

STUDENT HANDBOOK

2026



Baptist Missionary Association Theological Seminary

Christ-centered since 1955

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BMA Theological Seminary reserves the right to change the material contained
in this handbook without notice (Revised 8-20-26)

STUDENT HANDBOOK
BAPTIST MISSIONARY ASSOCIATION THEOLOGICAL SEMINARY
(Undergraduate and Graduate Studies Divisions) PURPOSE

The purpose of Baptist Missionary Association Theological Seminary is to provide accredited graduate theological education for equipping individuals for Christian service and leadership roles; to support the educational needs of the churches and agencies of the Baptist Missionary Association of America (BMAA) and other groups who share a like commitment to the authority of Scripture; and to serve as a resource center for critical thought and research in a context that nurtures the historical, doctrinal character of the churches of the Baptist Missionary Association of America.

ADMISSION REQUIREMENTS

Application: Anyone desiring admission to the seminary must file an application at least four weeks prior to registration. (Also, students who have not attended in two years must reapply.) Credentials to be presented include: (1) A completed application. (2) Three letters giving character recommendations. (3) Transcripts of work completed in other schools. (4) Statement of church approval. (5) Admission Questionnaire. Note: No. 5 may be completed during the process of the first enrollment.

Research and Writing Proficiency. All students must demonstrate proficiency in writing and research. Prior academic work, entrance testing and/or previous research papers will be used in evaluating a student's ability. Students with deficiencies in English and grammar will be required to take RE 314 Composition Skills for the Seminary Student, or a similar developmental English course at a local college. Students with deficiencies in research and writing will be required to take RE 314 Composition Skills for the Seminary Student, or a similar composition course at a local college. These developmental courses may count as elective credit toward an undergraduate degree but may not be applied to any graduate degrees.

TUITION AND FEES

Expenses at the Seminary are kept at a minimum. It shall be the aim of the Seminary to offer training to any worthy man or woman (note, masculine pronouns hereafter are used generically without reference to the gender of the students), but there are necessary items of expense. All fees, including audit fees, are nonrefundable.

Regularly charged expenses:

Tuition	\$345.00 semester hour
Matriculation/Registration Fee	\$30.00 per semester
Library Fee	\$45.00 per semester
Audit Fee	\$325.00 per course

Expenses for particular courses:

Distance Learning Fee (in addition to tuition)	\$100.00 per course
Laboratory Fee (in addition to tuition)	\$35.00 per course
Directed Studies Fee (in addition to tuition)	\$345.00 per course
Internship/Supervised Ministry Fee (in addition to tuition) ..	\$325.00 per course

Occasionally charged expenses:

Application Fee	\$35.00
Payment Plan Fee	\$20.00 per payment plan
Late Registration Fee	\$120.00
Add/Drop Fee	\$20.00 per course
Late Payment Fee	\$20.00
Moodle Reinstatement Fee	\$35.00 per reinstatement
Incomplete Fee	\$345.00 per course
Advanced Standing Fee	\$345.00 per course
Graduation Fee—graduating students are only charged the seminary’s cost for items required for graduation. As these costs vary from year-to-year, the graduation fee cannot be calculated until the semester of graduation. The cost in previous years has averaged around \$100.	

Students are to pay their tuition and fees in full upon registration. However, when severe financial difficulties exist, the student may make other arrangements with the Business Manager. When installments are allowed, the following guidelines shall apply.

For a student who has enrolled in a regular semester of studies;

- 100% of fees and books due at registration
- 25% of tuition due at registration
- 25% of tuition due on the 15th of the next three months following registration

Motion Sessions; when taking one course only;

- 100% of tuition, books, and fees upon registration

When taking more than one Motion course during a summer or winter session;

- 60% of tuition for all sessions plus registration fee due at registration (a single registration fee is charged for all sessions)
- 40% due by start of second Motion course
- 100% of books due at registration upon purchase

Failure to pay tuition payments when they are due will result in dismissal from the Seminary. Students will not be allowed to attend classes until matters are settled with the seminary business office. A great effort will be made to avoid legal actions for collection of funds owed to the seminary. Students are expected to meet their financial obligations to the seminary in a timely and Christian manner.

A student is not officially enrolled in any class until he or she has **either** paid tuition and fees or signed a tuition contract that has been approved by the Business Manager. In every case, however, the fee for each semester must be paid in full by the end of the semester. Semester grades will not be released, and students will not be permitted to re-enroll, until tuition fees and library fines have been paid—unless special approval is granted by the Business Manager and/or Librarian. Disregard of credit payments to the school or any business in the city is sinful and damaging to the student and to the school.

Refund of Tuition

Discontinuance of class attendance **does not relieve a student's responsibility to pay his or her tuition and fees.** Note "Refund Policy" on page 4. **Official withdrawal must be granted by the seminary Dean.** A student who officially withdraws during either of the regular sessions will receive a refund* on tuition for the semester according to the following schedule:

- During the first week80%
 - During the second week60%
 - During the third week40%
 - During the fourth week20%
 - During the fifth weekNone
- *Applied after a drop fee is charged.

A student who officially withdraws during a Motion Session will receive a refund* on tuition for the session according to the following schedule:

- Seven days prior to the first day of class 100%
 - During the first day of class50%
 - After the first day of classNone
- *Applied after a drop fee is charged.

