



**BOSTON CAREER INSTITUTE**

BCI STUDENT INFORMATION AND  
POLICIES AND PROCEDURES GUIDE  
FOR FINANCIAL AID

BCI Office of Financial Aid  
2015-2016

## Contents

BCI Office of Financial Aid 2015-2016 .....	1
MISSION STATEMENT.....	4
The Office of Financial Aid is dedicated to providing excellent service to the students of BCI by anticipating and responding to their individual and diverse needs. ....	4
STUDENT RIGHTS AND RESPONSIBILITIES.....	4
BCI EMAIL ACCOUNT .....	4
APPLICATION PROCEDURES .....	5
FINANCIAL AID CALENDAR .....	5
Processing Deadlines .....	5
SPECIAL CIRCUMSTANCES.....	7
VERIFICATION & ELIGIBILITY PROCESS .....	7
ENROLLMENT AT OTHER INSTITUTIONS (Cross Registration).....	9
SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY.....	9
SAP TERMS:.....	11
TYPES OF FINANCIAL AID.....	12
Getting Started .....	13
Applying for Aid .....	13
Need more help? .....	13
COST FOR THE ACADEMIC YEAR.....	14
PAYMENT PROCESS.....	14
Student Billing.....	14
Payment Policy for Tuition & Fees.....	14
BCI PAYL Plan .....	14
FINANCIAL AID REFUND FROM A CREDIT BALANCE.....	15
WITHDRAWALS OR FAILURE TO ENROLL .....	15
Contact the Financial Aid Office for Questions about Your Aid. ....	16
LOCATION AND OFFICE HOURS:.....	16
The Office hours: .....	16
TELEPHONE AND WEBSITE DIRECTORY.....	16
Telephone Numbers .....	16
Website URLs.....	16
OFFICE STAFF E-MAIL ADDRESSES .....	17



## MISSION STATEMENT

The Office of Financial Aid is dedicated to providing excellent service to the students of BCI by anticipating and responding to their individual and diverse needs.

## STUDENT RIGHTS AND RESPONSIBILITIES

As a student you have the right to:

- Be informed about financial aid application procedures, cost of attendance, and requirements for receiving aid.
- Confidential protection of your financial aid records. The contents of your financial aid file are maintained in accordance with the Family Educational Rights and Privacy Act.

You have the responsibility to:

- Complete applications correctly, accurately, and on time.
- Maintain satisfactory academic progress.
- Read and understand all materials sent to you from the Office of Financial Aid and other federal and state agencies.
- Know and comply with the rules and regulations governing aid programs.
- Register for the number of credits required to receive funds from aid programs.
- Attend all classes.
- Notify the Office of Financial Aid of changes in your credit load.
- Maintain copies of all forms and materials submitted.
- Notify the office of any additional scholarships, waivers, or other aid being received.
- Request assistance from the Office of Financial Aid if you have questions or do not understand the information provided to you.

## BCI EMAIL ACCOUNT

When students are admitted to BCI they are assigned a BCI Email Account. Students must login with their Email address and password. The Office of Financial Aid will communicate with students via their BCI Email address. Additionally, course assignments and notifications are provided only through this account. Students must agree to regularly use and check (at least once a day) this email address as part of their enrollment at BCI. Failure to check this email account is a violation of the student's enrollment and, like attendance, may be grounds for suspension or expulsion.

Students are advised that the BCI Email account remains the property of BCI and they have a right to unlimited use except as to the following prohibitions:

- They may not use the email account to send, forward, or disseminate in any manner, sexual exploitive materials as defined by state and federal laws.
- They may not use the email account to proselytize for either political or religious memberships.
- They may not use the email account to threaten or bully anyone.

- They may not use the email account to incite others for any illegal purpose.

Lastly, although BCI intends and commits to maintain the privacy of each student's email accounts and information; the student acknowledges that BCI will use, both automated and manual, means to ensure compliance with the above strictures. Moreover, should BCI determine that the student has misused the account in a manner which may be a violation of either State or Federal law, BCI shall notify the appropriate authorities as to the alleged infraction.

## APPLICATION PROCEDURES

To apply for federal and state (Massachusetts) financial aid, students must complete and submit a FAFSA (Free Application for Federal Student Aid) each year to be considered for funding.

Students may file the FAFSA electronically (online) using FAFSA on the Web (<https://fafsa.ed.gov/>). To file electronically, you will need a U.S. Department of Education (USDE) PIN. If you do not already have one, apply for one at <https://pin.ed.gov/>. The PIN serves as your electronic signature and an identifier to let you access your personal information in various USDE systems. If you have questions about the FAFSA on the Web, you can speak with a customer service representative by dialing 1(800) 433-3243. Assistance for the hearing impaired students with hearing disabilities is available by dialing the TTY number, 1(800) 730-8913.

