YOUR RIGHTS AND RESPONSIBILITIES

In addition to the information provided here, you may also find information on the following policies/reports/disclosures on the BVU web site (www.bvu.edu):

- General information about BVU, including, but not limited to information on accrediting agencies, degree programs offered, facilities, faculty, academic improvement plans, and policies regarding vaccinations.
- Financial Assistance Information including, but not limited to, the types of aid available, how recipients are selected, when aid is dispersed, and the rights and responsibilities of aid recipients.
- Drug and Alcohol Policy—this policy will describe acceptable conduct, applicable legal sanctions for unlawful activities, health risks associated with the use of illicit drugs/alcohol and available counseling related to drug or alcohol abuse.
- Family Education Rights and Privacy Act (FERPA)—this policy deals with the rights of students/parents to inspect records, procedures to request amendments to those records, rights concerning disclosure of personally identifiable information, and rights concerning filing a complaint with the Department of Education for a school’s failure to comply with FERPA requirements.
- Student Rights to Know—will describe completion and retention rates.
- Job Placement and Graduate/Professional Program Placement Reports—will describe employment opportunities or graduate/professional program placements following graduation.
- Annual Security Report—will be provided individually each year and will include information on how to report crimes and other emergencies, in addition to actual reporting statistics.
- Copyright Infringement Policy—will provide the institution’s policy regarding unauthorized peer-to-peer file sharing.
- Student Body Diversity Report—will provide statistics on percentages in specified categories.
- Transfer of Credit Policy—will provide information on the financial aid penalty associated with a drug conviction and how to reinstate eligibility.
- Drug Violation Policy—will provide information on the financial aid penalty associated with a drug conviction and how to reinstate eligibility.
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As a student, you also have the following responsibilities:
1. Review and consider all information about Buena Vista University before you enroll.
2. Pay special attention to your application for financial aid, being sure to complete it accurately and submit it on time.
3. Know all the deadlines for applying for financial aid and meet them.
4. Provide all documentation, corrections and/or new information requested.
5. Notify us of any changes in your original application information.
6. Read, understand and keep copies of all forms you are asked to sign.
7. Repay any student loans you have. When you sign a promissory note, you are agreeing to repay the loan.
8. Complete both an entrance and exit interview if you have a Federal Stafford Loan.
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10. Understand the Buena Vista Refund Policy.
11. Understand the BVU Satisfactory Academic Progress Policy.

FOR MORE INFORMATION

Berea College University Professional & Online Studies 7701 College Road, Box 42 Creston, Iowa 52031 800-798-0788 or councilb@bvu.edu

Berea College University Professional & Online Studies 500 College Drive Mason City, Iowa 51501 800-798-1854 or mailcenter@bvu.edu

Berea College University Professional & Online Studies 1100 College Ave. Iowa Falls, Iowa 50126 888-546-9459 or lemar@bvu.edu

Berea College University Professional & Online Studies 2000 College Drive Marshalltown, Iowa 50158 800-798-0627 or marshalltown@bvu.edu

Berea College University Professional & Online Studies 500 College Drive Newton, Iowa 50208 800-798-8764 or forms@bvu.edu

Berea College University Professional & Online Studies 1252 College Ave. Deforest, Wisconsin 53532 800-565-9212 or deforest@bvu.edu

Berea College University Professional & Online Studies 250 College Drive Dubuque, Iowa 52002 800-798-5822 or dubuque@bvu.edu

Eligibility Requirements

Federally Funded Programs
- Demonstrate financial need.
- Have a high school diploma or a G.E.D., or demonstrate an ability to benefit from the program.
- Be enrolled at least half-time* and as a regular student.
- Be a U.S. citizen or eligible non-citizen.
- Make satisfactory academic progress.
- Sign various educational statements.
- Be current on all previously-borrowed educational loans and owe no refunds on previously-granted federal funds.
- Ensure that the college receives a copy of your application for financial aid while still enrolled.

