

The logo consists of two sets of horizontal lines that curve upwards and meet at a central point, resembling a stylized open book or a sunburst.

DENVER SEMINARY

2020-21 Student Financial Aid Handbook

This manual contains the policies and procedures which govern all aspects of the Financial Aid Administration at Denver Seminary. Unless otherwise mandated by Federal Rules and Regulations, all policies and procedures are subject to interpretation or change, as deemed necessary by the Director of Financial Aid, the Scholarship Committee, or the Administrative Council.

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Introduction

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures:

- 1) for distribution to appropriate others outside the Financial Aid Office (FAO) for the purpose of informing and fostering an understanding of the complexity and operation of the FAO;
- 2) for FAO staff as a referral guide to assist in maintaining consistency in the problem-solving process; and
- 3) as an important component of a comprehensive training program.

Mission

Denver Seminary prepares men and women to engage the needs of the world with the redemptive power of the gospel and the life-changing truth of Scripture. Through our educational programs and mentoring process we challenge students to grow spiritually, intellectually, and professionally in order to lead God's people in the accomplishment of his mission in the world.

Vision

We commit ourselves and our resources to being a seminary that

- executes a spiritually transformative, intellectually challenging, and professionally focused learning experience that engages the realities of a world in need of redemption at every level;
- involves our entire community in the ethnic, cultural, and denominational diversity of the global church;
- pursues measured and sustainable institutional growth through creative programming and delivery systems;
- provides adequate financial resources for strategic growth while ensuring long-term financial health for the seminary; and
- partners with alumni, churches, mission agencies,

Administrative Capability

Staffing Procedure

There exists a clear and separate division of responsibility for the administration of financial aid programs which are divided between the FAO and the Business Office. In order to maintain this division, each office is accountable for the following responsibilities:

The Financial Aid Office

The FAO is responsible for the following:

1. Collect supporting documentation for the determination of aid eligibility.
2. Determine student eligibility for financial assistance.
3. Award Federal and Seminary aid in compliance with laws, regulations, and policies.
4. Notify students of aid eligibility.
5. Compile and complete all institutional and Federal reports.

The Business Office

The Business Office is responsible for the following:

1. Maintain and disburse accurate bills.
2. Collect payments for student accounts.
3. Disburse funds to students
4. Report scholarship donations to the FAO.

When any deviations occur from the outlined procedures below the matter will be taken up with that employee's supervisor. If it is found that the employee needs additional training to perform their job duties then additional training will be given.

However if it is found that the employee knowingly failed to perform their job duties and failed to notify their supervisor then immediate action will be taken. Depending on the level of inaction taken by the employee will determine the course of action that management will take.

Any employee found to be not following the policies and procedures or putting the Seminary at risk for being out of compliance with Federal regulations will face disciplinary actions.

Records

Confidentiality of Records

All records and conversations between an Aid applicant, his/her family and the staff of the FAO are confidential and entitled to the protection ordinarily given to a counseling relationship. Denver Seminary assures the confidentiality of student educational records in accordance with Denver Seminary rules, State, and Federal laws, including the Family Educational Rights and Privacy Act of 1974 (The Buckley Amendment – whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without the student written consent) as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of an FAO employee.

Public Information

Any Denver Seminary employee may disclose the following information, considered “directory information”, to the public unless the student has specifically requested in writing that this information be withheld.

1. Name

2. Local address
3. Local telephone number
4. Birth date and place of birth
5. Major
6. Year in school
7. Enrollment status
8. Dates of enrollment
9. Degrees and awards received
10. Most recent attendance of previous educational institution
11. Anticipated Graduation Date

Non-Public Information

A student's consent is required for the disclosure or publication of any non-directory information with the following exceptions:

1. Another Seminary employee
2. Representatives of Federal and State Agencies
3. Accrediting organizations

A student must submit a written release of information for any additional information to be released to any other person or agency. The student's release must contain:

1. Date of request
2. Student's Social Security Number
3. Student's signature
4. Specific contact name or agency
5. Summary of information which may be released

Active Records

The FAO maintains a master record for each student receiving financial assistance. All financial aid folders are retained for three years after submission of the FISAP report. Any records involved in any claim or expenditure which has been questioned by Federal audit are retained until the question is resolved.