The student may pay tuition and fees by cash, personal check, money order, or most major credit cards, **but there will be a charge for any check that is returned.** Receipts will be given to all students for tuition and fees paid. **It will be wise for the student to file all school receipts.** No student will be granted a degree until all debts (tuition, books, rent, library fees, etc.) owed to the Seminary have been satisfied.

ADVANCED STANDING CREDIT

Application for advanced standing credit will be considered on a case-by-case basis. Permission to apply will be granted to students seeking a master's degree at BMATS who have completed their undergraduate studies at an accredited Christian college or seminary or a regionally recognized school where equivalent courses were taught. Students must submit a completed Application for Advanced Standing Credit form to the Dean's Office to initiate the approval process.

Qualifying students may be approved for up to six semester hours of credit toward a Master of Arts degree or up to nine semester hours toward the Master of Divinity.

To qualify for advanced standing credit, a student must be approved on an individual basis and meet the following criteria:

1. Only third and fourth year-level courses from appropriate undergraduate institutions may be considered for possible application to level II courses.
2. The student must have a "B" or above in each course considered for advanced standing credit.
3. Application for such credit will be permitted after the student has completed at least one semester's work (i.e., 12 semester hours of master's studies) at BMATS.

4. Credit will be allowed only in a field where the student under consideration makes a "B" or above during the first semester of studies at BMATS.
5. Credit will be applied to the master's transcript only after all other degree requirements have been satisfied (i.e., credit may not be applied prior to the last semester of master's studies at BMATS). A fee equal to one hour of tuition will be charged per course to the student at the time the credit is placed on the transcript.

CLASS ATTENDANCE

BMA Seminary assumes that all students enroll with the intention of attending, participating in, and completing courses that lead to a degree. The very nature of a theological seminary dictates the acceptance of high-quality students for enrollment. The seminary expects students to attend and participate in classes for which they have enrolled. Online students "attend" classes by participating in course assignments, activities, or lessons (i.e., simply logging in does not constitute participation or attendance). Non-attendance occurs when a student fails to participate in any course assignment, activity, or lesson. Students must attend and participate in classes per the seminary's policies to maintain financial aid assistance.

The seminary uses a standard term-based semester system. The regular school year (fall and spring) is divided into two semesters of fifteen weeks each. Concentrated studies are scheduled during the summer months and in January. Classes normally are held three days per week (Monday, Tuesday, and Thursday) with each class meeting three hours per week. Nine semester hours is considered a full-time load for graduate students, twelve semester hours of studies is considered a full-time load for undergraduate students. The development of good habits that confirm Christian character is considered a basic student responsibility. Therefore, students are expected to attend all class sessions of courses for which they are registered, participate in class discussions, attend chapel regularly, and avail themselves of other opportunities for academic and spiritual enrichment while they are on campus.

Tardies or absences from class may result in a reduction of the final grade a student may receive in a particular course. A student who misses more than one fourth of the classes for any course, without extenuating circumstances as determined by the professor, will receive an automatic "F" for the course or may be administratively withdrawn.

CHAPEL AND LECTURE ATTENDANCE

Chapel services are normally held once a week (Tuesdays) on the main campus during regular semesters to provide opportunity for and encourage spiritual growth of students, faculty, and administrative personnel. Special lecture series are also scheduled each semester to promote both devotional and academic life. Pressures to perform academically should not cause neglect of a student's personal devotional and spiritual growth. Chapel and special lecture series are intended to assist the seminary family in such growth.

Chapel services are normally held in conjunction with Tuesday morning classes. Chapel services are recorded and uploaded into Moodle so that online students may also receive spiritual enrichment. Students enrolled in classes held in conjunction with chapel/lecture services are required to attend. A student who misses chapel services, without extenuating circumstances, as determined by the dean, will be placed on conduct probation. Students living on campus and in the local area are also expected to attend chapel/lecture services whenever they are being held. Students having received financial assistance/scholarships from the seminary are required to attend chapel/ lecture services or risk forfeiting future financial assistance.

Commuting students who attend classes one or two days a week are required to attend chapel services during their day(s) on campus and are encouraged to make arrangements to attend lecture series. Families are also welcome to attend chapel/ lecture services.

BOOKS

Students are responsible for securing textbooks. A limited number of books are only available from the seminary business office/bookstore. All books and supplies in the seminary bookstore are sold for cash. **No books will be sold on credit** without first being charged to a major credit card! Students are responsible for securing textbooks (and syllabi) in time for classes.

It is possible for BMATS **Pell eligible students** to receive an **advanced disbursement** in order to purchase books in time for the first week of classes. Students must have all necessary eligibility requirements met at least 10 days before the start of a semester. To ensure timely payment, the student must submit a written request to the seminary Dean's office by August 5 for a fall semester and/or January 5 for a spring semester.