The FAFSA allows you the ability to import your federal tax information directly from the IRS using the IRS Data Retrieval Tool. Your federal tax information will be available within 2 weeks of electronically filing your taxes or 6 to 8 weeks if you filed a paper tax form. We encourage you to use this tool as it will simplify the application process and minimize the verification documentation we may ask for later.

Although you can file the FAFSA any time the earlier that you file will serve to ensure full consideration for federal and state grants and work-study. To apply for financial aid at BCI, you must include BCI's federal school code, **042215**, in the college choice section of the FAFSA.

### Federal and State Financial Aid

After your FAFSA is received by the federal processing system, you will receive a Student Aid Report (SAR), either in the mail or through e-mail. The SAR contains the information from your application and, if there are no missing items or problems with the information, the SAR will also contain your Expected Family Contribution (EFC)—a number used to determine your eligibility for financial aid. If you filed a FAFSA but do not receive a SAR, contact the Federal Processor at 1(800) 433-3243. If you (and your parents) are Massachusetts residents, you will also receive a Student Eligibility Notice (SEN) from the Massachusetts Office of Student Financial Assistance (<http://www.osfa.mass.edu/>), indicating eligibility for the Massachusetts financial aid.

### Alternative Loan Programs

BCI participates in the Alternative Loan Programs. Alternative loans are private loans made by commercial lenders. These loans are available to students who need additional assistance in meeting their educational cost. Although loans are obtained through private lenders, the BCI Office of Financial must certify all loans and the amounts requested must be within the student cost of attendance (budget). Students must be enrolled in at least six (6) credits before the loan is certified. Loan funds must be repaid with interest.

## FINANCIAL AID CALENDAR

### Processing Deadlines

BCI has no processing deadlines per se, as the school has open enrollment. Applications received will be processed on a first-come, first-served basis and based on volume. File your FAFSA at least 3 months before you plan to register for classes. If you apply late you must be prepared to pay your own registration bill and buy your own books. Failure to apply or to submit documentation by the indicated deadlines may result in a loss of aid eligibility for all student aid programs.

- January
  - Free Application for Federal Student Aid (FAFSA) is available for filing (after January 1st).
- February
  - Priority Processing Deadline for Summer I
  - Spring funds are posted to student accounts.

- April
  - Federal Work-Study applications are available for next academic year.
- May
  - May 15 is the deadline for making changes for State Aid.
  - Summer I funds are posted to student accounts.
- June
  - Deadline to file current year FAFSA (June 30<sup>th</sup>).
  - SAP is reviewed for returning students
  - Awards for Summer II are processed.
- July
  - Summer II funds are posted to student accounts.
- August
  - Deadline for Federal Work-Study applications for next academic year (August 15th)
  - Fall funds are posted to student accounts.
  - Deadline for Financial Aid Probation Appeals for Fall (August 29th)
- September
  - Fall funds are disbursed to student accounts..
- October
  - First time FAFSA applications must be received by Federal Processor for State Aid eligibility (October 1st).
- November
  - Registration for Spring and Winter Intersession begins.
- December
  - Classes begin for Winter Intersession

## **Packaging Financial Aid Awards**

The cost of attending BCI remains highly affordable. Yet it is understandable that many students need financial assistance while working through their program of study. The Office of Financial Aid administers several different types of funds for students that include grants, scholarships, loans and work-study. Financial aid in the form of grants or scholarships does not have to be repaid. Work-study must be earned by the student through employment on campus. At BCI, financial aid is awarded to students based on financial need and/or merit. A student may have a combination of grants, scholarships, loans and work-study in their financial aid package. We encourage students to apply for financial aid. Funds are allotted from federal and State sources for this purpose. Information we receive on your application for financial aid is treated with utmost confidentiality.

## **Cost of Attendance (COA)**

BCI determines the Cost of Attendance (COA), or budget, which is an estimate of the educational expenses you will incur during the academic year. The budget includes cost for tuition, fees, room & board, transportation allowance, books & supplies allowance, and miscellaneous educational expenses.

## **Expected Family Contribution (EFC)**

Expected Family Contribution (EFC) is an estimate of your family's financial strength and ability to contribute to your education. The EFC is measured by applying the official federal needs analysis formula to the data you submit on your FAFSA.

## **Financial Need**

Financial need refers to the Cost of Attendance (COA) minus the Expected Family Contribution (EFC). Financial Need is the COA –

EFC. Financial aid at BCI is awarded based on financial need. If you are eligible for financial assistance based on your financial need, you may receive a combination of gift aid (grants or scholarships) and self-help aid (loans, which must be repaid or part-time employment on campus). Any combination of awards is referred to as your “Financial Aid Package.” Once your Financial Aid Package has been awarded, you will be notified by email. Eligibility for federal and state grants is based on the information on your FAFSA and the general eligibility requirements of each program. Your financial aid package may also include work-study and private loans.

