Outside scholarships, grants or other forms of assistance not listed on the award (e.g., a PTA scholarship) must be reported immediately to the financial aid office to satisfy compliance issues. A re-evaluation and revision of the student's financial aid package will be made to reflect the additional resources and to avoid an over-award.

Compensation for a campus job is included in most financial aid letters. While this does not guarantee a work assignment for every student, the majority of students who wish to work on campus are offered a job. Job opportunities allow students to earn a portion of their college costs. Student work is not financial aid in the usual sense, but a form of self-help. When students are offered a campus job, they will receive a work agreement. For new students, this process begins during summer and continues into fall semester. Most student jobs are eight to 10 hours per week. First-year students are paid minimum wage and may be eligible for a pay increase each year of 25 cents per hour.

Money earned from a campus job is paid directly to the student on the 15th of each month and is not credited to the student's account unless the student completes an authorization form. Direct deposit into a personal bank account is optional. Forms are available at www.bluffton.edu/campusjob.

University-funded non-repayable aid, combined with other non-repayable aid, will not be awarded in excess of a student's total college expense budget.

Satisfactory Academic Progress
Bluffton University monitors student progress toward a degree on a per-term basis for academic and financial aid purposes. Qualitative measure: Students who meet the academic requirements for continuing their enrollment are eligible for financial aid. To be in good standing, students cannot drop below the requisite GPA appropriate for their grade level. Quantitative measure: In addition, to be in good standing, students must have successfully completed at least two-thirds of the cumulative total hours attempted.

Students not meeting either or both of the qualitative and quantitative measures will be placed on financial aid warning. Under a warning status, students will continue receiving financial aid but will be notified by the financial aid office that financial aid may be suspended if not corrected by the end of the next semester.

For a complete description of Satisfactory Academic Progress, see the Bluffton University catalog.

Questions about financial aid?
Call the Financial Aid Office at 419-358-3266 or send an email to finaid@bluffton.edu

Questions about payments?
Call the Business Office cashier at 419-358-3312 or send an email to cashier@bluffton.edu
Financial Aid Policies 2017-18

Direct cost: The enclosed financial aid award is based on current information in your financial aid file at Bluffton University. The direct (billed) cost of education for 2017-18 is:

- $31,222 Tuition
- 450 Technology fee
- $160 Room
- 934 Board (15-meal plan)
- $42,156

*First-year students will be billed $115 for books and materials for the required class LAS 105, Becoming a Scholar.

Tuition is $15,611 per semester for 12-17 hours, and the technology fee is billed at $225 per semester. Contact the Business Office to obtain charges for less than 12 hours (part time) or for hours greater than 17.

Room and board is based on $5,242 each semester for students who reside on campus. Students who live in Newfield Hall or Ramseyer Hall are charged an additional $100 per semester.

Initially, all residential students will be billed for the 15-meal plan. First-year students must select between the 20-meal plan or the 15-meal plan their first semester and will have the option of selecting the 10-meal plan beginning their second semester. A commuter meal plan is also available. Each meal plan includes “Beaver Bucks,” dollars that are not based on need. These dollars are private education loan programs and are used to help meet all educational expenses not covered by student financial aid. This is an opportunity for parents to borrow to fund their student’s education. The loan is in the parent’s name and repayment begins within 60 days after the second disbursement with a 10-year repayment period.

The monthly payment plans will be presented with their options during summer orientation.

Preliminary billing information:

Specific information regarding payment options will be presented during the summer orientation session for new students. Returning students receive billing information after registration for the fall semester is complete. Loan funds and/or aid estimates will not be credited to a student’s account until all necessary paperwork is complete. These amounts—including interest charges on unpaid balances—are the responsibility of the student until the funds are received or estimates are confirmed.

Payment plans: The university offers two plans for paying the bill.

Payment-in-full plan: Each semester’s bill (charges minus expected financial aid) is due on or before the first day of class.

Ten-month plan: The yearly estimated cost is divided into 10 equal installments, beginning in July and continuing through April. The July payment is due on or before the 15th, and subsequent payments are due on the first of each month.

While the university prefers that families subscribe to one of the two payment plans, we recognize that some family income patterns may require an alternate arrangement. We can usually accommodate such arrangements if they are first approved by the business manager.

One final note—on a monthly basis, bills are sent to students, not parents (unless requested otherwise).

Financial Aid Information

All recipients of financial aid need to be aware of the University’s policies regarding the financial aid process. Please review the following information very carefully so that you (a) are aware of our policies, and (b) understand and communicate your responsibilities in this process.

For a complete listing of Bluffton University financial aid policies and procedures, see the current Bluffton University catalog or contact the financial aid office.

Applying for financial aid is the responsibility of the student. Students must complete the applications and comply with deadlines that are prescribed. Students who want eligibility determined for federal, state and institutional need-based grants and loans (including Federal Direct Loans) must complete the Free Application for Federal Student Aid (FAFSA) annually and comply with all deadlines. Students should apply online at www.fafsa.gov.

Verification is often required. If requested, students and parents of dependent students, or spouses of independent students, will be required to submit a verification worksheet along with other documentation as requested by the financial aid office.

Aid will not be finalized or credited to a student’s account until all requested documentation is submitted to verify the accuracy of data submitted on the FAFSA.

Deadlines: Students should complete their FAFSA as early as possible every year after October 1. Bluffton University has a FAFSA priority deadline of May 1.

The financial aid award letter serves as our commitment to extend financial aid to students. New students will receive their initial award letter in the mail. After the initial award letter, all changes will be viewable on the financial aid portal at netpartner.bluffton.edu. If a student is registered for classes and has completed all the required documentation, the financial aid office will credit the financial aid (except campus work [see also #9] and estimated awards) to the student’s account at the beginning of each semester as long as all requirements are complete. Students wishing to borrow less than the eligibility listed on the award letter should communicate those changes to the financial aid office.

Additional information about Federal Direct Loans, including interest rates and loan fees, is available at www.bluffton.edu/admissions/financialaid/loans.

Federal Direct Parent PLUS Loan

A PLUS loan is not needed based and may be used to help meet all educational expenses not covered by student financial aid. This is an opportunity for parents to borrow to fund their student’s education. The loan is in the parent’s name and repayment begins within 60 days after the second disbursement with a 10-year repayment period. Determination of repayment is an option.

Parents who have a credit score of 500 or higher may apply for the PLUS loan online beginning May 1 at www.studentloans.gov. Parents must complete both the application and MPN and must receive for this loan each year.

PLUS loan proceeds will be disbursed to the student’s account at the beginning of each semester as long as all requirements are complete. The parent borrower is notified after each disbursement.

Additional information about PLUS loans, including interest rates and loan fees, is available at www.bluffton.edu/admissions/financialaid/loans.

Private Education Loan Programs

Students and families may find that they need resources in addition to those listed on the award letter. There are several private education loan programs that are not based on need. These loans require a valid co-signer. Determination of payment is an option.