NONDISCRIMINATION POLICY

BMA Seminary does not discriminate against any qualified person on grounds of race, color, national or ethnic origin, age, sex, or physical handicap. This policy applies to all admissions and academic policies and other school administered programs. The U.S. Department of Education's Office of Civil Rights has exempted BMA Seminary from certain specified regulatory provisions of Title IX to the extent that compliance with those provisions would conflict with the Baptist Missionary Association of America's religious tenets. The Seminary Dean serves as the institution's Title IX Coordinator. Students with physical or learning disabilities desiring additional assistance should consult with the Dean's office prior to enrollment or as early as possible after the disability is diagnosed. Procedures for assisting students may require a physician's written verification of the disability and probable benefit(s) of specific assistance for student learning, a student's specific written request(s) for assistance from the seminary, and the informing of the seminary faculty.

ACADEMIC REGULATIONS

Any academic problem should be taken to the Dean. The student is obligated to avoid passing along unconfirmed talk (gossip) that spreads discord among the students. Consultation with the Dean will avoid many unnecessary problems.

Students are urged to recognize that attendance in the Seminary is a privilege and that a complaining or critical spirit is to be avoided at all times. The administration of the Seminary will be glad to receive any constructive criticism but will not appreciate any sowing of discord among the students or the pitting of one faculty member against another by the student.

Every student, upon registration in any course, is expected to be regular and prompt in class attendance in order to attain the highest success in the pursuit of the work outlined in the curriculum. Unnecessary absences and tardiness should be avoided. Every student is also expected to attend chapel services regularly.

Each student is responsible for paying attention in class at all times and encouraging classmates by not creating distractions or dominating discussions. Students will not be called out of class to answer the telephone except in cases of emergency. Students are expected to avoid personal use of cell phones or other electronic devices during classes and chapel periods.

Electronic devices used during class should only be used for matters relating to the class. Professors may restrict the use of electronic devices in class as they deem necessary. Normally, electronic devices are not to be used during testing. Professors must approve potential exceptions in advance.

Students are expected to retain copies (electronic and paper) of assignments prior to submitting them to each professor.

Students are limited to a 15-semester hour load during a regular semester or motion session.

Students should be aware that appropriate school officials with a legitimate educational interest (including the faculty) may address individual student's disciplinary or educational matters if deemed necessary.

Plagiarism

Although any writing assignment calls for the student's own thinking on a particular subject, a research paper, by definition, must also be related to the work of individuals other than the writer of the paper. Inherent in such a requirement is the risk of committing a serious error in writing known generally as plagiarism—an error so serious as to constitute "outright fraud" in many cases (Allan A. Metcalf, *Research to the Point*, San Diego: Harcourt Brace Jovanovich, Publishers, 1991).

To say that plagiarism is failure to give credit where credit is due is to oversimplify the issue. Not only must the writer cite the source of any quoted or paraphrased material, he or she must also give credit (at the very least, in the bibliography of the paper) to any source that influenced the writer's thinking on and approach to the topic. Failure to do so constitutes plagiarism.

Furthermore, proper form is essential for adequate documentation of sources consulted or utilized. For example, the student must designate exact quotations by quotation marks (or, for longer quotes, indented single-spaced lines). Normally, exact page numbers for sources quoted should be placed in footnotes according to Turabian style—not with parentheses (the superscript number in the body should be placed at the end of each citation).

The writer should avoid excessive use of quotations. Borrowing the exact wording of another writer should be saved for the particularly eloquent expressions or for technical explanations or tedious explanations difficult for the student to summarize. Usually, the student should summarize in his or her own words the content of sources

consulted on a particular topic. This demonstrates that the student understands and has begun to assimilate the material utilized. However, unless this usage of sources is documented by footnotes or other means (providing the specific page numbers), the result is plagiarism. The use of writings from the Internet, including artificial intelligence, when falsely presented as a student's own work, is considered grounds for suspension from the seminary.

Paraphrasing and summarizing another writer may become plagiarism if the sentence structure or phrases of the original are used. Changing a few words with synonyms or reversing the order of words or clauses in a sentence without giving credit is plagiarism. "When you paraphrase, you must state in your own words what another writer believes or argues" (Lyn Paulos & Rosemaria Menager-Beeley, *Understanding Plagiarism: A Student Guide to Writing Your Own Work*, Boston: Houghton Mifflin, 2006). Summarizing involves more than omitting some sentences, words, or clauses from the original writer. Any work you submit with your name on it is assumed to be original writing, unless you indicate you are using another's work.

The rule of thumb is: **"When in doubt, cite!"**

The use of AI (artificial intelligence) has become extremely popular in the business world and many other fields of interest including education. The seminary encourages the use of grammar and spell-checker programs (such as *Grammarly*) to help students catch grammatical mistakes and make corrections based on suggestions from the grammar software. Referred to as "AI Assist," the seminary permits students to use grammar software to improve grammar in their papers.

Wording (even in AI Assist) must resemble the original source(s) sufficiently so that information obtained in the paper remains recognizable (this includes electronic resource reference numbers, page numbers, and website addresses). Students must NOT make changes to exact quotations so that the original sources (or footnotes cited) cannot be identified. The latter falls under plagiarism and is NOT acceptable. Exact quotations from other sources MUST remain verbatim.

The use of "Generative AI," which independently creates new narrative or wording, will be considered egregious and NOT permitted at all. Such use of AI falls under plagiarism and can place the student at risk of receiving a failing grade and/or academic probation. Students should be aware that professors have access to a Moodle plugin which detects plagiarism and generative AI content.

