

Financial Aid Award Information

**Undergraduate Students in
Online and Hybrid Programs**



Buena Vista
University



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 2022-23 academic 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. Additional 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 a Financial Specialist at 712.749.1880 or email fundmyed@bvu.edu.

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If you have questions about your financial aid, please contact us at:

Financial Assistance
Room 104 DE Hall
Buena Vista University
610 W. 4th Street
Storm Lake, IA 50588

1-800-383-2821
email finaid@bvu.edu
bvu.edu

Information to Help You

- Carefully read the remainder of this document for a description of all aid programs, your rights and responsibilities and loan options available.
- To request a Federal Direct Loan, please visit our BeaverNet portal at beavernet.bvu.edu. All first-time borrowers must sign a Master Promissory Note (MPN). This may be done online at studentaid.gov. In addition, if you are a prior borrower, but you completed a Federal Direct Master Promissory Note (MPN) more than 10 years ago, you will need to complete a new one. First-time borrowers of a Federal Direct Loan must also complete entry counseling. This can also be done online at studentaid.gov. Federal Direct Loans will not be disbursed until the MPN and entry loan counseling have been completed the first time.
- All expenses for tuition and fees are due the first day of class each term, unless other arrangements have been made with a BVU Financial Specialist. Undergraduate tuition charges for the 2022-23 academic year will be shown on your award letter. Check with your financial specialist to determine any additional fees that you may be charged.
- In addition to your direct charges for tuition, we have added an allowance for other non-direct expenses like housing, travel, and books when determining your financial aid eligibility.

Full-time student living with a parent (30 credits taken terms 1-5)	
TUITION	\$13,530
BOOKS	\$1,500
LIVING/TRAVEL	\$9,180
LOAN FEE	\$90
TOTAL	\$24,300

Full-time student not living with a parent (30 credits taken terms 1-5)	
TUITION	\$13,530
BOOKS	\$1,500
LIVING/TRAVEL	\$15,180
LOAN FEE	\$90
TOTAL	\$30,300

- The total financial aid you will be eligible for, based on the credit hours you projected per term/semester, is indicated on your financial aid offer.

Please note that your aid is subject to adjustment if any of the following should occur:

- federal or state funds do not become available,
- you receive additional aid from other sources
- the figures you submitted when you originally applied for financial aid must be changed,
- you do not enroll as was projected when the offer was calculated.

Any aid you are offered will be credited to your account each term/semester you are enrolled. You will owe the balance of your charges after financial aid is applied. If your financial assistance is more than the amount needed to pay your bill, the surplus will be available to you.

- Your Department of Education login information is used for many things regarding your financial aid. You can use it to file for aid or make corrections to your FAFSA at fafsa.gov. You may also sign your Federal Direct Loan Master Promissory Note electronically using your login information or access your aggregate loan history at nslds.ed.gov.
- 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 this information to our Registrar's Office. You will also need to submit official transcripts from any previous institutions attended.
- Eligibility for Title IV aid is determined on a semester basis. Students may enroll in eight-week terms within the semester. Enrollment status by semester:

	CREDIT HOURS
FULL-TIME	12 or more
3/4 TIME	9 to 11
1/2 TIME	6 to 8
LESS THAN 1/2 TIME	1 to 5

Repeating Coursework Policy

If a student repeats a course for which academic credit was previously earned, that course cannot

be completed a third time and be counted toward enrollment status for purposes of financial aid eligibility. Passed courses (D- or better) can only count in enrollment status for one additional attempt.

In addition, only those courses required for degree completion will count in enrollment status.

Types of Financial Aid

FEDERAL PELL GRANTS

Students with a prior baccalaureate degree are not eligible for Federal Pell Grants. Individual award amounts will vary based on a federal eligibility formula and enrollment, with the maximum full year, full-time award expected to be \$6,345. To be eligible for a Federal Pell Grant, BVU must receive the results of your federal aid application (FAFSA) while you are still enrolled. Other documentation may also be required. Eligibility is capped at six years.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS (FSEOG) are available to some students who show exceptional financial need and, typically, are eligible for a Federal Pell Grant. These grants are partially federally funded, but awarding is controlled by the University. Priority is given to students who file a FAFSA by June 1 and list Buena Vista University on the application. Limited funding will be awarded on a first-come, first-served basis.