*Unless otherwise noted in the program description.

State Funded Programs
- Demonstrate financial need.
- Meet Iowa residency requirements and be a U.S. citizen or eligible non-citizen.
- Make satisfactory academic progress.
- Apply by the deadline.
- Be current on all previously-borrowed educational loans.

Information to help you...

- Carefully read the remainder of this document for a description of each program, as well as your rights and responsibilities. Loan options which you may be eligible to pursue are also discussed.

We are happy to have you as a member of the Buena Vista University community and look forward to working with you. Feel welcome to contact us with any questions or concerns.

Office of Financial Assistance
610 W. Fourth Street
Storm Lake, Iowa 50588
800-383-2821, ext. 2164 or 712.749.2164
financialaid@bvu.edu

www.bvu.edu

On behalf of Buena Vista University, we are pleased to offer you this Financial Aid Award to assist you with your educational investment for the 2009-2010 school year. Your award is based on careful analysis of your resources, enrollment plans and an estimate of what funds will be available from federal and state sources.

Before responding to this offer, please carefully read the remainder of this document for a description of each program, as well as your rights and responsibilities. Loan options which you may be eligible to pursue are also discussed.

2009-2010 Financial Aid Award Information

- Carefully read the remainder of this document for a description of each program, as well as your rights and responsibilities and loan options available.
- To accept a Stafford Loan, there are several steps that need to be completed. Choosing a lender and indicating the amount of the loan you are requesting may be done via the Internet. You will need to contact the website at www.loan.gov to complete the process. A Federal Stafford Loan Master Promissory Note can be signed electronically using your PIN or access your aggregate loan history at www.salliedstudentloans.com.
- If you are enrolling at BVU for the first time, be sure to complete the necessary paperwork to defer any loans borrowed previously at other institutions and submit to our Office of Financial Aid. You will need to submit final transcripts from any previous institutions attended.
- Eligibility for Title IV aid is determined on a semester basis. Students may earn ten either a semester or eight-week terms during the semester.

The balance of your charges after financial aid credits are applied. If your financial aid is more or less than the amount needed to pay your bill, the surplus will be available to you.
- Watch for your Department of Education Personal Identification Number (PIN) and keep it handy. This will be the key to unlocking many informational doors for you throughout your education. In addition to other opportunities, you can use your PIN to file for and electronically make corrections electronically in the future. You may also sign your Federal Stafford Loan Master Promissory Note electronically using your PIN or access your aggregate loan history at www.salliedstudentloans.com.
Federal Pell Grants are federal gift-awards available to needy undergraduate students, that do not have to be repaid and which depend on financial need to be eligible. Individual awards are determined based on federal formula. Full-time awards will vary in amount and will range from $4,670 to $5,550 for the 2021-2022 academic year. Applicant status will be based on the Beginning of Term/ Semester. The maximum aggregate amount available is $57,500. Of this amount, not more than $4,670 can be subsidized. For additional information, including application materials, contact the Office of Financial Assistance.

Federal Supplemental Educational Opportunity Grants (FSEOG) are available to students who have unmet need and are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. These grants are normally considered for needy undergraduate students who are eligible for Federal Pell Grant. 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Federal Pell Grants are federal gift awards available to needy undergraduate students, that are awarded primarily on need and do not have to be repaid. Individual awards are determined based on federal formula. Full-time awards will vary in amount and will range from $564 to $5,550 for the 2009-2010 school year. Applicants are eligible at the beginning of each term/semester. After gaining the Master Promissory Note the first time, a new note will not normally be required for subsequent borrowing. All borrowers requesting loan funds for the term/semester must complete a Master Promissory Note (MPN) for a lender. Loan requests for previous borrowers will be processed through the school’s student loan office and the lender/servicer.

The amount of your disbursement will equal the amount you request or are eligible for minus any origination fee/guarantee fee. The loan will also be typically divided into three disbursements, but will depend on your enrollment plans. All first-time borrowers are also required to attend entrance counseling before a loan will be originated.