A Manual for Writers of Term Papers, Theses, and Dissertations (latest edition) by Kate L. Turabian is the official style manual of the BMA Seminary. Students should also consult the *Turabian Manual Supplement for Help in Writing Research Papers at BMATS* prepared by BMA Seminary faculty.

Policy on Intellectual Property

All decisions concerning the operation of the seminary, including those involving intellectual property, shall be made in line with the purpose of the BMATS. BMATS supports and defends principles of traditional academic rights: In keeping with academic traditions, the creator shall retain ownership to the following types of Intellectual Property: books (fiction, nonfiction, poetry, textbooks etc.), articles, poems, pictures, graphic works, video recordings, and sound recordings. Subject to the following guidelines:

1. BMATS shall own Intellectual Property created by seminary employees and students who were assigned or employed specifically to produce (work-for-hire) a particular piece of Intellectual Property.
2. When a student creates Intellectual Property independently, using only resources available in common to all students, such Intellectual Property is owned by the student.
3. Any Intellectual Property created by a seminary employee that is not part of its creator's employment responsibilities and that is developed on his/her own time, using only resources common to all faculty, without inordinate expense to the seminary, shall be owned by the creator.

GRADUATING STUDENTS

Students anticipating graduation are required to complete an "Intent to Graduate" form (Dean's Office) by the October 1 deadline during the semester preceding the anticipated graduation in May. Each student must meet requirements for graduation as detailed in the seminary catalog. This includes meeting deadlines for the completion of requirements as determined by the appropriate faculty, administration, and final exam schedule. All financial obligations to the seminary must be met, etc. Graduating students are expected to participate in the commencement exercises. Participation is intended to encourage the student, classmates, and supporters of the student's educational pursuits at the seminary.

LIBRARY REGULATIONS

The use of Keller Library on the Jacksonville, Texas campus is a privilege for the seminary student. Keller Library also maintains subscriptions to numerous electronic resources and databases that may be accessed through the seminary's website (www.bmats.edu/library). These resources may require a User ID or Password, which can be obtained by contacting the library staff for this information.

Books may be checked out of the Keller Library for a period of 28 days. Slides, audio and video recordings may be checked out for a period of seven days. A fine of ten cents (\$.10) per day will be charged for overdue books and audio-visual materials. There is no limit on fines. When it becomes necessary for the library to write a student regarding overdue materials, a charge of fifty cents (\$.70) for labor and postage will be made. There is a book return station in front of the library for returning books when the library is closed. All library fines must be paid before students can access semester grades, graduate, or receive an academic transcript.

WARNING: Library materials are very expensive and valuable. Many such materials cannot be replaced. Therefore, a student who loses library books or other materials stands in danger of forfeiting library privileges. In the event that library privileges are forfeited, after compensation has been made to the library for the lost materials, the student may appeal to the Library Committee in writing for restoration of library privileges. The decision of the Library Committee in such cases is final. If a book is lost, the borrower will be charged the retail costs for replacing the book, a \$5.00 processing fee per book, and any fines accrued against the book.

When special permission is granted for a reference book to be removed from Keller Library for overnight use, it will be returned before the end of the first period on

the following school day. A fine of twenty-five cents (\$.25) per day will be assessed on late reference works and audio-visual equipment.

Exams taken in the Kellar Library, as directed by professor of a particular course, are to be taken under supervision of library staff. Exams must be taken immediately, and in the library, once received by the student. Completed exams must then be returned to library staff. Library staff will sign the cover sheet and return the finished exam to the dean's office or professor. Students are normally required to take exams without the benefit of notes, textbook(s), human or electronic assistance.

SECULAR WORK

In some cases, it will be necessary for the student to be engaged in secular work to supplement his income received in pastoral or other Christian work. The student is urged to give his or her schoolwork first place, however, and not permit his or her secular work to interfere with his schoolwork. Employed students are urged to reduce their schedule of classes according to their secular workload. If the student must work more than 20 hours a week, his or her schoolwork should be no more than twelve semester hours. If the student works more than thirty hours a week, his or her schoolwork should be reduced to nine semester hours.

Any student dropping below standard may be required to reduce his or her academic load. Academic work may not be taken concurrently at another institution without advance written permission.

STANDARDS OF CONDUCT

The Seminary prepares students for a variety of ministries in church and church related institutions. To encourage such professionalism and demonstrate Christian character in all areas of life, every student is expected to adhere to certain standards. The emphasis is on the importance of being obedient to the commands and principles of the Word of God, the Bible. Almost all our standards of conduct are based on scriptural commands or principles. The remaining standards are based upon generally accepted traditions for this area of the nation.

Behaviors that are unacceptable include, but are not limited to, the consumption of alcohol, substance abuse, sexual harassment, sexual assault, or other sexual offenses, inappropriate dating, homosexuality, use of pornography, premarital sex, marital infidelity, violence, hazing, hate or bias-related violence, suicidal behavior, vandalism, cheating, rudeness, and argumentativeness. Students should faithfully and diligently apply themselves to their seminary studies, promptly meet all financial and other obligations, attend chapel and lecture services regularly, and immediately inform seminary administration in writing of changes in address, phone, church membership, marital/family status, citizenship or immigration status, employment, or if criminal or civil charges are filed against a student or a member of his or her immediate family.