## **Award Revisions**

Your award may require revisions due to additional information, changes in enrollment, failure to maintain academic progress, withdrawal from classes or outside aid received. Any revised award overrides all previous offers of aid, which means that you may have to repay funds already received.

## **SPECIAL CIRCUMSTANCES**

Although the formula to determine financial aid eligibility is standard for all applicants, there is some flexibility in recalculating eligibility in light of **special circumstances**. These special circumstances may be as a result of your family experiencing an income reduction due to unemployment, disability, divorce, or death. The Office of Financial Aid can have your financial aid eligibility recalculated using updated information.

Other special circumstances may include loss of non-taxable income (e.g., child support or social security benefits). In all cases, special circumstances must be fully documented with an IRS Tax Return Transcript, death certificates, court documentation, or letters (from appropriate agencies, individuals, or employers).

If there are other circumstances that affect the amount you and your family are expected to contribute toward your education, please contact the Office of Financial Aid immediately. The reasons you report must be sound and you will have to provide adequate proof to support any monetary adjustments.

## **VERIFICATION & ELIGIBILITY PROCESS**

Verification is the process in which the Office of Financial Aid compares the information you reported on the FAFSA with your prior year tax return transcript, W-2 forms, and other financial documentation in accordance with based on federal and State regulations, . If your application is selected for verification, you will receive an e-mail instructing you to submit certain forms and documents to complete verification. The Office of Financial Aid must receive all requested documentation before federal and State aid can be disbursed. If there are differences between the data you provided on your FAFSA and the verification documentation, corrections may be needed, and your application will be reprocessed.

## **THE IRS TAX RETURN TRANSCRIPT**

The federal government is requiring schools to discontinue collecting tax returns as a document for verification. Instead, we are required to collect an IRS Tax Return Transcript for those selected for federal verification. You can obtain an IRS Tax Return Transcript online at [www.irs.gov](http://www.irs.gov).

You can order a copy of your IRS Tax Transcript by using these steps:

- Go to [www.irs.gov](http://www.irs.gov).
- Get Transcript of Your Tax Records.
- Gather information and go to “get transcript online”.
- Choose the “Sign Up” option and create an account.
- Enter requested information and click “Send Email Confirmation Code”.
- Enter Confirmation Code and select “Verify Email Confirmation Code”.
- Enter requested information and click “Continue”.
- Answer Security questions.
- Be sure to select Return Transcript.
- Print your Tax Return Transcript.

## **IRS Data Retrieval**

Avoid having to request an IRS Tax Return Transcript by using the IRS Data Retrieval Tool. The FAFSA offers you the option of importing your federal tax information directly from the IRS online while completing the FAFSA. Your data from IRS should be available within 1-2 weeks of electronically filing your taxes or within 6-8 weeks, if you filed a paper tax return. Use the IRS Data Retrieval Tool to import your and your parents' (if dependent) tax information into your FAFSA. It is a safe and convenient way to report your tax information on the FAFSA. If your file is selected for verification, BCI can use this information to confirm that you submitted accurate tax information in lieu of submitting an IRS Tax Return Transcript.

If you are a Massachusetts resident receiving state aid, the OSFA Aid/Grant program may select your file for *state verification*. If you receive an “**Applicant Information Request**” (AIR) notice from the Massachusetts Department of Higher Education office of Student Financial Assistance (OSFA), you must forward all requested information and financial documents directly to the OSFA at:

Office of Student Financial Assistance  
 454 Broadway, Suite 200,  
 Revere, MA 02151  
 Phone: (617) 391-6070 | Fax: (617) 727-0667.

In some cases, the OSFA may request the same information that was requested by Office of Financial Aid. You must forward this same information and documentation to OSFA to avoid a delay in the disbursement of funds or loss of your State aid.

It is extremely important that you respond to any requests for information from the Office of Financial Aid or OSFA promptly because your eligibility for aid cannot be **processed until your file is complete**. To ensure that your financial aid funds disburse at the start of the fall semester, you must be registered for classes and submit all required documentation by **May 1st**. You can still submit documents after the May 1st deadline, but your file will be processed as volume and time permits. You must be prepared to pay your own registration bill until your eligibility for aid is determined if you miss this deadline.

## Enrollment Status

Each type of financial aid (program) award has specific requirements regarding enrollment status. In general, your enrollment status determines your eligibility criteria for the financial aid programs.

## Credit Enrollment Status

Hours per week	Enrollment Status
20 - 20+	Full-time
15 - <20	$\frac{3}{4}$ -Three-quarter time
10 - <15	$\frac{1}{2}$ - Half-time
<10	Less than half-time

Your financial aid award letter is based on full-time enrollment and the Office of Financial aid uses your enrollment status to determine your award amount. If you do not have full-time status, your award(s) will be adjusted accordingly to your actual enrollment status.