Consumer Information

Program Availability

Financial Aid programs which are available to students attending Denver Seminary are distributed through the following Denver Seminary published documents:

- The Denver Seminary Catalog
- The Scholarship Guide and Application

Financial Aid funds may be categorized into four basic sources: Federal, State, Institutional, and Private. Because there are too many outside private sources to list in this manual, and because Denver Seminary does not participate in state funding, only federal and institutional sources that Denver Seminary participates in are listed below.

Federal

- Federal Direct Unsubsidized Loan (FUSL)
- Federal Work-Study (FWS)

Institutional

- Emergency Loan (through the Dean's office)

Denver Seminary Scholarships
 Endowed Scholarships
 Church Partnership Discounts
 International Grant
 Seminary Grant
 Spouse Half-Tuition Discount

For a complete list of the available scholarships available at Denver Seminary see the Expanded Scholarship Guide.

Application Procedures and Forms

The procedures and forms required to apply for financial aid are published in the Seminary Catalog and the Denver Seminary Information newspaper. Scholarship Aid is awarded on a first-come, first-served basis using a priority deadline. Direct Loans are still available if a student completes the paperwork after the deadline.

There are many forms which may be required to evaluate student aid eligibility. Students need to complete the FAFSA. Denver Seminary will receive the Instructional Student Information Record (ISIR) electronically if Denver Seminary's school code (001352) is listed on the FAFSA.

The Scholarship Application through Denver Seminary's website is recommended to complete to become eligible for institutional aid.

Student Eligibility Requirements

Student eligibility requirements are listed in the following documents:

- Denver Seminary Catalog
- Website (www.denverseminary.edu/financialaid)
- On specific aid applications (i.e., loan applications for Direct Loan and Scholarship Applications describe eligibility requirements)

To be eligible to receive Federal assistance, a student must:

- Be enrolled in an eligible program of study.
- Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status.)
- Maintain satisfactory academic progress in their course of study.
- Not be in default of any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant.
- Demonstrate Financial Need.

Criteria for Selecting Recipients and Determining Award Amounts

There are 2 different processes for determining award amounts and those vary based on the aid being a loan or a scholarship.

-Direct Unsubsidized Loans: All students who complete a FAFSA and are eligible will receive an offered Direct Loan for the 2020-21 <https://denverseminary.edu/admissions/financial-aid/financial-aid-policies/> year which is awarded up to the total eligible amount of \$20,500 per year. The student can adjust down the amount in their portal or email financial aid if they wish to have a different amount.

-Scholarships: Students first need to complete the Scholarship application. Then at specific

points during the year the scholarship committee will meet and look at the eligible funding and possible

recipients that meet the specific requirements per each scholarship. How closely the student meets the criteria, their essay responses and how they compare to the other eligible students will determine who is selected.

Availability of Forms and Instructions

Availability of forms and instructions is listed in the following documents:

- Denver Seminary Catalog
- On specific aid applications

Student Rights and Responsibilities

As a recipient of financial aid, there are certain rights and responsibilities of which students should be aware. Students have the right to know:

- Financial Aid programs available at Denver Seminary.
- Application process which must be followed to be considered for aid.
- Criteria used to select recipients and calculate need.
- Denver Seminary refund and repayment policy.
- FAO policies surrounding satisfactory academic progress.
- Special facilities and services available for the handicapped.

Students are responsible for:

- Completing all forms accurately and by the published deadlines.
- Submitting information requested by FAO staff in a timely manner.
- Keeping the FAO informed of any changes in address, name, marital status, financial situation, or any change in student status.
- Reporting to the FAO any additional assistance from non-Seminary sources such as scholarships, loans, fellowships, and educational benefits.
- Notifying the FAO of a change in enrollment status.
- Maintaining satisfactory academic progress.
- Re-applying for aid each year.