Proper Dress - Every student is expected to dress modestly and to keep a neat appearance. In the classroom modest attire is required. Casual clothing is not acceptable in the classroom (i.e., shorts, t-shirts, etc.). Casual clothing (except for children under 12 years of age) is not acceptable for seminary students or their families in the classroom, library, or administration buildings of the campus. Neatness in dress and well-groomed hair should prevail at all times. Preferred dress for men is a

dress shirt with tie or collared shirt and slacks. Denim and open shoes are discouraged. Preferred dress for ladies is a dress, skirt, or dress slacks/pant suits. Denim is also discouraged.

DISCIPLINARY POLICY AND PROCEDURES

Discipline

Students in a theological seminary ought to maintain Christian standards and high academic achievement. The Dean has jurisdiction over disciplinary actions. Any disciplinary action taken against a student will be entered in the student's discipline file in the Dean's Office.

Conduct

Students admitted to BMA Seminary are expected to order their lives by Christian standards of character and conduct and to respect regulations adopted by the trustees, the administration, and the faculty. Alcohol, substance abuse, sexual harassment, sexual assault, or other sexual offenses, inappropriate dating, homosexuality, use of pornography, premarital sex, marital infidelity, violence, hazing, hate or bias-related violence, suicidal behavior, vandalism, cheating, rude and argumentative are among behaviors that are unacceptable.

Students should faithfully and diligently apply themselves to their seminary studies, promptly meet all financial and other obligations, attend chapel and lecture services regularly, and immediately inform seminary administration in writing of changes in address, phone, church membership, marital/family status, citizenship or immigration status, employment, or if criminal or civil charges are filed against a student or a member of his or her immediate family.

SEXUAL OFFENSE POLICY

BMA Seminary is committed to maintaining an atmosphere where students, faculty, staff, administration, and visitors to the campus or online can interact free from any form of sexual harassment, intimidation, or exploitation. BMA Seminary will take whatever action may be needed to prevent, correct, and discipline behavior which violates this policy.

DEFINITIONS OF SEXUAL OFFENSE

Definitions of Sexual Harassment

1. Sexual harassment is defined as unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature when:
 - a. Submission or rejection may influence a student's academic evaluations.
 - b. Submission or rejection is a condition of employment of a person or the basis of employment decisions regarding such person; or
 - c. Such conduct has the effect of interfering with a person's work or school performance; or
 - d. The conduct creates an intimidating, hostile, or offensive work or study environment.
2. Both men and women may be victims of sexual harassment.

3. Totality of the circumstances, including context, will be considered when determining whether sexual harassment has occurred.

Definitions of Sexual Assault

1. Sexual assault is defined as sexual contact or intercourse with a person:
 - a. Without the person's consent; or
 - b. Against the person's will; or
 - c. In a situation in which the person is incapable of consenting to sexual contact or intercourse.
2. Both men and women may be victims of sexual assault.
3. Totality of the circumstances, including context, will be considered when determining whether sexual assault has occurred.

Definitions of Other Sexual Offenses

1. Dating violence is defined as the abuse or violence, or threat thereof, against a person with whom he or she has had a social relationship of a romantic or intimate nature.
2. Stalking is defined as a course of conduct directed toward a person that would cause a reasonable person to fear for his or her safety or to suffer substantial emotional distress.
3. Totality of the circumstances, including context, will be considered when determining whether sexual assault has occurred.

STANDARDS OF CONDUCT

BMA Seminary prepares students for a variety of ministries in church and church-related institutions. To encourage such professionalism and demonstrate Christian character in all areas of life, every student is expected to adhere to certain standards. The emphasis is on the importance of being obedient to the commands and principles of the Word of God, the Bible. Almost all of our standards of conduct are based on scriptural commands or principles. In addition to sexual harassment, sexual assault, and other sexual offenses, unacceptable conduct for BMA Seminary students and employees include, but are not limited to: inappropriate dating, homosexuality, the use of pornography, premarital sex, and marital infidelity.

REPORTING SEXUAL OFFENSES

Reporting Procedures for Sexual Offense

1. Students should report alleged sexual harassment or offense in writing to the Academic Vice-President/Dean or the President if the VP/Dean is involved. Grievance procedure as stated in the *Student Handbook* will be followed.
2. Employees, faculty, and staff will follow grievance procedures as stated in the *General Employees Manual* and *Faculty Handbook*. Employees should report alleged sexual offenses in writing to the Vice-President/Dean or the President if the VP/Dean is involved.

Contact Information for Reporting to the VP/Dean and Title IX Coordinator

BMA Seminary's Vice-President/Dean serves as the institution's chief disciplinary

officer and Title IX Coordinator. Students and employees may report sexual harassment or offenses to the VP/Dean:

BMA Seminary VP/Dean's Office
P.O. Box 670 / 1530 East Pine St
Jacksonville, Texas 75766
Phone: 903-586-2501

Email: bmats@bmats.edu (Please put
"Confidential Offense Report" in subject line)

Anonymous Reporting Option for Sexual Offense

BMA Seminary students and employees may report anonymously to the Seminary VP/Dean and President any sexual offenses (assault, dating violence, harassment, stalking) committed against them or witnessed by them by using the "Anonymous Reporting Option for Sexual Offense" link that appears on the seminary's homepage (www.bmats.edu) or at the website's "Sexual Offense Policy" page (www.bmats.edu/anonymous-reporting).

