

## SATISFACTORY ACADEMIC PROGRESS (SAP)

Becker College, in accordance with federal regulations, requires all students who receive federal financial aid to maintain Satisfactory Academic Progress (SAP). SAP is measured at the end of each term (e.g. semester) against the following standards:

- **Qualitative Measures:** A minimum 3.0 Grade Point Average (GPA) for all attempted credits must be maintained.
  - **Quantitative Progress:** Students must successfully complete 75% of the courses attempted. The pace of progress is calculated by dividing the cumulative hours that have been successfully completed by the cumulative hours you have attempted.
  - **Maximum Time Frame:** Students must complete their educational program of study within a time frame no longer than 150% of the published length of the educational program, as measured by the credits attempted and including transfer credits.
- The following are considered when evaluating a student's SAP:**
- **Drop vs. Withdrawal:** If a student drops courses before the end of the Add/Drop period, the courses will not be counted as attempted. Any courses withdrawn from after the Add/Drop period will be counted as attempted but not completed.
  - **Incomplete Grades:** A grade of incomplete will count as attempted credit hours but not completed credit hours. Once the course work is completed and a grade determined, the student must contact the Office of Financial Aid.
  - **Repeated Courses:** A student may repeat a course twice in which a low grade was earned and still be eligible to receive financial aid.
  - **Transfer Credits:** All academic credits transferred and accepted at Becker College will be counted as both attempted and earned credits. These credits will also be counted in the maximum time frame calculation.
  - **Pass/Fail Credits:** The academic credit hours for any courses taken with a pass or fail grade will be counted toward the attempted and earned credits. These credits will also be counted in the maximum time frame calculation.

**Financial Aid Warning Status:** Students who initially fail any one of the standards of academic progress, excluding maximum time frame, can be placed on Financial Aid Warning for one semester or payment period. Students will remain eligible for financial aid while in the warning status without filing an appeal letter. Students will be required to improve academically and meet the minimum standards of this federal policy at the end of the warning period. Failure to meet the minimum requirements of this policy will result in suspension of financial aid eligibility.

**Appeals:** The denial of financial aid because of failure to meet Satisfactory Academic Progress (SAP) requirements may be appealed if the student believes there were special circumstances that should be considered. To submit a SAP Appeal, the following information/documentation must be submitted along with the online SAP Appeal Form at least one week prior to the start of classes for the term:

- A letter signed by the student explaining, in great detail, the extenuating circumstances that prevented them from meeting SAP standards, and a detailed explanation about what has changed that will allow them to maintain the standards going forward. Any documentation supporting the extenuating circumstances should be attached to the online Sap Appeal Form in Word or PDF format.
- Pending approval, the student will then need to meet with their Academic Advisor to create a SAP Academic Plan to determine whether or not it's feasible for the student to meet SAP standards within the next three consecutive semesters.

**Appeal Decision:** Once this SAP Appeal process is complete, the Financial Aid SAP Appeals Committee will notify the student of the decision in writing.

**Approval:** Reinstatement of financial aid will be granted and the student will be placed student on Financial Aid Probation for one semester. Further eligibility will be contingent upon the student successfully meeting the conditions of the SAP Academic Plan and the college's SAP standards.

**Denial:** Financial aid eligibility will not be reinstated and the student will be responsible for making alternative payment arrangements. If the student meets the college's minimum SAP standards in a future term their financial aid will be reinstated.

## BOOKSTORE VOUCHERS & REFUNDS

It's the policy of Becker College to return all verified credit balances to students each semester. Credit balances occur when a student's financial aid exceeds their tuition and account charges for the terms in which they're enrolled.

**Refunds:** The Office of Student Accounts produces refunds to students by paper checks through the mail within 14 days after the disbursement of financial aid funds has occurred. Disbursement generally occurs after the second-third week of classes each term.

**Book Vouchers:** Students whose financial aid is in excess of their tuition and account charges for the term in which they're enrolled may use their credit to purchase/rent books and paper supplies in the Becker College Bookstore. If a student spends a portion of their credit in the Bookstore the amount spent will be charged back to their account. Vouchers are available one week prior to start of classes each term. To use a voucher, students must visit the Becker College Bookstore, in person, and provide the store with a valid photo ID and a credit or debit card that will be used as collateral.