## Other Eligibility Criteria:

Eligibility for federal student aid is determined on the basis of financial need and on several other factors. To receive financial aid from federal programs you must meet the following criteria:

- Demonstrate financial need
- Have a high school diploma, a GED certificate or complete a homeschooled program.
- Be admitted to a degree or certificate program.
- Be a US Citizen or eligible non-citizen.
- Have a valid Social Security number.
- Register with Selective Service (if required)
- Maintain Satisfactory Academic Progress (SAP) once enrolled
- Must **not** be in default of a student loan.
- Must not owe an overpayment to the U.S. Department of Education.



Eligibility for Massachusetts aid programs requires, in addition to most of the federal criteria above, that you (and your parents, if you are a dependent student) have resided in Massachusetts for 12 consecutive months and have not already received the maximum number of allowable grant payments.

If you no longer meet the state residency criteria but received state assistance for the previous year, you will continue to be eligible for state aid under the Grandfather Clause if:

- Your parents moved to a different state after you received at least one semester of award payment.
- You continued to live in Massachusetts at the time your parents moved.
- You continue to be enrolled in a Massachusetts institution.

Be aware that a letter indicating your parents' date of move as well as documentation of your current Massachusetts address is required.

## **ENROLLMENT AT OTHER INSTITUTIONS (Cross Registration)**

When you are a BCI student and plan to cross register (take additional courses) you must complete and submit the proper forms, available at the BCI Enrollment Services Office. If you do not, any courses you take elsewhere will not be reflected on your academic transcript and, therefore, will not be included in the consideration for your financial aid eligibility.

**You cannot receive financial aid at both institutions for the same enrollment period.** You must declare which institution is the "home school" for financial aid eligibility purposes. If you have been approved in advance to attend another institution, you can receive financial aid for that semester. BCI will establish a consortium or contractual agreement between BCI and the other institution.

## **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY**

To establish and retain eligibility for student financial aid, you must be meeting BCI's financial aid Satisfactory Academic Progress (SAP) requirements. SAP will be evaluated once a year for all students, after the Spring semester or Summer I (if the student attends). All courses except remedial courses and English as a Second Language (ESL) courses in the student's academic history, including Transfer credits from other institutions, will be counted in the attempted and earned credits, even if the student paid for classes with his/her own resources. If the student fails to meet the minimum policy standards, the student will not be eligible for financial aid. However, the student will have the right to file an appeal one time at BCI and eligibility will be determined on a case by case basis. The standards are defined below:

### **Grade Point Average (Qualitative Measure)**

The qualitative component is measuring the quality of the student's SAP by conducting a review of the student's cumulative College Grade Point Average (GPA). To meet the qualitative SAP requirement, the student must have a minimum college GPA of at least a 2.1. Specific federal, state grants and scholarships may require a different GPA for renewal (example: NJ STARS). There may be a separate requirement for continued eligibility for those funds.

### **Quantitative Measure**

The quantitative component is measuring the pace at which the student must progress through his or her program of study to ensure completion within the maximum time frame permitted and provides for the measurement of the student's progress at the end of each evaluation. The pace is calculated by taking the cumulative number of college credit hours the student has successfully earned and dividing it by the number of attempted credit hours. Credits accepted from other schools are counted in the calculation as both attempted and earned credit hours. To meet this requirement, the student's completion pace must be 67% or higher. **Example:** During an academic semester, a student who attempted 30 credits and earns 24 credits would meet SAP, this 80% and the student is passing the SAP quantitative measure. The benchmark is 67%. Generally all periods of the student's enrollment count when assessing whether a student is passing the quantitative measure, even in periods in which the student did not receive financial aid. In addition, credits transferred to BCI affect the 67% completion ratio calculation and the maximum number of credit requirement.

### **Maximum Time Frame Measure (maximum number of credits)**

The Maximum Time Frame – A student may attend and continue to receive aid, but cannot exceed 150% of the published length of the student's program required for graduation. For example: if the student's program of study requires 66 credits for graduation, the student may not receive financial aid for more than 99 attempted credit hours ( $66 \times 150\% = 99$  credits). This policy is true even if the

student changes his or her major. When a student has reached or exceeded the maximum number of credits, the student is no longer eligible for financial aid unless he or she successfully appeals. A student may appeal maximum time frame only one time. An appeal must be filed with a Counselor/Advisor and must document extenuating circumstance for filing an appeal. The decision of the Office of Financial Aid is final.