Crisis Center Confidential Hotline:

Students in Cherokee and Anderson Counties may contact the local Crisis Center's 24-hour confidential hotline for help regarding domestic violence, sexual assault, or child abuse at **1-800-232-8519**. Students outside the local area may call the national domestic violence hotline at **1-800-799-7233**.

CONSEQUENCES OF SEXUAL OFFENSE

Upon completion of the investigation, if it is determined that sexual harassment or offense did occur, corrective and disciplinary action will be promptly put into effect, including the possibility of dismissal or removal of the offending person. Both accuser(s) and accused are entitled to the same opportunities during disciplinary investigation of an offense. Such an offense may require reasonable adjustment to a student's academic or living situations. Both accuser(s) and accused will be informed of the outcome of any institutional disciplinary proceeding that is brought alleging a sex offense. The outcome means only the seminary's final determination with respect to the alleged sex offense and any sanction that is imposed against the accused.

Upon the determination that an accusation necessitates the involvement of law enforcement, the seminary will seek immediately to inform and comply with appropriate legal authorities throughout their entire investigation process before conducting its own investigation. If such is warranted, an individual found guilty of criminal offense may face both legal (i.e., the law) and institutional (i.e., the seminary) consequences.

SEMINARY SUPPORT FOR ALLEGED VICTIMS

Alleged victims may request assistance from seminary personnel, particularly the VP/Dean, in contacting appropriate *law enforcement* authorities.

Assistance may also be given to help victims of sexual offense contact organizations capable of providing for their *emotional/mental-health* issues related to the offense. Victims should contact the VP/Dean's office.

NEW STUDENT ORIENTATION

All students new to BMA Seminary must participate in and complete New Student Orientation. The seminary hosts this orientation online. The seminary automatically enrolls all new students in the orientation course. Students must view the presentation and complete the Orientation Quiz. The orientation presentation includes detailed definitions of sexual harassment/offense and reporting procedures along with general explanation of consequences of sexual harassment.

SEX OFFENDER REGISTRY

Students and employees may view the Texas Department of Public Safety Sex Offender Registry to gain information related to sex offenders in the Jacksonville area by going to the following website: <https://sor.dps.texas.gov>.

Conduct Probation

Students who violate Christian standards of character and conduct and participate in behavior inimical to the best interest of the community or Seminary may be placed on conduct probation. A specified period of time (normally six months) in which a student may be required to take certain actions to amend negative conduct. Actions required may include (but are not limited to) restitution(s), counseling, removal from seminary housing, communication with offended parties, community service and attempts at reconciliation. Should additional problematic conduct occur during conduct probation, suspension from the seminary will be automatic.

Academic Probation

Any student whose cumulative grade point average falls below the minimum required (2.0 for undergraduates and 2.5 for graduates) will be placed on academic probation for the next semester in which he is enrolled. The student will be allowed to enroll for a maximum of twelve hours, or less, if so advised by the dean. If a student who has been placed on academic probation fails to attain the minimum grade point average for the probationary semester, he or she will be suspended immediately. This will result in immediate ineligibility for students receiving Title IV funds.

In compliance with Title IV (Pell, loans) regulations the seminary will review transcripts at the end each spring semester to insure satisfactory academic progress (SAP). Determining SAP includes both attempted and completed hours. A student's lack of SAP will result in his or her being placed on academic probation.

Suspension and/or Expulsion

Conduct that is contrary to the norms of Christian behavior or inimical to the best interest of the Seminary may lead to suspension or expulsion. A student who is suspended due to misconduct will not be eligible for readmission for at least one academic year. A student who is expelled due to misconduct will not be eligible for readmission. All student rights and privileges will be terminated during the same period(s). In addition, use of campus facilities is prohibited. Suspended students seeking readmission must do so through the academic dean's office. If a student who has been placed on academic probation fails to attain the minimum grade point average for the probationary semester, he or she will be suspended immediately.

Readmission

A student who has been suspended due to **misconduct** may apply for re-enrollment no earlier than one academic year following the suspension. Request for reinstatement must be submitted in writing to the Admissions Committee at least thirty days prior to enrollment.

A student who has been placed on **academic** suspension is eligible for re-enrollment no earlier than one fifteen-week semester following the suspension. Request for reinstatement must be submitted in writing to the Admissions Committee at least thirty days prior to enrollment. Failure to maintain the cumulative minimum grade point average required by the seminary in any semester following suspension and readmission will result in immediate and permanent suspension. A student who has been dismissed for academic reasons is ineligible to apply for financial aid for at least one semester after reinstatement to the school.

A student returning after an absence of two years or more must update his or her admission application. The application fee is applicable.

Student Appeals

A student who has received a suspension or expulsion notice due to a charge of **misconduct** may call for a review of the charge by an appeals committee. The request for review must be submitted in writing to the Dean's Office not later than ten days following notification of suspension. The committee shall be composed of the Dean, the Director of Student Services, and a senior student. The suspension or expulsion may be overturned by a majority vote of the committee. The decision of the committee will be final.