FEDERAL TEACH GRANTS may be awarded to students who intend to teach and who have been accepted into an eligible program. In exchange for the grant, recipients must serve as a full-time teacher in a high-need field, in a school serving low-income students for at least four years within eight years of graduation. Students who don't complete their teaching obligation as indicated will be required to repay any funds received as a Federal Direct Unsubsidized Loan, with interest accruing from the time the grant was disbursed. A CGPA of 3.25 is required. Interested students should contact the Office of Financial Assistance for additional guidance.

GIFT ASSISTANCE FROM THE STATE OF IOWA is available to Iowa residents. To renew any award, you must typically apply by any deadlines that apply. Your award will not be official until your eligibility has been approved by the Iowa College Student Aid Commission. If available state funds are insufficient to pay the full amount of each approved

state grant, the Iowa College Student Aid Commission has the authority to administratively reduce the award. Students from states other than Iowa should check with the proper agency in their state to receive information on availability of state-sponsored scholarships.

IOWA TUITION GRANTS are available, based on financial need, for up to the equivalent of eight full-time semesters of undergraduate study. You must meet Iowa residency requirements and file the FAFSA by the July 1 deadline to be considered for this state gift award. The maximum amount for which you may qualify is determined by the difference between your Buena Vista University tuition and the average tuition at the Iowa Regent universities. Awards are available for full-time and part-time enrollment and may be used for tuition only.

IOWA NATIONAL GUARD EDUCATIONAL ASSISTANCE GRANTS are available to Iowa residents who are members of an Iowa Army or Air National Guard unit while enrolled in higher education. The individual award amount will not exceed the average tuition rate for full-time students at Iowa Regent Universities.

Other gift aid programs, such as the **ALL IOWA OPPORTUNITY SCHOLARSHIP (AIOS)**, **IOWA EDUCATION & TRAINING VOUCHER GRANT (ETV)**, **GEAR UP IOWA SCHOLARSHIP (GUS)** and **FUTURE READY IOWA (FRG)** are available from the State of Iowa in limited amounts. Some awards are renewable, and others are not. Information regarding these grants is available at iowacollegeaid.gov.

LOANS provide students with an opportunity to defer part of the cost of the education by borrowing now and repaying later at a reduced rate of interest. However, before deciding whether to accept or pursue a loan, carefully read the following section. We urge students not to take a loan for an amount larger than necessary. We also encourage consideration of both part-time employment and cutting down on expenses as ways of keeping aggregate loan debt to a minimum. Students are responsible for keeping track of the aggregate total of their loans and the name of their lender(s). Information regarding the amount of Federal loan you have borrowed may be found at nsls.ed.gov.

FEDERAL DIRECT LOANS are available to students enrolled at least half-time in college (six credit hours per semester). The federal government

offers loans with an interest subsidy, if you show financial need, and loans without an interest subsidy. If eligible for the interest subsidy, the government will pay the interest on the loan until you graduate, withdraw or drop below half-time status, and during the six-month grace period. If eligible for an unsubsidized loan, you will be responsible for the interest charge upon receipt of the loan but may defer payment of that interest until you leave school. Repayment will begin after a six-month grace period.

Dependent freshmen will be eligible for up to \$5,500 a year (\$3,500 subsidized maximum); sophomores, \$6,500 a year (\$4,500 subsidized maximum); and all other students \$7,500 a year (\$5,500 subsidized maximum). The totals represent the maximum that a dependent student can borrow in a combination of the subsidized and unsubsidized loans.