### **Effects of Remedial Credits**

Development credits (remedial and English as a Second Language (ESL) credits) will be excluded from the attempted credit count. When the student reaches the maximum time frame limit for their program of study, eligibility for aid ends. Remedial (0 level credits) or ESL courses will not be counted in the calculation of the credits attempted and earned (quantitative component) in the SAP requirements at BCI. Although these credits are excluded from the attempted credit count, the student who is enrolled in all remedial credits, must maintain a 2.0 GPA for that semester to make SAP.

### **Maximum Number of Remedial Credits**

Federal aid will pay for a maximum of 30 remedial credits, English as a Second Language (ESL) courses do not count against the limit. Once a student attempts 30 remedial credits, aid will only be paid for college level credits.

### **Part-Time Students**

Students enrolled less than full-time will be required to meet the same minimum standards outlined for SAP.

### **Repeated Courses**

All repeated courses are counted as attempted. A repeated course is only counted toward progression if it replaces a previous course for which the student received no credit. In accordance to federal regulations, financial aid will pay for only 1 repeated course for which the student has already passed. However, if the student repeats a course in which all previous attempts were failures, federal regulations allows for funding of those courses.

### **Grades and Credit Evaluation**

Passing grades are A, B, C, D, P and M. These grades and credits by examination will count as credits attempted and earned satisfactorily. Non-passing, unsatisfactory grades are W, I, F, N, AU. Repeated courses will be counted as credits attempted. You may repeat a failed course until you pass it. However, you may repeat a previously passed course only once.

### **Effects of Withdrawal and Incomplete Grades**

If the student withdraws from a course during any given semester (e.g. student receives a grade of W for the course), the course credits are included in the count of attempted credit hours. Therefore, withdrawn courses are calculated in the pace ratio calculation and maximum time frame measures.

Credits for an incomplete course (e.g. student receives a grade of "I" for the course) are always counted as credits attempted for quantitative and maximum time frame measures, but are not included in the GPA or credits earned count until the incomplete grade changes to a passing or a failing grade.

### **Effects of Changing Majors**

If a student changes majors, the credits the student earns at BCI and other schools under all majors will be included in the calculation of qualitative, quantitative and maximum time frame measures for the new major. However, a limitation of one major switch will be permitted in the SAP calculation.

## **SAP TERMS:**

### **Financial Aid Eligible -**

The student is meeting all SAP standards and eligible to receive financial aid.

### **Financial Aid Warning -**

The student is failing one or more SAP Standards but is eligible for one semester of aid without an appeal. Recipients are placed on financial aid warning when they fail to meet the GPA and/or the completion rate standards. Students will receive financial aid during the warning term. Students must meet ALL cumulative standards by the end of the warning term or have financial aid eligibility suspended.

### **Financial Aid Suspension –**

Students are suspended from receiving financial aid if they do not meet the GPA or Cumulative Completion Rate by the end of the warning term. Students are also placed on suspension for failing to complete their program by the established Maximum Time Frame. Students on financial aid suspension will not receive any form of financial aid (grants, loans, work-study, etc.). Financial aid eligibility may be reinstated once all standards are met. The financial aid suspension affects only financial aid and does not prevent a student from enrolling and paying for classes on their own.

### **Financial Aid Probation -**

Financial Aid Probation status is assigned to a student who fails to make SAP and who has successfully appealed and has had eligibility for aid reinstated. A student who is placed on financial aid probation may receive financial aid for one semester for the next enrollment period. The Counselor and the student must establish an Academic Plan, which the student must follow to be placed on Financial Aid Probation. The terms and conditions of the plan includes: successfully passing all courses in the probation semester, the student cannot withdraw from any course, and the student must earn a 2.0 GPA during the probation semester. The student cannot receive an “I” Incomplete grade during that semester. At the end of the academic probation period, the student must either meet the SAP standards or fulfill the requirements specified in the Financial Aid Academic Plan. A student may register any time for classes, however, if you register before your SAP is reviewed for the probation semester, you must be prepared to pay your registration in full or sign up for the College’s Payment Plan until your eligibility for continued aid is determined.

### **Procedures and Deadlines for Appealing -**

If a student fails one or more of the three measures (qualitative, quantitative and maximum time frame), the student is not eligible for federal, state, or institutional financial aid, which includes grants, scholarships, work-study and loans. However, students failing SAP standards who have had mitigating circumstances (i.e., death in the family, illness or involuntary military leave) may request reinstatement of their financial aid eligibility by completing the Financial Aid Probation Appeal Form and submitting it to a Counselor. The Counselor and the student must establish an Academic Plan, which the student must follow to be placed on Financial Aid Probation. The Counselor will send a copy of the appeal form and the academic plan to the Financial Aid Office. If the student is eligible for a plan, the student’s file is reviewed for all aid eligibility and will be awarded for one semester. If the student is not eligible for a plan and/or does not meet the eligibility criteria for aid, the student is denied aid.