For more information regarding refunds and book vouchers, please contact the Office of Student Accounts at (508) 373-9437 or at [studentaccounts@becker.edu](mailto:studentaccounts@becker.edu).

## DISBURSMENT

Federal and institutional aid is generally disbursed in equal amounts each term (e.g. split equally between each term) and automatically applied towards the student's tuition and account charges for the terms in which they're enrolled. Students must be enrolled at least half-time to be eligible to receive Federal Direct Loans. Outside scholarships and grants are disbursed onto the student's account after the funds are received by the college.

Disbursement generally occurs after the second-third week of classes each term. The Office of Student Accounts produces refunds to students by paper checks through the mail within 14 days after the disbursement of financial aid funds has occurred.

## RETURN OF TITLE IV FUNDS

Any federal aid eligible student who withdraws from their class(es) in a module in which they began the class(es), and has not confirmed in writing their intent to return within the same term, is subject to a return of funds calculation. This calculation is mandated by the federal government. The calculation is determined in the following manner:

The calculation is done by dividing the number of days the student attended by the number of days in the semester in which the student was registered (all modules in the semester).

Students who remain enrolled beyond the 60% point of the semester are considered to have earned 100% of their federal financial aid funds and will not owe a repayment of their federal funds. Federal Title IV funds include the Federal Pell Grant, Federal Direct Subsidized Loan, Federal Direct Unsubsidized Loan, Federal Direct Parent PLUS Loan, and the Graduate PLUS Loan.

Students will be notified, in writing, if any adjustments are made to their financial aid package. If the college is required to return any of the student's funds that were previously disbursed this may result in an amount owed to the college from the student's own personal resources.

## FINANCIAL AID RENEWAL PROCESS

Financial aid is packaged one academic year at a time. It's the student's responsibility to re-apply for financial aid each year. The FAFSA application is available one year prior to the start of the next academic year on October 1st.

Financial aid for graduate students is generally packaged in late-March to early-April for the next upcoming academic year. Once a student's aid has been package, students can review their financial aid package online via their [myBecker](#) Student Portal.

Becker College makes every effort to offer the same financial aid package in future years. Financial aid renewal is contingent on the following:

- Satisfactory Academic Progress (SAP)
- The same enrollment status as the prior year
- Federal and state availability of funding

## CONTACT INFORMATION

**Mailing Address:** Office of Financial Aid  
Becker College  
61 Sever Street  
Worcester, MA 01609

**SGPS Financial Aid Counselor**..... Heather Poulos, MS.HEA  
**SGPS FA Email**..... heather.poulos@becker.edu  
**SGPS FA Phone**..... (508)373-9428  
**Main FA Office Phone**..... (508) 373-9440  
**Main FA Email**..... financialaid@becker.edu  
**FA Fax**..... (508) 890-1511

Please visit our website at [www.becker.edu/financialaid](http://www.becker.edu/financialaid) for up-to-date office ours and locations.

## OTHER IMPORTANT CONTACTS

**Bookstore**..... 508.373.9470  
**Office of Student Accounts**..... 508.373.9437  
**School of Graduate & Professional Studies (SGPS)**..... 508.373.9500  
**Amanda Theinert, M.F.A.**..... 508.373.9743  
Director of the Master's in Fine Arts Program  
**Beth Greenberg, Ph.D.** ..... 508.373.9752

Associate Professor of Psychology and Mental Health Counseling  
Coordinator, Master of Arts in Mental Health Counseling



## BECKER COLLEGE

School of Graduate & Professional Studies

61 Sever Street • Worcester, MA 01609

[www.becker.edu/financialaid](http://www.becker.edu/financialaid)



## BECKER COLLEGE

School of Graduate & Professional Studies

## OFFICE OF FINANCIAL AID

## UNDERSTANDING YOUR FINANCIAL AID PACKAGE

**This guide was designed to assist you in understanding your financial aid package and what you need to know regarding your eligibility to receive aid through Becker College. We strongly encourage you to review the information outlined in this guide and to keep this guide for future reference.**