Refund Policy

A brief description of the refund policy is described in the Denver Seminary Catalog.

Academic Programs

A description of the academic programs offered at Denver Seminary is listed in the Denver Seminary Catalog. Additional information may be obtained from individual departments.

Person(s) Designated to Provide Financial Aid Information

Information concerning person(s) designated to provide financial aid information is listed in the Denver Seminary Catalog. Only information published, provided, or referred by FAO staff is valid. Any additional information should be verified with staff from the FAO.

Student Retention and Completion Data

The Office of Recruitment gathers student retention and completion data.

Information for Students with Disabilities

Information concerning students with disabilities is listed in the Denver Seminary Catalog. Students are also notified of their responsibility to inform the FAO of any special or unusual circumstances

Students complete a form for the Admissions Department after they have been accepted into a degree program. The form is then given to the Dean of Students. The Dean of Students will provide information and assistance to students with disabilities who are in need of special accommodations.

Cost of Attendance

The Cost of Attendance are the estimated costs associated with attending Denver Seminary. These include Tuition/Fees, housing, transportation, books/supplies, personal/misc, ect. A complete budget outlining the cost of attendance may be obtained from the FAO.

Basis & Rationale

The Director of Financial Aid collects information to prepare standard costs on an annual basis. Student budgets or Cost of Attendance are determined each year by adjusting non-direct costs in the budget for the previous year in an amount equal to the Cost of Living Adjustment (COLA) which is reported by the Bureau of Labor and Statistics, Denver-Boulder-Greeley consumer Price Indexes. Direct costs such as tuition and fees are updated yearly if these figures change because of a rise or drop in tuition or fees. All budget figures are determined by costs for each specific category, and each individual budget is computed based on the number of credits that each student is currently enrolled. Within each budget category, the values of specific budget items (Tuition/fees/books, for example) are defined. Doctor of Ministry budgets are based on costs defined by the Doctor of ministry department and are set forth more fully in the Doctor of Ministry section of this manual. Budgets may be adjusted on an individual basis to allow for the cost of study abroad, handicap allowance, or unusual situations. Adjustments are made on the basis of Professional Judgment.

Tuition and Fees

The Board of Trustees for Denver Seminary determines the tuition rate for each tier.

Books and Supplies

A survey of expenses within the different academic areas and the University Bookstore is used to collect costs for books and supplies.

Room and Board

Room budgets are based on the assumption of single occupancy of a one bedroom apartment at Denver Seminary.

Transportation

Transportation expenses include insurance, gas, and regular maintenance.

Personal Expenses

Personal expenses include costs for clothing, toiletries, medical/dental, recreational, and other miscellaneous expenses.

Special Considerations

Upon request, the Director of Financial Aid may review, and if appropriate, adjust a student's budget. Students must submit supporting documentation.

Examples of changes to standard budgets include, but are not limited to:

- Child care – the cost of childcare for single parents (or parents with a spouse also in college) with dependent children may be added to a standard budget.

- Special needs – disabled students or students with special problems may be allocated funds to cover reasonable costs associated with disabilities or problems that are not already covered by other resources.

-Extreme medical expenses not covered by insurance.

General Policies

Admission Policy

See the student hand book for the most current Admissions policy:

<http://denverseminary.uberflip.com/i/1134127-academic-catalog-2019-2020>

Accreditation

Association of Theological Schools

10 Summit Park Drive

Pittsburgh, PA 15275

Phone: 412-788-6505 Fax: 412-788-6510

www.ats.edu

Since 1971 Denver Seminary has been an accredited member of the Association of Theological Schools, the only professional accrediting agency for seminaries in the United States and Canada.