There is an aggregate Direct Subsidized Loan maximum of \$23,000 for dependent undergraduate students and \$31,000 in aggregate maximum for both subsidized and unsubsidized loans.

Dependent first- or second-year students whose parents are denied a Direct PLUS Loan may be eligible to apply for up to \$4,000 in additional Federal Direct Unsubsidized Loan funds per year. Those students beyond the sophomore level may be eligible for an additional \$5,000 per year.

Independent freshmen will be eligible for up to \$9,500 a year, sophomores \$10,500 per year, and all other students \$12,500 per year (see the maximum subsidized amounts per grade level above). The totals represent the maximum that an independent student can borrow in a combination of the subsidized and unsubsidized loans. There is an aggregate maximum of \$23,000 for subsidized direct loans and \$57,500 total for a combination of subsidized and unsubsidized loans for independent undergraduate students.

A student's individual eligibility will be shown on the financial aid offer.

The interest rate for the loans disbursed July 1, 2021 – June 30, 2022 is 3.73 percent, although a student with an interest subsidy will not be charged interest until after the six-month grace period. These rates are subject to change. Borrowers are normally allowed 10 years to repay the loan. Rates for July 1, 2022 to June 30, 2023 will be available July 1, 2022.

If a Federal Direct Loan is included in your financial aid award and you have indicated that you would like to take advantage of this aid source, a Master Promissory Note and entry counseling may need to be completed during your first term of borrowing. If the promissory note and entry counseling have been completed, the funds will be available to you at the beginning of each term/semester. After signing the Master Promissory Note the first time, a new note will typically not be required for subsequent borrowing.

The amount of your disbursement will equal the amount you request or are eligible for minus an origination fee found at bv.edu/loans. The loan will typically be divided into three disbursements but will depend on your enrollment plans.

In addition, for campus based and Federal Direct Loan funds, recipients must submit required documentation no later than 120 days after the last day of enrollment or the last day allowed by law. For Federal Pell Grant funds, all documents must be received, and any changes made, before the last day allowed by law. Earlier deadlines may apply to specific aid program, as detailed below. Late disbursement rules will be followed when necessary.

FEDERAL DIRECT PARENT LOANS (PLUS)

are available to parents who have a dependent child in college and are U.S. citizens or eligible non-citizens. These loans are guaranteed by the federal government. Individual eligibility is determined by subtracting other financial aid from the cost of education, and credit analysis. There will be an origination fee (found at bv.edu/loans) subtracted from the disbursement(s). Financial need is not a prerequisite. The interest rate for loans disbursed between July 1, 2021 – June 30, 2022 is 6.28 percent. Monthly repayment begins within 60 days after the loan is fully disbursed, although a parent borrower may request a forbearance while the student is enrolled at least half-time. The borrower may usually take 10 years to repay the loan. For additional information, go to bv.edu/loans or contact our Office of Financial Assistance. New rates are available July 1 of each year.

BVU must receive the results of a FAFSA, and a Federal Direct Loan must be originated while a student is still enrolled in the enrollment period for which the loan is intended.

ALTERNATIVE LOANS are available to students, or parents of students, attending BVU. 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 20 years to repay. Principal payments may be deferred, 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 Assistance, or go to bvu.edu/loans.

Loan terms are subject to change.

PHI THETA KAPPA (PTK) SCHOLARSHIPS are available to some students on a first-come, first-served basis. Students must be a member of PTK International Honor Society in good standing at the time of enrollment, submit documentation of membership, and have earned an Associate's degree. A scholarship application is required and can be found at bvu.edu/ptk.

Agency support is available to our degree completion students through Vocational Rehabilitation, Social Services, Veterans Administration, Commission for the Blind, Bureau of Indian Affairs and others. For more information, contact the agency counselors directly.