#### **The appeal includes the following student requirements:**

1. Detailed explanation for failure to meet SAP standards.
2. Detailed explanation of what has changed that will now allow the student to comply with SAP standards in the future and corrective action plan.
3. Meet and discuss the appeal with a Counselor and obtain an Academic Plan with the signature of the Counselor and the student’s agreement to follow the plan.
4. All appeals are final and no further appeal can be submitted.

#### **The SAP Academic Plan:**

Students who successfully appeal and are approved for one payment period are considered to be on Financial Aid Probation. To gain eligibility in the subsequent term, a student must meet the standards of SAP **or** meet the requirements of his or her academic plan.

The academic plan consists of the following:

- Successfully pass all courses in the probation semester.
- Obtain a college GPA of at least 2.0 at the end of the probation semester.
- Not receive an “F”, “W”, “I” or “No Show” grade in any course during the probation semester (W-Withdrawal, I-Incomplete or NS- No Show).
- Meet SAP standards.

If the student fails to meet SAP standards or the requirements set forth in the SAP Academic Plan, the student is ineligible for financial aid at BCI. A student will remain ineligible for financial aid until the student meets the minimum SAP standards or successfully appeals.

## TYPES OF FINANCIAL AID

Financial aid is funding for your college education that comes from sources outside of your family. Gift aid and self-help aid are the two categories of financial aid. Gift aid comes in the form of grants and scholarships and does not have to be repaid. Self-help aid comes in the form alternative loans and work-study. Financial aid at BCI is awarded based on financial need or merit or both. You may receive a combination of grants, scholarships, loans, and work-study.

### Merit-Based Scholarships & Grants

Most merit-based programs require that a student be enrolled full-time maintain a minimum Grade Point Average (GPA) based on program requirements. Most scholarships are renewable, but some are not. In order for you to continue receiving the scholarships, you must continue to meet the scholarship criteria. You must also meet the minimum standards specified in the financial aid SAP policy.

## FEDERAL AID PROGRAMS

- **Federal Pell Grant** annual awards range up to \$5775.00. Awarded based on financial need if you are enrolled for at least 1 credit and have not received a first Bachelor’s degree. In addition to many other requirements, you must also be a U.S. citizen or an eligible noncitizen and have a high school diploma or GED, or complete a homeschooled program. Dollar amounts awarded depend on your Cost of Attendance (COA), Estimated Family Contribution (EFC), and whether you plan to attend full-time or part-time. Your EFC is derived from the information you provide on the FAFSA. The number of semesters a student can receive Pell is set to 12 lifetime semesters. Pell eligible students who have funds remaining after all tuition and fee charges are paid in full, will be issued a Book Voucher two weeks before the semester begins to purchase books. To be eligible for this refund, a student must have a complete file, have successfully passed all verifications items, and have aid in excess of charges.
- **Federal Supplemental Educational Opportunity Grant (SEOG)** (awards range from \$200–\$4000) You are eligible to receive the SEOG if you are a Pell eligible, undergraduate student pursuing your first bachelor’s degree, and you demonstrate “exceptional financial need,” typically equated with a \$0 Estimated Family Contribution (EFC). Because funding is limited, funds are awarded on a first come, first served basis until the funds are exhausted.
- **The Federal Work-Study (FWS) Program** - The work-study program allows you to earn money for your college expenses and acquire work experience through part-time employment on campus. You must be accepted into a degree or certificate program and be attending classes to apply for work-study. FWS is available to you if you are either a U.S. citizen or permanent resident and have a FWS allocation as part of your award package. You can earn up to the amount specified in your award package when you are hired for employment.

FWS employment includes community service tutoring and literacy project positions. FWS earnings are excluded from income on your subsequent year’s financial aid application (FAFSA). Students earn \$8.25 per hour and work up to 15 hours weekly. Applications are available on the BCI website until the published deadline date. Job assignments are made on a first-come, first-served basis based on fund allocations. Job assignments are made through our Student Development Office, Room 422 on the 4<sup>th</sup> floor.

## STATE AID

The Massachusetts Office of Financial Assistance has compiled a list of resources to help you navigate the process of applying for financial aid and paying for college.

### Getting Started

[Student Aid on the Web](#) The US Department of Education's Federal Student Aid website. Here you can learn about the different types of federal aid available and what the eligibility criteria are for them. This is a fantastic resource and a great first step in learning what financial aid resources are available to you.

[Your Plan for the Future](#) The Massachusetts College and Career Planning Portal. You can create an account and track your college applications online and research and apply for financial aid.

[Big Future - The College Board](#) Big Future is a college planning resource from the College Board

[College Navigator](#) A database to help you search college programs by academic field of study, location, cost, and length.

### Applying for Aid

[FAFSA](#) The online Free Application for Federal Student Aid

[FAFSA Forecaster](#) This is a tool to estimate your eligibility for Federal Student Aid before submitting your FAFSA

[Financial Aid Glossary](#) Confused by all of the acronyms? Here is a glossary of financial aid terms.