The Commission on Accrediting of the Association of Theological Schools has approved the following degree programs:

Master of Divinity (MDiv) Master of Arts in Chaplaincy (MA in Chaplaincy) Master of Arts in Christian Formation and Soul Care (MA in Christian Formation and Soul Care) Master of Arts in Counseling (MA in Clinical Mental Health Counseling) Master of Arts in Counseling Ministries (MA in Counseling Ministries) Master of Arts in Justice and Mission (MA in Justice and Mission) Master of Arts in Leadership (MA in Leadership) Master of Arts in Youth and Family Ministries (MA in Youth and Family Studies) Master of Arts (MA) Doctor of Ministry (DMin) ATS has also approved Denver Seminary for a comprehensive distance education program.

The Higher Learning Commission

North Central Association of Colleges and Schools

230 S. LaSalle St., Suite 7-500

Chicago, IL 60604-1413

800-621-7440 www.ncacihe.org

In 1972 Denver Seminary was approved as an accredited institution granting master's level degrees under the North Central Association of Colleges and Schools. Denver Seminary was one of the first independent graduate schools of theology to be granted regional accreditation by this organization. The Doctor of Ministry degree was approved in 1978.

Council for Accreditation of Counseling and Related Educational Programs

5999 Stevenson Ave.

Alexandria, VA 22304

www.cacrep.org

Denver Seminary's Master of Arts in Counseling program received accreditation in 1997 from the Council for Accreditation of Counseling and Related Education programs (CACREP). Denver Seminary was the first seminary to receive this accreditation.

Association for Clinical Pastoral Education

1549 Clairmont Road, Suite 103

Decatur, GA 30333

404-320-1472 www.acpe.edu

The Denver Seminary CPE Center is solely accredited to offer CPE training by the Association for Clinical Pastoral Education and has been approved by the same organization as a Clinical Pastoral Training (CPE) training center. The center offers CPE Level I, Level II, and supervisory education CPE

units for matriculated Denver Seminary students. It is the first evangelical seminary to receive this designation.

Institutional Approvals

Denver Seminary has been approved by the following government organizations: • Department of Education Since 1954 the Education Directory of the Office of Education has carried Denver Seminary's name as a government-recognized school of theology. This approval is basic to recognition in a number of other areas. • Department of Immigration and Customs Enforcement Denver Seminary is authorized under federal law to enroll nonresident alien students. • Veterans Administration Denver Seminary is fully approved for the education of veterans under the G.I. Bill of Rights. • Departments of the Army, Navy, and Air Force Denver Seminary is approved by the United States Army, Navy, and Air Force for the training of chaplains in their respective branches.

Academic Year

For the purpose of Federal Direct Loans, the academic year for all master's level programs is defined as September of the current year through August of the next year (i.e. Fall and Spring). Summer session is considered a trailer to the academic year. Exceptions to the academic year can be made on a case-by-case basis. In these individual cases, a borrower based academic year will be used.

Crime Statistics

Crime Statistics are published, distributed and available in the Auxiliary Services Office. This is updated once a year in the month of September and reported as required by October 1st to the Department of Education.

Compliance Audits

Yearly in June and July the A-133 Audit is held. Currently this is held with Capin Crouse LLP. They provide a secure share drive to upload all documents to as requested.

Default Reduction

We do a few outreach tasks to try and reduce our Cohort Default rate. We offer an additional in person Entrance and Exit counseling. We also now offer classes and worksheets through cashcourse.org which is an online free site that provides financial literacy to students. We send out a personalized loan debt letter when we receive a new FAFSA that shows the student has previously taken out loans. We also send them a personalized loan letter before the semester starts showing them what a 20,500 loan would look like in repayment. Denver Seminary reserves the right under Professional Judgment to refuse to certify a loan on a case by case basis. The Director of Financial Aid will discuss the situation with the Vice President of Student Services before a final decision is made. For the most recent 3 year CDR our rate was 0.00%

Drug & Alcohol Prevention

To comply with the Department of Education 668.14(c); 34 CFR 86 Denver Seminary has a written policy on employees with regards to an Alcohol and Drug Free Workplace. This is given to all Faculty and staff on a yearly basis during open enrollment and upon hire.

