



2023-24  
**FINANCIAL AID  
AND  
PAYMENT PLANS**

# COMMITTED TO YOU.

At Bluffton University, we recognize the investment of time and resources that you and your family are making as you pursue a college degree.

One of our goals is to ensure that every student has a payment plan in place well in advance of the start of each semester. We want you to be able to focus on receiving a great education your first semester with your financial plans already determined. We are available to work with you on choosing a plan.

This brochure is designed to give an overview of our costs, billing periods and financial policies. This will allow you to estimate your costs, after financial aid is applied, and consider which payment plan fits best with your situation. We also encourage you to keep this brochure for future reference. Please review all of the information and contact us with any questions.

*We are here to help you succeed in your next steps and all of the steps that follow.*



## BILLING AND PAYMENT PLAN INFORMATION

### Direct (billed) cost

#### The Year (2 semesters):

\$35,498	Tuition
650	Technology fee
150	Activity fee
5,842	Standard room
<u>6,024</u>	Board (15-meal plan)
\$48,164*	

#### Semester breakdown:

\$17,749	Tuition (12-17^ hours)
325	Technology fee
75	Activity fee
2,921	Standard room
<u>3,012</u>	Board (15-meal plan)
\$24,082*	

^Contact the business office to obtain charges for less than 12 hours (part-time) or for hours greater than 17.

\*First-year students in their first semester will be billed \$115 for books and materials for the required class BENV 100, Becoming a Scholar.

Standard Room and Board is \$5,933 each semester for students who reside on campus. 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. Meal plan options for **commuting students** are also available.

Each meal plan includes "Beaver Bucks," dollars that can be used to purchase food items in Freshens or additional meals in The Commons.

More information on meal plans, including pricing, is available at: [www.bluffton.edu/mealplans](http://www.bluffton.edu/mealplans).

**Textbooks** and supplies are the responsibility of the student and costs vary. The campus bookstore offers books for purchase or rent, including buyback options. For your convenience, books purchased through the campus bookstore are charged to the student's account in the business office. Payment for these charges are not included in payment

plans and are due within 30 days to avoid any finance charges.

New students are presented with textbook purchase/rent options at summer orientation and registration.

### Preliminary billing information

**New students** will receive specific information about payment options at summer orientation and registration.

**Returning students** receive billing information after registering for the fall semester.

### Payment plans

The business office offers two plans for paying the bill. One of these plans must be chosen prior to the start of classes each semester, or in the case of student-athletes, prior to beginning practice on campus during pre-season.

**Payment-in-full plan:** Each semester's direct billed costs (charges minus expected financial aid) are due on Aug. 1 (fall semester) and Jan. 2 (spring semester). There is no fee charged for this plan.

**Ten-month plan:** The yearly estimated direct billed costs (charges minus expected financial aid) are divided into 10 equal installments, with the first payment due on Aug. 1 and continuing to May 1. There is a \$50 fee charged for this plan.

**Note:** Federal loan funds and/or federal, state and institutional grants listed as estimates will not be credited to a student's account until all requirements are met and missing documentation is received. These loan/grant dollars are the responsibility of the student until the funds are received or estimates are confirmed.

Payment on a student account may be paid with check, credit card, or automatically deducted from a checking/savings account through an ACH. A three percent convenience fee applies to credit card payments.

# FINANCIAL AID INFORMATION AND POLICIES

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 are aware of our policies and understand 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.

## 1 Applying for financial aid is the responsibility of the student.

Students must complete the applications and comply with the deadlines 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](http://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 **Oct. 1**. Bluffton University has a FAFSA priority deadline of **May 1**.

**2 The financial aid offer** serves as our commitment to extend certain types of financial aid to students. New students will receive their initial offer in the mail. After the initial offer, all changes will be viewable on the financial aid portal at: [netpartner.bluffton.edu](http://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 #9] and estimated offers) toward payment of the account. If you receive additional sources of financial assistance that are not included in the offer, we reserve the right to adjust the need-based portion of the offer [see #8].

## 3 Federal Direct Student Loans

**First-time borrowers** offered a Federal Direct Loan will need to complete a Master Promissory Note (MPN) and Entrance Loan Counseling at: [studentaid.gov](http://studentaid.gov). These steps are completed at: [studentaid.gov](http://studentaid.gov).

Direct loan proceeds will be disbursed 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 offer notification should communicate those changes to the financial aid office.

**Returning student borrowers** who have Federal loan eligibility listed on their financial aid offer and have an MPN and entrance counseling on file only need to accept their loans through NetPartner. Students wishing to borrow less than the eligibility listed 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/loans](http://www.bluffton.edu/loans).

## 4 Federal Direct Parent PLUS Loan

A PLUS loan is not need-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



## QUESTIONS ABOUT PAYMENTS?

Call the Business Office cashier at 419-358-3312 or send an email to [cashier@bluffton.edu](mailto:cashier@bluffton.edu)

## QUESTIONS ABOUT FINANCIAL AID?

Call the Financial Aid Office at 419-358-3266 or send an email to [finaid@bluffton.edu](mailto:finaid@bluffton.edu)

10-year repayment period. Deferment of repayment is an option.

**Parent borrowers** can apply for the PLUS loan online **beginning May 1** at [studentaid.gov](http://studentaid.gov). Parents must complete both the application and MPN and must reapply 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/loans](http://www.bluffton.edu/loans).



### **5 Private Education Loan Programs**

Students and families may find that they need resources in addition to those listed on the offer. There are private education loan programs that are not based on need. These loans require a valid co-signer. Deferment of payment is an option. Additional information about private education loans is available at: [www.bluffton.edu/loans](http://www.bluffton.edu/loans).

### **6 The university attempts to meet as much need as possible.**

However, we will not offer aid when the student has failed to submit the appropriate applications or complete required processes within the prescribed deadlines [see #1].

**7 All financial aid is offered on a one-year basis.** Students must reapply each year. Bluffton University scholarships and grants are renewed if the student maintains the required grade point average as specified in the acceptance letter and in the Bluffton University catalog. Financial aid is offered on a one-year basis and disbursed evenly per semester. The financial aid offer for continuing students is based on the grade point average at the end of each academic year (the end of spring semester). Federal eligibility for grants and loans

is also determined annually by filing the FAFSA [see #1].

**8 Outside scholarships, grants or other forms of assistance** not listed on the offer (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 offer will be made to reflect the additional resources and to avoid an over-award.

**9 Compensation for a campus job** is included in most financial aid offers. 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 approximately six hours per week. Students are paid minimum wage.

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. Forms are available at: [www.bluffton.edu/campusjob](http://www.bluffton.edu/campusjob).

**10 University-funded scholarship/grant aid** will not exceed full tuition. Also, certain grants (e.g., the Ohio College Opportunity Grant) when combined with Bluffton University funded scholarship/grant aid, cannot exceed tuition.

NOTE: Bluffton University scholarship/grant aid is not offered or disbursed for summer semester. Federal and State aid is available for those who qualify.

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

### **11 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 will 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 at: [www.bluffton.edu/catalog](http://www.bluffton.edu/catalog).



1 University Drive  
Bluffton, OH 45817-2104  
[www.bluffton.edu/financialaid](http://www.bluffton.edu/financialaid)

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Bluffton University is accredited by The Higher Learning Commission (HLC) and is a member of the North Central Association.

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Bluffton University admits students of any race, color, national and ethnic origin regardless of sex or handicap to all the rights, privileges, programs and activities generally accorded or made available to students at the institution. It does not discriminate on the basis of race, color, national or ethnic origin in administration of its education policies, admissions policies, scholarship and loan programs, athletics and other school-administered programs.