Phi Theta Kappa (PTK) Scholarships are available to full-time students who have membership in Phi Theta Kappa International Honor Society and have earned an Associate's degree. A $500 GPA is required. A scholarship application and essay are also required. Students with a prior Bachelor's Degree are not eligible.

Federal Parent Loans (PLUS) are available to parents who have a dependent child in college. These loans are guaranteed by the federal government. Individual eligibility is determined by subtracting other financial aid from the cost of education. Financial need is not a prerequisite. Monthly repayment, with an interest rate of 8.5%, begins within 60 days of the loan date if the loan is not fully disbursed. Enrollment may usually take 10 years to repay the loan. For additional information including application materials, contact the Office of Financial Aid or your campus office.

Alternative Loans are available to students, or parents of students, attending secondary schools who show financial need. Loan eligibility is determined by the borrower’s credit worthiness and out-of-pocket expenses. The interest rates vary. The borrower may take up to 10 years to repay. Priority will be given to the loaned in the most, in most cases, while the student is enrolled at least half-time. Financial need is not a prerequisite. For more information on loan options, please contact our Office of Financial Aid, or go to www.bvu.edu/loans.

Agency support is available to our P&O campus students through the Federal Work Study Program, Federal Work Study, Federal Perkins Loan Assistance, Federal Workstudy, and Federal Workstudy. This is determined by the Department of Education.

Independent (or dependent students whose parents are denied a Federal PLUS Loan) freshmen or sophomore students may be eligible to apply for up to $8,000 in Federal Unsubsidized Stafford Loan funds per year, in addition to the yearly amounts indicated above. These students need to be at the sophomore level or higher to be eligible for an additional $5,000 per year. The maximum aggregate amount available in a Federal Stafford Loan for a dependent undergraduate is $57,500. Of this amount, not more than $35,500 can be subsidized. For additional information, including application materials, contact the Office of Financial Assistance.

Verify Family Income

PVU encourages you to investigate and apply for such aid. We will help you in any way we can. Financial Assistance which has been awarded through the University is subject to change upon receipt of other assistance. When notifying the Office of Financial Assistance for financial aid, please include your name, address, and name and total amount of the award, and the anticipated disbursement date(s). For additional information and helpful links, visit www.bvu.edu/financialaid

Verifying Family Income

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- Financial Assistance Information including, but not limited to, the types of aid available, how recipients are selected, when aid is dispersed, and the rights and responsibilities of aid recipients.
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- Equity in Athletics Policy — will disclose data on revenues and expenses of intercollegiate athletic programs.
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- Transfer of Credit Policy — will provide the criteria for the transfer of credit earned at another school.
- Missing Persons Policy — will provide specific procedures on how to report a missing person and contact procedures.
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1. Review and consider all information about Buena Vista University before you enroll.
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3. Know all the deadlines for applying for aid and meet them.
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10. Understand the Buena Vista Refund Policy.
11. Understand the BVU Satisfactory Academic Progress Policy.

Applicants for admission and employment, students, employees, sources of referral of applicants for admission and employment, and all unions or professional organizations holding collective bargaining or professional agreements with Buena Vista University are hereby notified that this institution does not discriminate on the basis of race, color, national origin, sex, age, religion, or disability in admission or access to, or treatment of employment in its programs and activities.

EQUITABILITY REQUIREMENTS

Federally Funded Programs
- Demonstrate financial need
- Have a high school diploma or a G.E.D., or demonstrate an ability to benefit from the program
- Be enrolled at least half-time* and as a regular student.
- Be a U.S. citizen or eligible non-citizen.
- Make satisfactory academic progress
- Sign various educational statements.
- Be current on all previously-borrowed educational loans and owe no refunds on previously-granted federal funds.
- Ensure that the college receives all benefits of your application for financial aid while still enrolled.

