



Financial Aid Handbook

2019 - 2020

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Table of Contents

Financial Aid Options for FTS Students.....	1
Federal Grants.....	1
Federal Student Loans.....	1
State Financial Aid.....	2
Applying for Federal Student Aid 2019-2020	3
Step 1: Complete the Free Application for Federal Student Aid	3
Step 2: Complete the Virtual Financial Aid Office (VFAO) Student Interview	4
Step 3: Verification Requests	4
Status of Application	5
Determining Eligibility and Ineligibility	5
Student Withdrawal from the Seminary Program	9
Graduation and Repayment of Title IV Funds.....	14
Program Requirements for FTS Students.....	16
Admission Requirements for the BAR.....	16
Admission Requirements for the M.Div.....	16
Admission Requirements for the D.Min. Program.....	16
Ability-to-Benefit Policy	16
Contact	16

Financial Aid Options for FTS Students

Faith Theological Seminary's (FTS) Financial Aid Office has one simple goal: to provide current and prospective students with the best possible assistance to facilitate their education goals.

Our students receive awards, scholarships, and grants from a variety of sources. Before applying for financial aid, FTS expects each student to meet his or her financial obligations through personal funds saved for education and by building a personal support network. A personal support network may include the student's home church, denomination, and people to whom the student has ministered, friends, family, clubs, and foundations.

We also believe that no qualified student should be discouraged from pursuing seminary for merely financial reasons. We have established the financial aid program to supplement students' own financial resources.

Federal Grants

These need-based awards are available to undergraduate students only and do not normally have to be repaid.

Pell Grant

Eligibility depends upon family income and ability to pay for higher education. The FAFSA is used by the government to determine the student's eligibility and amount of grant available. The amount awarded depends upon the number of courses taken and the student's Estimated Family Contribution (EFC). Undergraduate students may receive a Federal Pell Grant each semester of attendance depending upon eligibility and number of courses taken.

Federal Student Loans

The most common form of aid is the William D. Ford Direct Loan Program or Direct Loans. This aid is administered directly through the U.S. Department of Education. These loans are also referred to as Direct Loans or by the name Title IV Aid which refers to the Federal code that governs the administration of federal funds for educational purposes. These names - Direct Loans and Title IV funds - may be used interchangeably to refer to the federal aid we administer here at FTS.

The administration of Title IV funds is regulated by strict federal law, which must be faithfully followed by all financial aid administrators and is overseen by the Department of Education. The law determines the criteria by which a student is deemed eligible for Title IV funds. The law also determines the requirements for processing and managing those funds. All students who wish to receive financial aid in the form of federal direct loans must adhere to these laws as well.

The Title IV aid offered at FTS is called Direct Loans: subsidized loans (need-based aid) and unsubsidized loans (non-need based). Need is determined by the federal government through the FAFSA (Free Application for Federal Student Aid) process. Both subsidized and unsubsidized loans for graduate students have an interest rate posted on <https://studentaid.ed.gov/>. The U.S. government pays the interest on subsidized loans while the student is enrolled at least half time (at least six credit hours). The interest starts to accrue on both loans when the funds are released. Students would be wise to make careful consideration when deciding how much of the available loan funds to accept.

It is important that each student loan borrower is informed about their rights and responsibilities under the Title IV loan program. This information is given to each student new to Title IV at FTS during their financial aid Student Interview.

State Financial Aid

State Financial Aid-State Financial Assistance Programs and Application can be found at <https://mhec.maryland.gov/preparing/Pages/FinancialAid/description.aspx>.

Programs, grants and scholarships do not apply to all students but there may be some that apply to you.

Applying for Federal Student Aid 2019-2020

Information and Documents needed:

- Social Security Number
- Driver's License Number or State Issued ID Number
- 2017 Tax Return
 - When applying for the 2019-2020 Academic Year, please use your 2017 Tax Return, not your 2018 Tax Return.
 - If you are married but filed separately, some information will be required from your spouse's tax return.
- If you are a dependent, one of your parents will also need the above information available
- Two References (name, address, phone numbers)
 - If you are requesting loans, each reference must have a different address.
- Previous academic information (school names, locations, dates attended)

Step 1: Complete the Free Application for Federal Student Aid

A FAFSA must be completed once for each Academic Year you are requesting funds.