The policy is also given to all students who are enrolled in at least 1 credit on an annual basis. The policy is written in the student handbook and updated on a yearly basis by the Dean of students. This policy is reviewed on a yearly basis to ensure that the policy is effective in preventing drug and alcohol use.

Current Student Policy:

We will respect Denver Seminary as a smoke-free, drug-free, and tobacco-free campus, and we will refrain from the consumption of alcohol in any public place on campus. Alcohol will not be provided by Denver Seminary at any school sponsored student event. In accordance with Federal standards, we will not possess, distribute, or use illicit substances, and we will only use prescription medication under the purview of a medical doctor. If a report of substance abused is submitted, the Seminary will undergo a process to review the reported behavior, work with the student in question, and determine an appropriate outcome per the steps outlined in the “Student Grievance Procedures” section of the student handbook starting on pg. 47

Enrollment***Loan Enrollment*****Masters Level Programs:**

Full-time: 6 or more credit hours per semester.

Half time: 3-5 credit hours per semester.

Less than half time: 1-2 credits or less

Intersession

One 3 credit class is considered full time.

Doctorate Level Programs Fall semester:

Full-time: 3 or more credit hours per semester

Half time: 2 credit hours per semester.

Less than half time: 1 credit or less

Doctorate Level Programs Spring semester:

Full-time: 6 or more credit hours per semester

Half time: 3 credit hours per semester.

Less than half time: 2 credit or less

Scholarship Enrollment**Residential Masters Level Programs:**

Full-time: 9 or more credit hours per semester.

Half time: 5-8 credit hours per semester.

Less than half time: 4 credits or less

Fully Online, Extension campus, and Masters in Theology:

Full-time: 6 or more credit hours per semester.

Half time: 3 credit hours per semester.

Less than half time: 2 credits or less

Intersession

One 3 credit class is considered full time.

Doctorate Level Programs:

Full-time: 3 or more credit hours per semester

Half time: 2 credit hours per semester.

Less than half time: 1 credit or less

It is the policy of the Seminary to comply with federal regulations that anytime a student who has received Federal student loans, drops below ½ time, withdrawals, takes a leave of absence, or graduates, we send the student an emailed notification for them to perform Exit counseling.

Additionally, we review classes that students are enrolled in before each semester to ensure that the classes are not repeat classes. A student is allowed to only receive Federal aid for classes that they have not passed previously (exception is allowed 1 time). If we find that a class has previously been passed and is being retaken, we look to see if this is the 1 exception or if this has been done already with the class. We will not pay aid for a student repeating their previously passed class more than 1 time.

Additionally we are only allowed to pay for classes that are towards the student's degree program. Currently our system does not allow for a student to register for classes that are not a part of their program. If the exception is made to allow a student to take a class not typically for their program, this would be an exception made by the Registrar. If the exception is made and the student is not able to use that class as an elective then we will not pay aid for that class.

Financial Literacy

The financial literacy program involves anything available to students designed to provide financial education. This includes, but is not limited to:

- Financial Awareness Outline (Prospective Student Meetings)
- Award Letter (loan section)
- Entrance Counseling (studentloans.gov)
- Loan Management page
- Loan Increase Request form
- Financial Awareness Counseling (studentloans.gov)
- Financial Aid Week
- Personalized exit counseling
- Personalized loan debt letter before each new Award year
- Offering cashcourse.org access free to all students

Leave Of Absence

Please see the current Approved Leave of Absence policy in the Academic Catalog.

Specific to Financial Aid when a student is put on an Approved Leave of Absence they have 180 days before they must return to being an active student. If the student does not return in this time frame the Enrollment status for the student will be reported as withdrawn retroactively as of the date of last attendance (last day of the semester last attended). This can have consequences for those students who have taken out Federal Direct Loans either at Denver Seminary or at another school, including using their grace period and having implications on their loan repayment options.