**The dedicated staff of the Office of Financial Aid is available to guide and assist you through all of the steps involved in the financial aid process. If you have any questions regarding your specific situation, please contact the SGPS Financial Aid Office at (508) 373-9428, or email Heather Poulos, SGPS Financial Aid Counselor at [heather.poulos@becker.edu](mailto:heather.poulos@becker.edu).**

**We look forward to working with you during the upcoming academic year!**



## GUIDE CONTENTS

- Understanding Your Financial Aid Package
- Your Financial Aid Offer Letter
- Clements Grant (MHCO Only)
- Outside Scholarship Search Engines
- Federal Student Loans
- Conditions Affecting Aid
- Satisfactory Academic Progress
- Disbursement
- Bookstore Vouchers & Refunds
- Return to Title IV Funds
- Financial Aid Renewal Process
- Contact Information
- Other Important Contacts
- Eligibility Requirements
- Financial Aid Offer Letter
- Types of Aid for Graduate Students

## FINANCIAL AID OFFER LETTER

Please review the information on your financial aid offer letter. If any of this information has changed or is incorrect, such as enrollment, please notify the Office of Financial Aid immediately so that we may re-evaluate your financial aid eligibility.

All aid is considered **ACCEPTED**. If you wish to reduce or decline a portion of your loans, you must do so **in writing**. Please email your request to Heather Poulos, SGPS Financial Aid Counselor at [heather.poulos@becker.edu](mailto:heather.poulos@becker.edu).

If you are a first-time borrower through Becker College, the federal loan(s) that have been offered to you will require additional steps before the funds will be credited to your student account. Additional information is listed in this booklet on these requirements. The Office of Financial Aid will also send further instructions to you via email.

## TYPES OF AID FOR GRADUATE STUDENTS

Students can review the different types of aid available to graduate students on the Office of Financial Aid's website at [www.becker.edu/financialaid](http://www.becker.edu/financialaid).

Students who are interested in exploring alternative financing options, such as private student loans, can access the college's ELM Select Lender's page via the Financial Aid Office's website at [www.becker.edu/financialaid](http://www.becker.edu/financialaid). The ELM Select Lender's page is where our students can explore a list of private lenders with whom Becker has worked with in the past, but students have the right to use another lender that is not on this list. The choice of a lender is ultimately the student's decision.

## CLEMENTS GRANT (MHCO ONLY)

The Clements Grant is granted to select Becker College graduate students enrolled in the Mental Health Counseling (MHCO) program and is based on academic merit. Applications are processed by the MHCO program. The MHCO program will notify the Office of Financial Aid regarding students' eligibility.

The Clements Grant was established in honor of Nancy Clements, MA, CCC-SLP, founder of the Social Thinking® Boston Clinic. Beginning with the undergraduate Social Thinking® course she taught in 2013, Nancy's insights and contributions have been instrumental in the development of the specialty tracks with the Becker College Master of Arts in Mental Health Counseling program as well as the clinical practicum and internship opportunities for Becker students.

### Eligibility and Renewal Requirements:

- Students must be enrolled in the recommended course load for each term (e.g., Summer, Fall & Spring)
- Students must obtain a passing grade in all classes
- Students must maintain a minimum GPA of 3.0 each financial aid year (e.g., academic term in which they're enrolled)
- Students must complete 48.0 credits within the 2-year program
- All financial obligations to Becker College must be paid in full before the start of the next financial aid year
- Students must not have any Becker College Code of Conduct Violations

**Eligible graduate students will receive \$4,000 each academic year for 2 years and the amounts will be equally divided between the Fall and Spring terms.**

## OUTSIDE SCHOLARSHIP SEARCH ENGINES

Scholarship Search Engine websites are a valuable resource for researching and finding many outside scholarships online. Please use caution when exploring alternative financing options. Outside scholarship applications should never ask you for your SSN, or your bank account information, or your credit card information. Listed below are some of the trusted outside scholarship search engines that Becker College students have had success with in the past:

- [College Board](#)
- [FinAid.org](#)
- [FastWeb.com](#)
- [Scholarship Hunter](#)
- [Military.com](#)

## FEDERAL STUDENT LOANS

Financial aid is packaged one academic year at a time. It's the student's responsibility to re-apply for financial aid each year.