* Unless otherwise noted in the program description.

State Funded Programs
- Demonstrate financial need
- Meet Iowa residency requirements and be a U.S. citizen or eligible non-citizen.
- Make satisfactory academic progress.
- Apply by the deadline.
- Be current on all previously-borrowed educational loans.

FOR MORE INFORMATION

Buena Vista University Professional & Online Studies 500 College Drive P.O. Box 245 Denison, Iowa 54642 800.739.5578 or councilb@bvu.edu

Buena Vista University Professional & Online Studies 500 College Drive Mason City, Iowa 52701 800.798.5954 or kmcnally@bvu.edu

Buena Vista University Professional & Online Studies 500 College Drive Oskaloosa, Iowa 52577 800.628.5472 or ottumwa@bvu.edu

Buena Vista University Professional & Online Studies 525 Grandview Ave., Room 139 Onawa, Iowa 51040 800.682.8208 or orr@bvu.edu

Buena Vista University Professional & Online Studies 800.798.8764 or rormason@bvu.edu

Buena Vista University Professional & Online Studies 525 Grandview Ave., Room 149 Spencer, Iowa 51301 800.383.2820 or spencer@bvu.edu

Buena Vista University Professional & Online Studies 600 N. and Avenue W., Suite C Spirit Lake, Iowa 51360 800.326.0949 or news@bvu.edu

Buena Vista University Professional & Online Studies 11521 College Ave., New ton, Iowa 50201 800.672.2127 or denison@bvu.edu

Buena Vista University Professional & Online Studies 800.670.5582 or burg@bvu.edu

Buena Vista University Professional & Online Studies 600 N. and Avenue W., Suite C Spirit Lake, Iowa 51360 800.326.0949 or news@bvu.edu

Buena Vista University Professional & Online Studies 536 5th Street, Mason City, Iowa 52701 800.798.5954 or kmcnally@bvu.edu

Buena Vista University Professional & Online Studies 2701 College Road, Box 47 Council Bluffs, Iowa 51502 800.798.3778 or councilb@bvu.edu

Or visit us online at www.bvu.edu/loans and click on Stafford Loans.

Office of Financial Assistance
610 W. Fourth Street
Storm Lake, Iowa 50588
800.363.2261, ext. 2164 or 712.749.2164

Financial Aid Award Information

In support of Buena Vista University, we are pleased to offer you this Financial Aid Award to assist you with your educational investment for the 2009-2010 school year. Your award is based on careful analysis of your resources, enrollment plans and an estimate of what funds will be available from federal and state sources.

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We are happy to have you as a member of the Buena Vista University community and look forward to working with you. Welcome to contact us with any questions or concerns.

Information to help you...

- Carefully read the remainder of this document for a description of each aid program, the your rights and responsibilities and loan options available.

- To accept a Stafford Loan, there are several steps that need to be completed. Choosing a lender and indicating the amount of the loan you are requesting may be done via our Campus Link website, or via a paper copy. Note: You must be enrolled at BVU to be eligible for Stafford Loans.

- Be current on all previously-borrowed educational loans.

- If you are enrolling at BVU for the first time, be sure to complete the necessary paperwork to defer any loan borrowed previously at other institutions and submit to our admissions office. You will also need to submit graduate transcripts from any previous institutions attended.

- Eligibility for Title IV aid is determined on a semester basis. Students may earn aid toward either a semester program or eight-week terms within the semester.

On behalf of Buena Vista University, we are pleased to offer you this Financial Aid Award to assist you with your educational investment for the 2009-2010 school year. Your award is based on careful analysis of your resources, enrollment plans and an estimate of what funds will be available from federal and state sources.

Before responding to this offer, please carefully read the remainder of this document for a description of each program, as well as your rights and responsibilities. Loan options which you may be eligible to pursue are also discussed.

We are happy to have you as a member of the Buena Vista University community and look forward to working with you. Welcome to contact us with any questions or concerns.

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