A student who has received a **failing grade** in a particular course may call for a reevaluation of that grade by an appeals Committee. The request for evaluation must be submitted in writing to the Dean's Office not less than ten days following the receipt of the grade. The committee shall be composed of the Dean, a professor in the field concerned, and a senior student. If extenuating circumstances are found, the committee may, by a majority vote, grant the student the option of (a) taking a comprehensive examination, by which the disputed grade might be raised to the lowest passing grade, "D," or (b) taking an "I" in the course, with the understanding that the course must be retaken and acceptably completed within one year, and the final grade be reduced by one letter grade.

A student who has been deemed ineligible for participation in Title IV (Pell, loans) programs due to **unsatisfactory academic progress** may call for a review by an appeals committee. The committee shall be composed of the Dean the Director of Student Services, and a member of the Benevolence Committee. The request for review must be submitted in writing to the dean's office not later than ten days following the notification of ineligibility. If extenuating circumstances are found, an extension of the probation period may be granted.

Student Complaint Process

Any student who has a complaint with respect to regulations, educational programs, support services, nondiscriminatory policies, or the faculty, and the complaint cannot be resolved informally, may file an official letter of complaint with the Seminary Dean. Complaints must be in written form and signed by the offended person(s). The letter of complaint will be filed in the confidential "Student Complaints"

file. Any complaints filed will be investigated, if possible, within 90 days. When a final determination is made, it will be communicated to the student.

If the dean is directly involved in the alleged problem, the complaint may be filed with the Seminary President. If the dean and president are both involved, the student may file the complaint with the secretary of the Board of Trustees.

No adverse action shall be taken against any person filing a complaint, as long as such complaints are filed in good faith, and with reasonable assurance of the accuracy of the facts.

After exhausting the institution's complaint process, students may initiate a complaint with the Texas Higher Education Coordinating Board by sending the required forms by email to StudentComplaints@thehb.state.tx.us.

Should a student have a complaint with respect to the Seminary's accreditation with Southern Association of Colleges and Schools, the complaint should be sent to the Commission of Colleges of the Southern Association of Colleges and Schools (1866 Southern Lane, Decatur, GA 30033-4097). Complaints with respect to the Seminary's accreditation status with The Association of Theological Schools should be sent to The Association of Theological Schools (10 Summit Park Drive, Pittsburgh, PA 15275-1103).

STUDENT DEVELOPMENT SERVICES

Objectives

The student should cooperate with and help the faculty and administration in realizing the objectives of the student development program, which are as follows: (a) to help prepare and equip the well-rounded and total minister or Christian worker so that he or she may be an effective leader in every area of church activity which he or she chooses to pursue; (b) to bring him or her to maturity that he may develop self-reliant and responsible behavior; (c) to help him or her to adapt to a changing world and to fit into society as a social being, loving his fellow man as he serves the Lord; and (d) to help him or her to become a dedicated Christian leader.

Advising and Counseling

The Academic Dean of the Seminary oversees matters pertaining to the student's academic work and program (i.e., **advising**). The student may be referred to a faculty advisor from time to time, but in all matters pertaining to academic work, the student reports to the Academic Dean.

Most of the faculty members have sufficient experience to assist students with problems that demand personal **counseling**. The President, Dean, and faculty are approachable and ready to help. However, Dr. Ronnie Johnson is available to students as the seminary's primary counseling professor. Discussions on the best insights, methods, and resources for helping students are conducted in faculty workshops and regular meetings.

Referrals

Limited first aid supplies are available to seminary students in the Business Office. Medical problems that cannot be solved in this manner will be referred to a local hospital or doctor.

Emergency Numbers

Jacksonville Fire Dept.	903-586-7131
Jacksonville Police Dept.	903-586-2546
Texas Highway Patrol (Jacksonville)	903-586-5631
Family First Clinic Urgent Care (open late and weekends)	903-284-6105
Christus Trinity Mother Frances Hospital	903-541-4500
UT Health Hospital	903-541-5000
Christus Trinity Mother Francis Virtual Care	1-844-606-3627
UT Health Virtual Care	903-596-3627
Poison Control Center	1-800-222-1222
ACCESS Center (24 hour mental health assistance)	1-800-621-1693
Crisis Center (domestic violence, sexual assault or child abuse)	1-800-232-8519

Preventive Health Education and Care

Besides referrals to medical sources in the area, physicians and psychologists are brought to the campus or engaged for programs involving all the students so that professional instruction may be given on preventive health education and care. Students should be alert to these and other opportunities for such learning. Administrative and faculty personnel will be glad to discuss with students any health problems that exist on the campus.

Student Records

In keeping with the Family Educational Rights and Privacy Act of 1974, which was designed to protect the privacy of educational records, to establish the right of students to inspect and review the educational records, and to provide guidelines for the correction of inaccurate or misleading data through informal and formal hearings, BMA Seminary students are accorded all rights and privileges provided under the Act. Student records are securely kept in the Seminary's fireproof cabinets and vault. Student transcripts, master grade sheets and instructors' individual grade sheets are kept indefinitely. Nonessential material, such as correspondence and other contacts with the student, may be disposed of after a period of ten years.