- Go to the FAFSA website
- Login with your FSA ID.
 - If you do not have an FSA ID, create one now.
 - Your FSA ID is used to log in to Department of Education systems for requesting federal student aid. If you are a dependent, one of your parents will also need an FSA ID to sign your FAFSA.
 - Complete the form and record your login credentials and answers to security questions in a secure manner.
- Complete a FAFSA for the academic year for which you are requesting funds.
- When asked for which school you are requesting funds, you can either search for Faith Theological Seminary, or use the School Code 036673.
- After completing the form, the Confirmation Page will show your EFC number. This number will be required to complete the Student Interview process. The Confirmation Page also shows grant and loan amounts which you may be eligible for.

Step 2: Complete the Virtual Financial Aid Office (VFAO)

Student Interview

The VFAO Student Interview gives FTS the information needed to request Title IV funds. It is separate from the Department of Education systems and requires a different username and password.

- Go to the VFAO website
- Login with your VFAO username and password.
 - If you do not have a username and password, create one now by clicking Register. These credentials are separate from your FSA ID. Record your login credentials, security question and answer in a secure manner.
- Go to the Interviews page and click Start Interview.
- During the interview, you will be asked if you are requesting grants, loans, or both. If you are requesting loans, you will be required to complete a Master Promissory Note (MPN). Once signed, an MPN is valid for 10 years. The MPN contains information regarding your loan request. Carefully review this information before signing.
 - Go to StudentLoans.gov.
 - Login with your FSA ID.
 - Complete the required Entrance Counseling.
 - Complete and sign your MPN.
- After completing the interview by digitally signing and submitting it, you should receive a confirmation email.
- When your Student Interview has been processed, you may receive Verification Requests as detailed in the next step.
- If no additional verification is needed, you will receive an email regarding aid disbursement amount and dates.

Step 3: Verification Requests

Some applicants will be required to submit additional documentation. You will be notified by email if additional verification documents are required. Most documents are available at in the Forms & Documents section of the VFAO. Once completed, these forms may be scanned and uploaded to the VFAO Tracking Documents page.

Certain documents must be requested from government agencies. These should be requested as soon as possible since some must be sent by physical mail (e.g. paper IRS Student Tax Transcripts or Selective Services Verification letters).

Status of Application

To check the status of your financial aid application, visit the Student Interview Center on the VFAO website.

Determining Eligibility and Ineligibility

Determining financial aid eligibility is the joint responsibility of the federal government and the school. The FAFSA process determines a student's EFC (Expected Family Contribution) with which need based-aid is calculated. Federal law also determines specific eligibility restrictions. For example, students who do not meet specific citizenship requirements are not eligible for federal aid. A student's past loan history can also affect future loan eligibility. A student's loan history may be viewed by visiting the National Student Loan Data System's website: www.nslds.ed.gov. The Financial Aid administrator is responsible for adhering to these eligibility requirements. The FA officer is also responsible for monitoring the school based eligibility requirements.

Common reasons why funding is withheld

Failure to complete verification process

Failing to provide the Business Office with the requested documentation will result in ineligibility.

Failure to meet enrollment minimum

Please contact the Business Office if you plan to enroll less than full-time. Your award will be adjusted accordingly. If you enroll less than half time, you will not be eligible to receive federal loans. If you drop below 6 credit hours within the semester you may lose your financial aid eligibility and be required to repay any aid for which you are not eligible.

Failure to complete Entrance Counseling or Master Promissory Note

A federal loan borrower must complete one counseling session upon entering the federal loan program. A completed Master Promissory Note is also required before Federal funds can be disbursed. You can complete your Master Promissory Note and counseling session online: www.StudentLoans.gov. You will need your FSA ID to sign into the website.