Over Awards

If it is found that a student was over awarded, either due to the student Dropping (R2T4) or for other reasons, the over award will be sent back to the department of education within 30 days. If the student ends up owing money to the school due to this they will be notified via email or phone call.

Payment Deadline

Policy

The payment deadline involves dropping students from their registered classes if they do not have payment arrangements in place by the deadline. If the student makes payment arrangements after the deadline they are then cleared to re-register for classes at that time. "Payment arrangements" involves having 100% of the student's tuition and fees covered through a combination of direct payment(s), payment plan, and/or financial aid (which will not be actually disbursed to the student account by the deadline, but must have all the paperwork complete).

The payment deadlines are as follows:

- Fall and Spring: 10 calendar days prior to the start of the semester at 12:00pm
- Intersession and Summer: The Friday prior to the start of the semester at 12:00pm

Professional Judgment & Dependency Overrides

We do not perform Dependency Overrides as all students attending Denver Seminary are considered Independent as they are enrolled in a Masters or Doctorate program.

We will perform Professional Judgements on a case by case basis. These are few since we only have Federal Work Study and Direct Unsubsidized Loans, so the benefit from performing one would be a small one for the student.

Students may talk to the Financial Aid Office if they feel that their Cost of Attendance Budget or their EFC does not accurately reflect their living situation.

Verification

Students are selected for Verification by the Department of Education. The general guidelines are that they select about 30% of applicants per year. We do perform verification on all students who are selected, regardless of the type of verification they are selected for.

We do not perform interim disbursements and only will award and pay students once their verification has been completed.

Budgets**Policy**

To reduce the amount of loans that students receive and to reflect an accurate Cost for attending Denver Seminary the Cost of Attendance is updated on a yearly basis. The student can only take out aid up to this maximum cost of attendance.

Clearinghouse Reporting**Policy**

This report is sent a different points of the semester so that student's enrollment is reported in a timely manner. It is important that it is sent at the beginning of the term the day after Add/Drop, monthly during the semester, and on the last day of the semester.

Exit Counseling

Federal regulations require student loan borrowers who have graduated, withdrawn, or dropped below half-time status (3 semester credits) to complete Exit Counseling. Denver Seminary's responsibility is to inform each student of this regulation. However, there is no requirement that states that we are responsible for ensuring students have completed exit counseling – merely informing them meets the standard.

R2T4 and Drops

An R2T4 occurs when a student receives aid and then drops all classes. We are only allowed to pay in the % that the student attended.

Satisfactory Academic Progress (SAP)

Policy

To ensure students meet a standard of program progression, a standard SAP policy has been created. This policy mirrors our Academic Standards policy, and the process of pulling students is ran by the Registrar office at the end of each semester after all grades post.

We require that students maintain a cumulative 2.0 GPA (2.75 for MA-AE, MA-NT, MA-OT, MA-TH, 3.0 for DMin). Student must complete their program within 250% of the amount of credits required to complete the program. For example if a program requires 72 credits to graduate the student may not exceed 108 credits. We monitor the pace that the student is completing the program by requiring the student complete a cumulative 66.67% of their classes.

Incompletes

Only for Course Extensions valid for up to 8 weeks. These are not factored in since the student will not have their SAP completed until they have a grade for the class.

Withdrawals

W and WP do not affect SAP because they have no bearing on the student's GPA. The WF will affect GPA, as the credits for the class are counted in GPA with 0 points awarded.

Repeats

Students may repeat any course in which they have earned a grade of "F" or "WF." Once the course is successfully passed, the passing grade alleviates the impact of the failing grade on the grade point average. The failing grade will still appear on the transcript but will no longer factor into the GPA. When a student has earned multiple failures in a course, only one of the "F" grades is replaced when the course is successfully passed. No course for which a passing grade has been earned may be repeated for credit. Doctor of Ministry students can repeat up to two classes in which a failing grade (i.e. less than a B-) was earned.