Becker College participates in the William D. Ford Federal Direct Loan Program for all Unsubsidized and Graduate PLUS loans.

To be eligible to receive Federal student loans, students must meet the U.S. Department of Education's U.S. citizenship and permanent resident eligibility.

The amount of Federal student aid is based on the cost of education; less the amount you are expected to contribute toward that cost. The Federal Direct Unsubsidized Loan can be packaged up to \$20,500 per academic year, but cannot exceed the combined undergraduate and graduate aggregate loan limits.

The aggregate loan limits for graduate students, which includes loans for undergraduate study, is \$138,500. For more information on the federal aggregate loan limits please visit the Federal Student Aid website at <https://studentaid.ed.gov>.

### Federal Loan Eligibility Requirements - Action Required:

- The student must be unconditionally accepted into a degree-granting program
- The student must be enrolled no less than half-time per term
- The student must file the appropriate Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.gov](http://www.fafsa.gov) within the set time period
- The students must complete Graduate Entrance Counseling and sign an electronic Master Promissory Note (MPN) online at <https://studentaid.ed.gov>.

**Repayment for Federal Direct Loan Borrowers:** Repayment generally occurs 6 months after the student graduates from college, withdraws from college, or drops below half-time status. However, students are only eligible to receive one grace period during their lifetime. If the student used a portion of their grace period upon completion of their undergraduate degree program, this time will be counted towards their future grace period eligibility. Students will need to contact their lenders directly to determine their grace period eligibility.

**Repayment for Direct Grad PLUS Borrowers:** Repayment generally begins on the date of the final disbursement of the loan and the first payment is due within 60 days of the final disbursement of that loan. The Grad PLUS borrower may apply for an in-school deferment by submitting an In-School Deferment Request to their lender. Loan funds are disbursed directly to Becker College in equal amounts over each term of enrollment for the academic year. Any excess aid will be refunded directly to the student-borrower after disbursement has occurred.

## ELIGIBILITY REQUIREMENTS

**Enrollment Status:** Financial aid eligibility is based on the assumption that students will be enrolled full-time each term. Students' enrollment status is verified after the fourth Monday of classes of the third module of each semester. Students must notify the Office of Financial Aid if their enrollment status changes from what is reflected on their financial aid offer letter as changes in enrollment may impact eligibility.

To be eligible to receive Federal loan funds, students must be enrolled at least half-time in a degree-granting program and in a minimum of 4.0 credits per term for Mental Health Counseling students, or in a minimum of 6.0 credits per term for Master of Fine Arts students. The student's previously borrowed federal loans must also be in good standing and cannot be in default.

As per Federal regulations, PLUS Loan applications cannot be processed for outstanding balances associated with an academic year that has ended (e.g. closed). Federal aid cannot be packaged for past academic years that have ended (e.g., closed), or if a break in enrollment has occurred.

**Graduate Teaching Assistantships:** Students who are enrolled full-time in the Master of Arts program or the Mental Health Counseling program may apply for a graduate teaching assistantship in the amount of \$2,400 per semester (maximum \$4,800 per academic year). Applications are processed by the academic programs and the Office of Financial Aid will add any assistantship funds to eligible students' accounts upon notification from the programs.

Students who receive a teaching assistantship are expected to complete the Becker College teaching webinar and must meet the following additional requirements:

- Complete academic coach training
- Attend a weekly teaching seminar
- Teach one undergraduate-level Introduction to Psychology class during both the Fall and Spring semesters, including all associated responsibilities (e.g., preparation of lectures, materials, grading, etc.).

## CONDITIONS AFFECTING AID

**Outside Aid:** Your financial aid package may change if you receive aid from sources outside of Becker College, including private scholarships, tuition remission, ROTC, or other types of aid after you submitted your financial aid application. It is the college's policy to reduce your unmet financial need before reducing federal funds. You are responsible for providing the Office of Financial Aid with documentation of outside financial assistance and for ensuring that the funds are sent to the Office of Student Accounts.