Any financial aid which you may receive from sources not listed on your aid award, such as scholarship or loan from a local or private organization, military benefits, or Vocational Rehabilitation benefits, must be reported to the BVU Office of Financial Assistance. We encourage you to investigate and apply for such aid. We will help you in any way we can. Financial Assistance which has been offered through the university in response to your financial need is subject to change upon receipt of other assistance. When notifying the Office of Financial Assistance of any outside aid, please list the name and total amount of the award, and the anticipated disbursement date(s).

For additional information and helpful links, visit bvu.edu/financialaid.

Additional Information You Should Know

Verifying Family Income

If a question arises concerning information reported on your confidential application for financial aid or

your application is selected for verification by the Department of Education, BVU reserves the right to verify such information. Your financial aid offer is subject to change if verification procedures result in a different calculation of need or if other conditions exist which change your aid eligibility. No aid will be offered until the required documentation is received.

For all federal funds, we must have the results of your FAFSA (Free Application for Federal Student Aid) with an official expected family contribution (EFC) that shows the application data was processed at least once while enrolled.

In general, federal aid recipients must submit required/requested documentation no later than 120 days after the last day of enrollment or the last day allowed by law (normally a date in September), whichever is earlier. However, earlier deadlines may apply to specific aid programs, as detailed below.

If the deadline is met and changes in the information reported are needed, we will send those changes to the Department of Education and the student will receive a revised Student Aid Report (SAR) which will reflect the changes made. If eligibility for aid should change, a revised award will be sent. For a student whose application is being verified, if we receive a corrected valid SAR/ISIR after the last day of enrollment, BVU must award and pay Pell Grant on the higher EFC calculated.

For Federal Direct Loan or Federal PLUS consideration, verification requirements must be met before we can certify a loan application and the loan must be certified while a student is still enrolled at least half time in the enrollment period for which the loan is intended.

If a student's application is selected after federal aid has been disbursed, the student is entitled to keep any federal aid disbursed. All other federal and state aid will be removed from the student's account until the verification process is completed.

For funds from the state of Iowa, verification requirements must be met before final payment rosters are due.

A student will forfeit eligibility for federal and state aid if the verification process isn't completed by these deadlines.

Satisfactory Academic Progress

Financial assistance satisfactory academic progress will be measured by the student's cumulative grade point average (CGPA) and the percentage of hours earned in relation to those attempted (pace).

CUMULATIVE GRADE POINT AVERAGE -

Because the transition to university learning is challenging, first and second year students are allowed time to build their CGPA to a 2.0 as they accumulate credits. A student is making financial assistance satisfactory academic progress by earning a CGPA above the ranges detailed below. A student's CGPA will include those grades associated with BVU credits only; grades earned at other institutions are not included. The second and any subsequent grade(s) for repeated coursework will be used in the CGPA computation. Only the first grade will be omitted from the grade point average.

CREDITS EARNED	CGPA - GOOD STANDING
Less than 24	1.75 or better CGPA
24-55.99	1.9 or better CGPA
56+ or two years of enrollment, whichever comes first	2.0 or better CGPA

PACE - Adequate progress towards degree completion is measured by an appropriate ratio of credit hours earned in relationship with credit hours attempted. Students must complete 67 percent of the hours attempted to be making satisfactory academic progress. Withdrawing from courses, earning NC (no credit) and/or failing courses may ultimately result in not achieving the necessary completion rate which would allow a student to graduate in the time allowed. A student is making adequate pace towards degree completion if the 67 percent is met.

Upon admission, transfer students are assumed to be making satisfactory academic progress. Courses successfully completed at another institution that fulfill degree requirements at BVU will be included in pace calculations.

Withdrawing From BVU

This policy will assist students who feel the need to completely withdraw from the university after a semester has begun but before its conclusion. A student is considered withdrawn from a credit hour program if the student does not complete all of the days in the payment period that the student was

scheduled to complete. The days in the payment period would include all the days in both terms in a semester if the student is registered for both at the time of withdrawal.