Failure to meet Satisfactory Academic Progress (SAP)

You will be placed in a FA warning status or have your aid denied should you drop below the minimum SAP requirement. See the next section on Satisfactory Academic Progress for details.

Satisfactory Academic Progress (SAP)

All students receiving federal financial aid and tuition assistance must make Satisfactory Academic Progress (SAP) in order to receive aid. SAP is measured both qualitatively and quantitatively. Students will be notified in writing if they fail to maintain the standard.

Bachelor and Master Students

- **Qualitative Measure (Cumulative GPA)**

The qualitative aspect entails a student's cumulative grade point average (GPA). The student must have a minimum 2.00 cumulative GPA to be eligible to receive a future financial aid disbursement. If the student's GPA falls below 2.00, the student is ineligible for financial aid until the student's GPA meets the minimum requirement.

- **Quantitative Measure (Rate of Completion)**

The quantitative aspect addresses the number of completed classes. You must complete at least 67% (as of the Fall 2018 semester) of credit hours attempted each semester to remain compliant with SAP Policy. Credit hour progression will be based on a cumulative total of attempted hours to earned hours. For example, a full-time undergraduate student who attempts 15 credits in a term/semester must complete at least 12 credits to meet the 67% requirement. Units that are not completed will count towards maximum units attempted towards degree objective.

The student must complete and receive a grade of D or higher in at least 2/3 (67%) of his or her classes during a financial aid year. For example, if a student enrolls in three classes in the fall semester and three classes in the following spring semester, he must complete and receive a D or higher in at least four of those classes (2/3 of six total classes = four classes). The grades of F, I (Incomplete), WP (Withdrew Passing), and WF (Withdrew Failing), count as non-completion grades and negatively affect the student's completion rate.

When a student fails to complete the required 67% of his or her classes in a financial aid year, the student will not be eligible to receive future financial aid disbursements. In order to regain eligibility, a student must enroll in and successfully complete (no withdrawals or F's) at least three courses. These courses must be the next courses taken after the student lost financial aid eligibility. A student cannot use financial aid to pay for these courses.

FTS's Financial Aid Office will review the qualitative aspect of a student's SAP at the end of each term and the quantitative aspect at the end of the spring semester of each financial aid year. One exception to this measuring scale is for new students to FTS.

If a student is new to FTS, his or her quantitative and qualitative aspects will be measured each term during his or her first three terms of attendance. If the student fails to meet either of the

measurement conditions, then the student will be ineligible for financial aid and must regain eligibility or appeal the denial under the same conditions as all other students. If a student fails to make satisfactory academic progress and is consequently denied financial aid, he or she may submit an appeal in writing to the FTS Financial Aid Office.

The appeal should thoroughly explain why the student failed to make SAP and what has changed that will allow the student to make SAP at the next evaluation. If the appeal is granted, the student will be placed on financial aid probation for one term, possibly placed into an academic plan, and be eligible to receive aid. The student's progress will be evaluated at the end of the probationary term. The decision of the Financial Aid Office is final.

Doctoral Students

The same policy stated above for Bachelor and Master students applies to Doctoral students with the following exceptions: Doctoral students must maintain a cumulative GPA of at least 3.00 and only grades of B or higher count as completion grades. Grades of C, D, F, I, WP, or WF, count as non-completion grades and negatively affect the student's completion rate.

Time Limits for Degree Completion

- **Maximum Timeframe**

The maximum timeframe is 150% of the normal timeframe for the program as measured in credit hours. Any student exceeding the maximum timeframe loses his/her eligibility for Title IV funds and will not continue to receive financial aid.

Program	Required Credits	Maximum Attempted Credits (Timeframe)
Bachelor of Arts in Religion	120 x 150%	120 x 150% = 180 credits
Master of Divinity	90 x 150%	90 x 150% = 135 credits
Doctor of Ministry	30 x 150%	30 x 150% = 45 credits

Students understand that all course withdrawals and repeated coursework will potentially lengthen the time that they will need to complete their programs. Students may repeat coursework as long as the student does not exceed the maximum timeframe. Course withdrawals and failures are counted as credits attempted but not earned. Students receiving Title IV funds may only receive aid for a repeat course that they have not passed before, and they may only receive aid once for such a repeated course.