[Net Price Calculator](#) The Net Price Calculator will help you determine how much it will actually cost for you to go to college.

[College Affordability and Transparency Center](#) The US Department of Education's College Affordability and Transparency Center

[FastWeb](#) An online resource to help you find outside scholarships.

### Need more help?

The following resources offer in-person college planning and financial aid assistance.

[FAFSA Day Massachusetts](#) FAFSA Day Massachusetts is a non-profit, volunteer driven program providing free assistance to students and families seeking to complete the FAFSA. There are dozens of locations across the Commonwealth on several dates in the winter and early spring of each year.

[MEFA Seminars](#) Attend a MEFA College Financing Seminar or Webinar

[ASA College Planning Centers](#) Find an American Student Assistance College Planning Center

[MassEdCo](#) A statewide network of service sites that provide education and career advising, free of charge.

- **MEFA**
  - Undergraduate Loans
  - For more than 30 years, MEFA has been offering low-cost fixed interest rate loans to help families pay for a college education.
  - Fixed interest rates starting as low as 4.99% (APR\* 6.13% – 6.51%)

- Multiple repayment options
- Fixed interest rate ensures stable, predictable monthly payments for the life of the loan
- Available to students who are Massachusetts residents or attend college in Massachusetts
- No application fee Maximum loan amount: Cost of attendance (tuition, fees, room, board, books, and miscellaneous expenses) minus financial aid
- Minimum loan amount: \$2,000 for a private school, \$1,500 for a public school
- Most undergraduate students will need a co-borrower. Student applicant and all co-borrowers are equally responsible for loan repayment.
- 4% origination fee with a co-borrower

## ALTERNATIVE LOAN PROGRAMS

Alternative loans also referred to as **private** loans, involve a third party (namely, a bank or a lending institution) in the borrowing process. Private loans are available to US Citizens and eligible non-citizens. Loans must be paid back with interest. For more information on private loans visit: [Private Loans](#)

## COST FOR THE ACADEMIC YEAR

The Office of Financial Aid constructs yearly cost of attendance (COA) budgets that include tuition, fees, room & board (or living expenses), books, supplies, transportation and miscellaneous expenses. The table below is an example of a COA budgets for the 2015-2016 academic year for a full-time student:

Budget Components	In-County (Living with Parents)	In-County (Living Alone)
Tuition & Fees	\$11,500.00	\$11,500.00
Room & Board	4056.00	14,076.00
Books and Supplies	1600.00	1600.00
Transportation	2700.00	2700.00
Miscellaneous	1860.00	1860.00
<b>Total</b>	<b>\$21,760.00</b>	<b>\$31,736.00</b>

## PAYMENT PROCESS

### Student Billing

The Bursar's Office sends bills to students before the start and during the semester. The bill reflects any scholarships, grants, and loans as awarded by financial aid at the time of registration.

### Payment Policy for Tuition & Fees

Your registration for a semester is not complete until all charges are paid or until acceptable payment arrangements have been made with the Bursar's Office. If you do not pay in full or make acceptable payment arrangements by the billing due date, your classes may be canceled for non-payment. If you are depending on financial aid to cover all of your charges, you must file your **FAFSA** and submit all required documentation for verification. BCI accepts credit card payments, personal checks, cash and money orders for tuition and fees. Additionally, BCI offers a Pay as You Learn (PAYL) as described below.

### BCI PAYL Plan

In lieu of paying your bill in full, you can pay it in monthly installments through the BCI PAYL plan. The payment plan provides the option to divide your charges into weekly or bi weekly installments to make your payments more manageable. The installment plan is available to all qualified students. To sign up for the payment plan, follow the instructions on the Payments and Policy page when enrolling. If you are receiving financial aid, you can still participate in the BCI College Payment Plan if you have a balance after your

aid has been applied to your charges.

## FINANCIAL AID REFUND FROM A CREDIT BALANCE

If your total aid for the semester exceeds your charges (tuition & fees) on your account, you are entitled to a financial aid refund. The Bursars Office issues refunds to students 14 days after the aid is applied to the semester charges. Refund checks are generally sent to recipients in the mail. For more information, contact the Bursar's office at (617)-383-6058

## WITHDRAWALS OR FAILURE TO ENROLL

You could jeopardize receipt of aid if you are not properly enrolled at the time the funds are disbursed. If you fail to enroll or not begin attendance (No Show) for the award period, the Office of Financial Aid must cancel all financial aid awards offered to you. Upon re-enrollment, you can request assistance again, but, because some awards are based on the availability of funds, funding may be limited or exhausted once your enrollment is reinstated.

