obligations to the institution.



## Graduation Honors

Honor students are awarded the following recognition at the time of graduation:

For those attaining a grade point average of 3.50, the honor of cum laude is given; for those attaining a grade point average of 3.80, the honor of magna cum laude is given; and for those attaining a grade point average of 3.90 or above, the honor of summa cum laude is given.

To be eligible for honors, students graduating with a bachelor's degree must have earned a minimum of 90 semester hours at God's Bible School and College; students graduating with an associate's degree must have earned at least 45 hours at God's Bible School and College.

## Multiple Degrees

A student who wishes to earn an additional degree must meet all program requirements for the new degree. Bachelor's degree candidates must earn at least 30 semester hours beyond those earned for the most recent degree, and associate's degree candidates must earn at least 15 semester hours beyond.



## Privacy of Academic Records

The Family Educational Rights and Privacy Act (FERPA) affords certain rights with respect to education records. These rights are:

1. The right to inspect and review your education records.
2. The right to request the amendment of your education records that you believe to be inaccurate or misleading.
3. The right to consent to disclosures of personally identifiable information.
4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the college to comply with the requirements of FERPA.

The following information is considered directory information at God's Bible School and College and may be released without students' specific consent. However, students may request in writing that this information be withheld. Please understand that doing so will keep GBS from assisting the student by automatically issuing information such as enrollment verifications for insurance purposes.

Full Name  
Previous Name  
Citizenship  
Photograph  
Gender  
Address (local, home, email)  
Telephone Listings (local, home)  
Date and Place of Birth  
Most Recent School Attended  
Residence Status  
Enrollment Status  
Dates of Attendance  
Scholarship Types  
Dates of Degrees  
Advisor  
Degree Program  
Expected Graduation Date  
Degrees and Awards Received  
Student Standing  
Participation in Officially Recognized Activities

You will find more complete information about God's Bible School and College's policy at [http://www.gbs.edu/registrar/ferpa\\_statement.html](http://www.gbs.edu/registrar/ferpa_statement.html). If you have further questions about FERPA, you may visit the website of the Family Policy Compliance Office at <http://www.ed.gov/offices/OM/fpc/index.html>, or you may write to them at the following address:

Family Policy Compliance Office  
U.S. Department of Education  
400 Maryland Avenue SW  
Washington, DC 20202-4605