Probation

The first semester that a student fails to meet one of the above requirements they are placed on a 1st semester probation (Warning). They are still allowed to receive Title IV funding during that semester.

Suspension

The second semester that a student fails to meet the above requirements will be placed on a 2nd semester probation (Suspension). They would not then be able to receive any Title IV funding for the next semester, and as long as they stay on this status are not eligible for Title IV aid.

Scholarships

Policy

Scholarships are awarded to students who complete a yearly application, have a completed the scholarship application and have been accepted to the Seminary. There are many scholarships that are provided with funding from private donors and are managed by the Advancement office.

Procedure

Deadlines

-March 1st (or first business day of March) - Presidential, Kingdom, Engaging Hope applications are due. This is also the Early priority deadline for general scholarships.

-May 1st: General scholarship application deadline

-July 1st: Late Application deadline

After each deadline there will be a committee meeting where awards will be given out to eligible students.

Kingdom, Engaging Hope and Presidential Scholarship

Awarding Process

-The application for the student is open from January 1 to March 1 of each year

-On March 1 the applications will “close” and any students who have completed their application and submitted all required documentation by that date will be reviewed

-Recipients will be notified by the end of the first week of April of the decision

Tuition Discounts

Church Partnership Discount

A discount for those students who’s Church pays at least 40% of their tuition. The Financial Aid Office will add the discount once the payment from the Church is received. If the payment is not received before the Add/Drop date for that semester no Discount will be given. Please note the combination of the Church payment and the Discount given by Denver Seminary will never exceed 100% of the students total tuition charges for the semester. Please see the charts below for how much of a discount will be given as it is based on the number of credits you are enrolled in.

ThM or Fully Online	DMin	% Discount	
9 or more credits	6 or more credits	3 or more credits	10%
6-8 credits	---	---	7%
5 credits	4-5 credits	1-2 credits	5%
4 or less credits	3 or less credits	---	3%

Cru, Navigators

This discount is dependent on the student working for the specific organization, and submitted a verification form each year.

The Cru discount is based on whether the student is employed Full or Part time. Full time is at least 32 hours and will receive a \$205.00 per credit discount. Part time is under 32 hours and will receive a 20% discount.

For Navigators the student needs to be employed Full time and will receive a 35% discount. Again the verification form needs to be completed each year.

Spouse Half-Discount

This discount is given to those married couples where both students are attending Denver Seminary. At least 1 spouse needs to be full time, however they do not need to be degree seeking. The discount will apply to the spouse that has the lesser credit load.

Fellowship of Evangelical Churches (FEC) Discount

This discount is setup where a group of set students is admitted to Denver Seminary, Bethel Seminary and Trinity Evangelical Divinity School at the same time. The students will take 9 credits at each school over the course of 3 different semesters. While the student attends Denver Seminary they will get a tuition discount and if the student wishes to take additional classes at Denver Seminary they will continue to receive this discount.

We will discount their tuition so that they only pay \$335.00 per credit hour.

Glen Arbor Church Discount

This discount is given to those DC students who are members of the Glen Arbor Church. This is not renewable automatically, but can be as long as the student stays a continued member of the church. It is 25% discount on tuition.

Project Bridges

This is a discount given to students who are members of a Project Bridges church. It is a 25% discount on tuition. To qualify the student needs to complete an application and have it confirmed by Project Bridges. Is not automatically renewable but can be if the student and church stay members.

Types of VA Payments

Here are a few of the VA benefits we certify:

GI Bill- Chpt 33

AmeriCorps

Army and National Guard

Department of Defense and AIP

Vocational Rehab

Work Study

The main work-study process is housed in the HR department. However before the student gets hired FA will determine what the student is eligible for.

The student first needs to complete their FAFSA for the year in which they wish to have Work Study. The FAFSA will be reviewed to ensure that it is clean and does not have any outstanding requirements. Then the Federal Work Study Position Eligibility Confirmation form will be completed by the student. Section 1 is completed by the FA department, section 2 is completed by the hiring manager, and then the form is returned to the HR department.