If you plan to withdraw from any of your courses during an academic semester, you must **“officially”** withdraw from your classes. You should consult with a counselor or academic advisor for proper advice regarding your academic status. Withdrawing from courses can also prevent you from making Satisfactory Academic Progress (SAP) and affect financial aid eligibility for future semesters. Students who cease attendance of all courses must follow the official withdrawal procedure as defined by the Enrollment Services Office to obtain an official withdrawal date.

When you withdraw from all courses on or before the 60% point of an academic semester, the Office of Financial Aid reviews your aid to determine whether funds must be adjusted in accordance with college, State, and federal policies governing total withdrawals. The Bursar's Office will calculate your tuition refund according to the college's tuition and refund policy. Policies on treatment of financial aid for total withdrawals are specific to each aid program. If you received various types of financial aid, more than one program policy may apply when determining revised aid eligibility.

## THE EFFECT OF TOTAL WITHDRAWALS ON AID

Adjustments to institutional financial aid follow BCI's College Policy on Refunds for Tuition Due to Withdrawal. The chart below describes how institutional financial aid is treated whenever a student withdraws:

Period of Withdrawal During a Semester	Percentage of BCI Aid Returned to Program
During Week 1	100%
Week 2	50%
Week 3-4	25%

## Treatment of Federal Aid (Title IV) for Total Withdrawal

The percentage of time that you have attended an academic semester determines the amount of federal aid that must be returned to the federal government. The Federal Return of Title IV Funds policy entitles you to retain only that portion of federal aid that you have earned based on your time in attendance before withdrawal; **this is federally mandated policy is independent of BCI's institutional refund policy for tuition.**

The policy determines, on a *pro rata* basis, the amount of federal assistance that you have earned up to the point of total withdrawal. For example, if you complete 40% of an academic term, you earn 40% of the federal student aid that you were originally entitled to receive. Once you have completed more than 60% of the academic semester, you have earned all of your federal aid for the semester.

## Unofficial Withdrawals

BCI must determine whether federal aid recipients, whose semester record shows the student with zero (0) earned credits because of a grade of F or W, have unofficially withdrawn from the college. The file must be reviewed to determine if 50% of the student's aid is considered unearned and it could result in a reduction of federal aid. Should it become necessary to cease attendance in all courses, the student should follow the official withdrawal procedure outlined by the Enrollment Services Office.

## Contact the Financial Aid Office for Questions about Your Aid.

Please direct your questions to the Office of Financial Aid. Our staff is available to assist you and your parents with any questions and concerns. Contact the office by calling us at (617) 383-6058 or e-mail our Financial Aid Office. Also review the frequently asked questions on our website at [FinAid Faqs](#).

### LOCATION AND OFFICE HOURS:

The Office of Financial Aid is located on the 4th Floor, Room 420. The address is as follows: The

Office of Financial Aid  
BCI  
320 Washington St.  
Brookline, MA 02445

#### The Office hours:

Fall and Spring

DAY	TIME
Monday Thursday	9:00 a.m. – 5:45 p.m.
Friday	9:00 a.m. – 2:00 p.m.

Summer Sessions

DAY	TIME
Monday-Thursday	9:00 a.m. – 6:00 p.m.
Friday	Closed

### TELEPHONE AND WEBSITE DIRECTORY

#### Telephone Numbers

Department /Agency	Telephone Number
Financial Aid	617-383-6058
FAFSA	8004-FED-AID (800-433-3243)
Bursar	857-366-4370
Office of Student Financial Assistance	617-391-6070
Enrollment Services	857-366-4371
Student Development	857-366-4863
Federal Processor	857-366-4372

#### Website URLs

Department	Website Address
BCI Financial Aid	<a href="https://www.bostoncareer.org/finaid">https://www.bostoncareer.org/finaid</a>
BCI Portal	<a href="https://www.bostoncareer.org/studentportal">https://www.bostoncareer.org/studentportal</a>
FAFSA on the Web	<a href="https://fafsa.ed.gov/">https://fafsa.ed.gov/</a>
Federal Aid PIN Request	<a href="https://pin.ed.gov/">https://pin.ed.gov/</a>
OSFA	<a href="http://www.mass.edu/osfa/home/home.asp">http://www.mass.edu/osfa/home/home.asp</a>
National Student Aid Database (NSLDS)	<a href="https://www.nsls.ed.gov">https://www.nsls.ed.gov</a>
Selective Services	<a href="https://www.sss.gov/">https://www.sss.gov/</a>



## OFFICE STAFF E-MAIL ADDRESSES

Last Name	First	Title	Case Load	E-mail Address
Cohen	Joseph	Financial Aid Officer	A - L	j.cohen@bciedu.us
Lemos	Karla	Financial Aid Officer	M - Z	k.lemos@bciedu.us
Charbel	Naji	Financial Aid Administrative Assistant	Unemployment Waivers	n.charb@bciedu.us