In addition to withdrawing from a course(s), a student may also drop a course in which there has been no attendance. It is possible for a student to drop a course(s) or for BVU staff to drop a student through validation. There will be no charges for a dropped course. However, if a student drops all hours in a term after having completed a prior term (all in the same semester), all days in the semester will be used in the Return to Title IV calculation. If a student drops all hours in a subsequent term in a semester during the current term and completes that current term, this is not considered a withdrawal.

If, on the same day, a student withdraws from all courses in the first term of a semester and drops all courses in a subsequent term in the same semester, all of the days in the semester will be used in the Return to Title IV Funds calculation.

If a student who is registered for both terms in a semester withdraws from the first term, we will request documentation of the student's intent to return for the second term. If the student fails to indicate their intent or indicates they will not return for the second term in that semester, the student will be considered to have withdrawn from the semester as of the withdrawal date. If the student indicates that they will return for the second term, the student will not be considered to have withdrawn. A return of federal aid calculation will only be required if the student later does not return as indicated.

For a student who officially withdraws, the withdrawal date will be the earlier of the following (unless a later date can be documented):

- The date the student begins the official process mentioned below, or
- The date the student officially notifies the institution of intent to withdraw

If a student triggers both definitions above of official withdrawal on different dates, we will use the earlier date, unless we can document academically-related activity later. An academically-related activity is defined as one that has been confirmed by an employee of BVU, such as taking an exam, actively logging into the coursework, turning in a class assignment, attending a study group or class, etc.

Official notification can come in written form or be completed through BeaverNet and should be made with the BVU Extended University Programs office. This process must also be followed for withdrawal from online courses.

If a student begins and does not complete coursework for a term/semester, but does not officially withdraw as described above, they will be considered to have unofficially withdrawn. The withdrawal date for a federal aid recipient who unofficially withdraws will be the midpoint of the payment period or the last day of academically-related activity, whichever is later; this date will be used in determining how much federal aid must be returned. No refund of aid will be required for a withdrawal that occurs after sixty percent of the payment period (which could be based on one term or two, depending on enrollment at the time of withdrawal).

If a student unofficially withdraws, the student will be fully charged for tuition, regardless of the aid that is returned. If a student leaves without notification, due to circumstances beyond the student's control, the BVU staff may determine a withdrawal date related to those circumstances.

The withdrawal date for a student who withdraws (officially or unofficially) from both terms in a semester will be calculated using the actual days of attendance in each term. The withdrawal date communicated to the NSLDS will be the later of last withdrawal date, last day of academic related activity or the 50 percent point of the enrollment period. This date will be used to determine loan repayment when appropriate.

A student can rescind a withdrawal by providing a written request to an EUP office. If disciplinary action results in the loss of any college or college-contracted service for the student, there will be no refund of charges. Federal aid may be returned based on the Return of Title IV Funds Policy.

The Office of Financial Assistance can be contacted with questions concerning the withdrawal process or the refund calculation. A copy of the Return of Title IV Funds Policy can be found in the financial assistance section of this catalog and our web site or can be requested from the Office of Financial Assistance or the Business Office.

Institutional Charges and Return of Institutional and State Aid Policy for Withdrawals

Students who withdraw completely from an online or site course at Buena Vista University, will have their tuition reduced on a percentage basis up to approximately 2 weeks into each term. Correspondingly, a student's institutional and some state aid will be adjusted based on their official date of withdrawal and the same percentage. The Business Office will notify the student of their final billing information after all of the appropriate adjustments have been made. Any additional fees a student accrues will not be adjusted and the student will be fully charged those fees.

The following schedules will determine the calculation for students' tuition for the particular courses the withdrawal applies to. Refunds are based on the official start date of the term and not the first day of class.

COURSES	CALENDAR DAYS INTO TERM	RETURN OF CHARGES & INSTITUTIONAL AID
T1-T6 Online and Site	4	95 percent
	8	75 percent
	11	50 percent
	15	25 percent

All students taking courses that do not fall into one of the above course categories will be fully charged on the first day of class and charges will not be reduced in the event of a withdrawal.