Student Incompliance, Warnings, and Appeals

Financial Aid Warning

Students who are not in compliance with the SAP policy are considered to be in an unsatisfactory status. A student whose status is determined to be below the minimum

cumulative GPA or is exceeding the maximum timeframe for his/her degree program will be placed in a Financial Aid Warning status. A student is still eligible to receive aid while in warning status for one semester. If a student has not met minimum SAP requirements at the end of that semester, the student will be placed on Financial Aid Dismissal and will no longer be eligible to receive aid until the student achieves the minimum SAP. The student may be reinstated after demonstration of the ability to meet minimum SAP standards.

Right to Appeal

Students who have had eligibility for Title IV aid suspended due to unsatisfactory academic progress may appeal to the Business Office for an extension of time to meet the standards detailed in this policy. A student whose academic performance was affected by circumstances beyond his/her control including, but not limited to, personal or family accident, illness or crisis; death of a close family member; loss of employment or employment transition; or divorce, may request a review of his or her situation by submitting an appeal in writing to the Business Office. The letter must describe in detail those circumstances and specific information about how his/her ability to meet the satisfactory progress standards detailed in the FTS policy was affected. The student should describe what has changed that will facilitate the student's ability to meet SAP in the future.

In addition, independently verifiable supporting documentation from a third party is required in most instances. Documentation may include a letter from a medical practitioner, lawyer, priest, or pastor who is familiar with the student's circumstances; copies of bills; or copies of reports from government or local authorities. The documentation must contain the name and telephone number of a contact person in the event that the appeals committee wishes to confirm the authenticity of the documentation or to request additional information. All appeals will be reviewed by the finance committee.

Appeal Decisions and Financial Aid Probation

If the student's appeal is granted, the student will be placed on Financial Aid Probation and given an academic plan that if followed will ensure the student will be able to meet SAP requirements within a specified period of time during which the student may continue to receive financial aid. If the student does not meet the Satisfactory Academic Progress standards after the end of the term of probation, then the student is determined to be ineligible for current and future Title IV aid until the student completes additional coursework sufficient to return to good standing. If the student fails to meet the terms of the academic plan, the student is deemed ineligible to receive aid.

Eligibility when Obtaining Additional Concentrations and Degrees

Students who have completed all of the requirements for a degree, and who have had the degree conferred by FTS and return seeking a second concentration for the degree are not

eligible for Title IV aid. In order to be eligible for federal student loans, a student must be seeking a degree.

A graduate may receive federal student loans for the pursuit of a second degree, provided the student has met SAP standards in pursuit of the first degree.

Student Withdrawal from the Seminary Program

Student Withdrawal/Return of Tuition and Title IV Funds

In accordance with federal regulations, when a Title IV aid recipient withdraws from all classes during a term, it is FTS's responsibility to determine the withdrawal date and amount of loan funds that the student has earned. If a student received less assistance than was earned, he/she may be able to receive those funds. On the other hand, if the student received more assistance than earned, the unearned funds must be returned by the school and/or aid recipient to the Department of Education (ED). If, when the school returns funds to the ED, a balance is created to the student's account, it is the student's responsibility to pay that balance.

Note: The Return of Title IV funds calculation is different from the tuition refund calculation. A student's withdrawal date varies depending on the type of withdrawal.

Traditional Fifteen Week Courses

Courses can be added or dropped up to eight weeks after class begins with the signed approval of the professor involved. Please contact the Academic Office by calling 410-323-6211 ext 111 or complete an Add/Drop Form and return it to the Academic Office. Students dropping a class will receive a refund of the tuition for the class based on the pro-rated schedule listed below and recorded attendance records. Please note a student participating in Title IV Funds is responsible for the difference between the amount due to FTS and the amount covered by Title IV Funds.

Refund Policy

Regular Courses

Any student who withdraws from courses (or the Seminary) in writing, and whose withdrawal is officially approved, may receive a refund of tuition and course related fees as follows:

- 100% if dropped before the first week of classes
- 90% if withdrawal is before the end of the first week of classes
- 80% if withdrawal is before the end of the second week of classes
- 70% if withdrawal is before the end of the third week of classes
- 60% if withdrawal is before the end of the fourth week of classes
- 50% if withdrawal is before the end of the fifth week of classes

- 40% if withdrawal is before the end of the sixth week of classes.
- There are no refunds after the sixth week classes.

Modular (Intensives) Courses

- Courses dropped by the end of the first 4 hours – 100% refund of tuition.
- Courses dropped by the end of the first 8 hours – 50% refund of tuition.
- Courses dropped after the first 8 hours of class – no refund.

Failure to attend class does not constitute withdrawal. It is the student's responsibility to complete a withdrawal (Add/Drop) form for withdrawing from a course. Courses are officially dropped when an Add/Drop form has been signed by the instructor and has been returned to the Business Office and received by the Office of the Registrar. The Registrar will inform the Business Office of the refund allowed. Please allow four (4) weeks for a refund.

Drop/Withdrawal Process

The Academic Office is to be contacted by the student with their intent to either drop a course or withdrawal from the program.

The Business Office will determine the percentage of the term that the student completed and will determine the amount of earned aid based on the percentage of term attended.

The Business Office will determine the amount of unearned aid by subtracting the earned aid from disbursed aid or determine the amount of a post-withdrawal disbursement by subtracting disbursed aid from earned aid.

The Business Office will determine if unearned funds must be returned, that portion which is the school's and the student's share or if a post-withdrawal disbursement is due, determine the sources from which it will be funded.

No Official Withdrawal

If a student ceases attendance without providing official notification, the withdrawal date is the date that is reported as the last date of attendance at an academically related activity by a faculty member on a class roster, grade roster/sheet, or other documented source, e.g., grade book. The faculty member will maintain the documentation of the last date of attendance. If the student fails to officially withdraw due to circumstances beyond the student's control, i.e., illness, accident, grievous personal loss, or other circumstances, the date related to the onset of that circumstance could be used as the withdrawal date.

Exit Counseling after Withdrawal

After withdrawal from FTS, a student must complete the federally required Direct Loan Exit Counseling. If counseling has not been completed, FTS reserves the right to withhold the

student's transcripts until the requirement is met. Exit counseling can be completed at www.nsls.ed.gov.

Enrollment Reporting

All Title IV participating schools are required to report the enrollment status of all Title IV Fund recipients to the National Student Loan Data System or NSLDS. Those students who have received funds in the past and still have loans waiting repayment but are not currently receiving federal funds are included in this enrollment reporting. Lenders use this information to determine a student's eligibility for loan deferment. All subsidized and unsubsidized loans receive a six month grace period during which a student does not need to make payments. That grace period begins once a student drops below half-time enrollment status. This grace period is intended to provide student loan borrowers the opportunity to find employment after graduation before beginning loan repayment. However, any student who withdraws to below half-time, enrolls less than half-time, or takes a semester off will lose some or all of this grace period and will have loan payments begin immediately upon graduation. Students who take a semester off or withdraw from all coursework may lose their in-school deferment status, as well. The National Student Loan Data System has an online borrower portal for borrowers to obtain copies of their student loan history. Students who wish to review their loan history may visit www.nsls.ed.gov.

Leave of Absence and Withdraw

To remain eligible for Federal Student Aid during the semester, the student must be attending classes, taking exams and completing required coursework. Students obtaining Title IV funds requesting temporary leave for unforeseen circumstances must be able to resume their coursework within the semester to qualify for Title IV funds. Due to the rotational cycle of courses offered to students during the academic year, undergraduate and graduate students receiving Title IV funds are counseled to withdraw if they are unable to resume coursework within that semester. In accordance with the Department of Education's Title IV requirements of 34 C.F.R. §668.22 students who receive Title IV funds and do not return from a temporary leave or complete their coursework will be treated as withdrawn and may be subject to a Return of Title IV funds. Students will need to request a temporary leave in writing and/or complete a withdrawal form.