Reapplying for Financial Aid

You must reapply for financial aid each year you expect to attend Buena Vista University. Financial aid is not automatically renewable and may fluctuate from one year to the next. It is important to be aware of all deadline dates.

Changes in Enrollment

Since your financial aid eligibility is determined by the number of hours in which you enroll per term/semester, you should report any change in enrollment to your campus office. You are not eligible for Federal Direct Loan funds unless you enroll in at least six hours per semester. You must enroll for at least three hours in any enrollment period to be eligible

for Iowa Tuition Grant. Federal Pell Grant funds may be available for less than half-time enrollment. Life experience, audit, or CLEP credit will not be acknowledged in determining financial aid eligibility. If you plan to “skip” one or more terms and enroll for a later term during the year, be sure to notify the campus office or the Office of Financial Assistance so that your aid for the later term(s) may be reserved for you. Please keep in mind that if you have a previous federal loan, your lender and/or the Department of Education will be notified that you were not a Buena Vista student for any term/semester you are not enrolled.

Eligibility Requirements

Federally Funded Programs

- Demonstrate financial need.*
- Have a high school diploma, a G.E.D., or recognized equivalent.
- 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 and submit any required documentation.
- Be current on all previously borrowed educational loans
- Release FAFSA data to BVU while still enrolled

State Funded Programs

- Demonstrate financial need.
- Meet Iowa residency standards.
- 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.

* Unless otherwise noted in the program description.

Your Rights and Responsibilities

In addition to the information provided here and in our Undergraduate Academic Catalog and our website, you may also ask for and receive information on any of the following by contacting the Office of Financial Assistance:

1. How your financial need was calculated and the percentage of your need that has been met with financial assistance
2. Each type and amount of assistance in your Financial Aid offer and how you were selected as a recipient
3. How to receive a review or reconsideration of your aid award if you feel an error has been made or if your financial situation changes

There are a variety of policies and reports available on our website at: bvuv.edu/student-experience/consumer-information. These reports will give you some additional insight into your BVU experience. In addition to those policies already mentioned, a partial list of what you will find is listed below:

- Academic Honesty/Copyright Infringement Policy
- Athletic Program Participation Rates and Financial Support Data
- Completion/Graduation Rates
- Drug Awareness and Abuse Prevention Strategies
- Policy on Financial Aid Eligibility Following a Drug Conviction
- Family Rights and Privacy Act (FERPA)
- BVU Code of Conduct for Educational Loans
- Campus Security and Crime Report
- Student Body Diversity Report
- Transfer of Credit Policy
- Book Voucher Policy
- Job Placement Information
- Special Services and Facilities for Individuals with Disabilities
- Academic Programs
- Accreditation and Licensure of Academic Programs

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 and to the correct place
3. Know all the deadlines for applying or reapplying for 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're 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 Direct Loan or a TEACH Grant
9. Notify Buena Vista University of a change in your name, address or enrollment status. If you have a loan, you must also notify your lender
10. Understand the Buena Vista University Withdrawal & Institutional Charges Policy
11. Understand the BVU Satisfactory Academic Progress Policy

Buena Vista University does not discriminate on the basis of an individual's actual or perceived race, color, ethnicity, creed, religion or religious belief, citizenship status, sex, marital status, disability, pregnancy, sexual orientation, gender identity or expression, national origin, military service or affiliation, genetic information, age, or any other basis protected by federal or state law in the administration of its educational policies, admissions policies, scholarships and loan programs, athletic program, and all other University programs and activities, and does not tolerate such discrimination or harassment of and by its faculty, administration, staff, students, and visitors.

Sex discrimination is prohibited by Title IX of the Education Amendments of 1972. It addresses all forms of sexual discrimination, including sexual harassment, sexual violence, sexual assault and intimate partner violence. Buena Vista University does not discriminate on the basis of sex in conformance with Title IX.



Buena Vista University
Office of Financial Assistance
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or 712.749.2164
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