Return of Title IV Funds Due to Withdrawal

Federal Regulations require Faith Theological Seminary to calculate a Return of Federal Student Aid funds for students who withdraw (officially or unofficially) from all classes on or before the 60 percent attendance point in the semester.

If the student officially withdraws, the determination date is the date FTS determines the student began the withdrawal process. If the student does not provide official notification of

his/her intent to withdraw, the determination date will be determined as the date FTS became aware that the student was not attending class. For official withdrawal, FTS uses the date the student provided official notification to withdraw as the withdrawal date; for unofficial withdrawals, the last date of academically related activity as given by a professor is used as the withdrawal date.

The calculation required determines a student's earned and unearned Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period. Calendar days (including weekends) are used, but breaks of at least 5 days are excluded from both the numerator and denominator.

Until a student has passed the 60% point of an enrollment period, only a portion of the student's aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all awarded aid for the enrollment period.

The unearned portion of federal student aid funds will be returned to the appropriate aid program(s). The funds are returned in the following order:

- Federal Direct Unsubsidized Loan
- Federal Direct Subsidized Loan
- Federal Perkins Loan
- Federal Graduate PLUS Loan
- Federal PLUS Loan
- Federal Pell Grant
- Federal SEOG Program

Students withdrawing from classes are responsible for payment of any balance due after the required return of federal student aid funds.

Earned aid is not related in any way to institutional charges/fees. In addition, the FTS refund policy and Return of Title IV funds procedures are independent of one another. A student who drops/withdraws from a course may be required to return unearned aid and still owe FTS for the course. Note: If a student has earned a percentage of financial aid that same percentage amount will be applied and accepted by the seminary to pay for institutional charges. However the student is responsible for whatever remaining institutional charges if the student withdrew after the "Last day to withdraw with partial refund" as determined in the academic calendar. If all of the financial aid has been disbursed at the time of the student's withdrawal, the Seminary is only responsible to return it's percentage of the institutional charges. The student is responsible for paying the remainder excess aid to the Department of Education. Any balance

left on the student's account after Title IV return calculation must be paid before the student can re-enroll in classes, receive transcripts, or utilize any other services at the Seminary. For more information on FTS's withdrawal policy and institutional charges/fees, please consult the Catalog.

The responsibility to repay unearned Title IV aid is shared by FTS and the student. For example, the calculation may require FTS to return a portion of federal funds to the Federal Title IV programs. In addition, the student may also be required to return funds based on the calculation. A student returns funds to the Federal Direct Loan program based on the terms and conditions of the promissory note of the loan. A student who receives federal grants may be required to repay 50% of the funds received.

If the amount of the Title IV Loans funds earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated a post-withdrawal disbursement. In the event that there are outstanding charges on the student's account, FTS will credit the student's account for post-withdrawal disbursement of loan funds, up to the allowable charges. Any remaining funds will be disbursed to the student in the form of a check no later than 14 days after the funds have been credited to the student's account, unless otherwise instructed by the student to keep a credit balance on the account.

Return of Title IV Funds Direct Loans under Other Circumstances

After receiving Title IV funds for a student, FTS determines that the student has not registered, FTS will return Title IV funds to the Department of Education within 30 days of this determination.

If a student's loan request is subject for verification requirements and verification is not complete, The Title IV Funds will not be awarded to the student. If the student received loans and FTS finds that the funds exceed the student's need for the loan, the excess funds will be returned to the Department of Education.

If a registered student withdraws or is expelled prior to the first day of courses of the enrollment period for which the loans is intended, or if FTS is unable to document that the student attended class during the period, the seminary will return to the lender any loan proceeds credited directly by FTS to the student's account. FTS will also return any loans proceeds disbursed to the student and subsequently paid by the student to the seminary.

If FTS determines a refund is due under the seminary's refund policy, loan proceeds will be returned to the lender within thirty days after the date of the student's withdrawal from the school or within thirty days after the last day of any approved leave of absence in the case of a student who fails to return to the seminary at the expiration of the leave.

How to Handle a Grant Overpayment

Students who owe funds to a grant program are required to make payment of those funds within 45 days of being notified that they owe this overpayment. During the 45 day period, students will remain eligible for Title IV funds. If no positive action is taken by the student within 45 days of being notified, FTS will notify the U.S. Department of Education of the student's overpayment situation. The student will no longer be eligible for Title IV funds until they enter into a satisfactory repayment agreement with the U.S. Department of Education.

During the 30-day period, the student can make full payment to FTS to cover the overpayment. FTS will forward the payment to the U.S. Department of Education and the student will remain eligible for Title IV funds.

If a student is unable to pay their overpayment in full, they can set up a repayment plan with the U.S. Department of Education. Before doing this, please contact the Financial Aid Office. Students will need to verify that FTS has referred their situation to the U.S. Department of Education before any repayment plan can be established.

Graduation and Repayment of Title IV Funds

As graduation approaches, a prospective graduate will need to consider how to fulfill the federal and school requirements for leaving the Title IV Aid program. Graduates will also need to consider which repayment option best suits their financial situation. FTS's financial aid administrator is prepared to help prospective graduates make that determination and to plan for future student loan debt management. Many of FTS's degrees can lead to careers that could qualify for Public Service Loan Forgiveness available through the Department of Education.

Exit Counseling

Direct Loan Exit Counseling is a federal requirement and can be completed by visiting www.nslds.ed.gov. A student will need the following:

- FSA ID
- Social Security Number and birth date
- Complete contact information for two personal references (one relative)

Once completed, a report will be made available to the FTS financial aid administrator. If counseling has not been completed, FTS reserves the right to withhold the student's transcripts until the requirement is met.

Exit Interview with Financial Aid Administrator

FTS's financial aid staff will remain available to all FTS graduates should any guidance be needed concerning student debt and repayment at any time after the diploma has been awarded.

Deferment and Forbearance

Borrowers who find they are having difficulty meeting their payments for their student loans should contact their lender. Lenders are usually willing to help borrowers who find themselves temporarily unable to make their student loan payments by either placing the loans in forbearance or deferment. Remember borrowers who default on their student loans may find their credit rating adversely affected and may find it difficult to finance a mortgage or car. The federal government has the power to garnish wages. Federal loans cannot be dismissed through bankruptcy.

Program Requirements for FTS Students

The FTS Admissions Office welcomes all men and women to apply for study, and assesses each applicant on the basis of academic ability, personal characteristics, and educational and ministry goals and objectives. To be considered for any of the programs at FTS, the student must complete the appropriate application form, including all required elements of the application.

Admission Requirements for the BAR

All applicants for the BAR program must be nearing completion of a High School Diploma program. All applicants must have earned a High School Diploma, or equivalent, before being accepted into the program.

Admission Requirements for the M.Div.

All applicants for the M.Div. program must be nearing completion of a Bachelors degree before applying for the M.Div. program. In order to be accepted into the program, all applicants must have completed a Bachelors degree from a college or university.

Admission Requirements for the D.Min. Program

Applicants for the Doctor of Ministry program must be nearing completion of a Master of Divinity, or have academic preparation equivalent to the M.Div. degree. In order to be accepted into the program, all applicants must have completed a M.Div. degree. All applicants must have passed satisfactorily at least Hebrew 1-2 and Greek 1-2 (or equivalents).

Ability-to-Benefit Policy

Faith Theological Seminary does not admit Ability-to-Benefit students. Faith Theological Seminary does not participate in Ability-to-Benefit. Applicants must have graduated high school, have a GED, and/or have 24 transferrable credits from an accredited college/university in order to be considered for admission.

Contact

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