All student records are considered confidential and may be available only to the student (upon written request), the seminary Admissions Committee, and on occasion, to governmental and accrediting agency personnel.

Transcripts are released only upon the written request of the student. Students may view their educational records only upon written request and in the presence of an appropriate administrative official. Letters of recommendation are not considered a part of the student's educational record and may not be viewed by the student. Students (and former students) must also be "current" with all their financial obligations to the seminary before transcript(s) will be released. There is a fee for both official and unofficial transcripts.

Placement Service

Students are helped in religious vocational employment and service through the office of the Director of Student Services (Dr. Ronnie Johnson). Consequently, many of the seminary students serve as pastors and in other staff positions in churches, sometimes to distances exceeding 100 miles from the Seminary. At the same time the

student is receiving academic training in the classroom, he can also be putting this training into practice. Assistance is also available to seminary graduates for help in religious vocational employment opportunities through the Director of Student Services.

Communication

All students are assigned a student email account through the business office. Student email should be checked regularly for communication from the administration and faculty. **Students are responsible for communication sent to their student email account.**

All students who enroll for credit in on-campus classes will be assigned a mailbox in the Gregson Center. Correspondence from both the administration and faculty may be placed in that box. Boxes should be checked at least once each week.

An Announcement Sheet is distributed at chapel services each week for the purpose of informing the Seminary community of upcoming events or providing pertinent information. An electronic version is also sent out via email. Students who wish an item included on the Announcement Sheet should inform the Dean's Office in writing no later than 3:00 p.m. on Friday the week before they wish it included.

At the beginning of the year, a special packet of material (usually online) will be distributed to all new seminary students, to aid them in seminary orientation, to acquaint them with the Baptist Missionary Association of America, and to inform them of opportunities for worship and ministry.

Orientation

The purpose of Seminary orientation is to assist new students and to provide important information regarding the basics of campus, school history, student services, chapel, academic matters, business matters, communication procedures, safety, and library services.

New Student Orientation occurs online through the Seminary's distance education software. New students receive a username and password from the Business Office when they first enroll. Using their Moodle name and password, students should go to the Moodle website (currently moodle.bmats.edu) and login to the system. The 'New Student Orientation' class allows one to 'self-enroll' into the class, view the presentation, and complete the quiz. The orientation presentation includes detailed definitions of sexual harassment/offense and reporting procedures along with general explanation of consequences of sexual harassment.

Students may schedule additional orientation if desired. Computer orientation and Library orientation, including use of bibliographic and other learning resources, may be scheduled directly with library staff. Safety orientation may be scheduled with the business manager.

International students will be required to complete an additional New Student Orientation for Foreign Students to assist them in areas of culture, civility, finance, domestics, and academia.

Student Team of Representatives

The Student Team of Representatives promotes unity, cooperation, and student well-being at the Seminary. Open to all learning formats and degree programs, this

volunteer team fosters fellowship and spiritual growth through community projects, fundraisers, and social events. To join, students must maintain good academic and financial standing. The administration and Student Life Committee select at least four representatives at the start of each school year. The student representatives serve on many of the Seminary's committees. Interested candidates can apply anytime through the Director of Student Services, who serves as the team's advisor.

CAMPUS SECURITY

Due to the Christian character of BMA Seminary students and the size of the campus and the student body, the Seminary does not employ a security officer. Criminal activity on campus is virtually nonexistent. However, in the event that criminal activity is observed by a student or employee, proper authorities should be notified immediately.

Procedures for Reporting Criminal Actions

Students or employees who observe criminal activity anywhere on the main seminary campus should immediately notify the Jacksonville Police Department (Phone: 903-586-2546 or 911 in emergency). After the police have been notified, please contact the Business Office of BMA Seminary and report the activity to one of the administrators (Phone: 903-586-2501). Reports should provide as many details of the activity as possible.

Annual Safety Report (ASR)

The seminary prepares a notification for all students and employees regarding its Annual Security Report, in order to meet requirements of the **Clery Act**. The ASR is available at <https://bmats.edu/campus-safety/>. The ASR includes information on policies for timely reporting of crimes, policies for preparing annual disclosure of **crime statistics**, campus security and local law enforcement, counseling and other help resources, emergency contacts (fire, police), practices and procedures designed to promote responsibility, crime prevention programs, **policies on substance and alcohol abuse**, disciplinary actions and the reporting of disciplinary proceedings, **emergency and evacuation procedures**, policies regarding sexual offenses, definitions, reporting procedures, access information to the state sex offender registry, and the institution's current Crime and Security Survey and Fire Summary data reports.

The Institution's Response to Criminal Action Reports

The administrative officials at BMA Seminary will fill out a detailed record of reported criminal activity and will cooperate fully with the investigative efforts of the police. BMATS officials will also participate in any cooperative endeavor to deter such activity in the future.

Security and Access to Campus Buildings and Student Housing

During the regular school year, except for holidays, Jacksonville campus buildings (administrative, classroom, chapel, and library) are open Monday, Tuesday, and Thursday from 7:45 a.m. to 9:30 p.m. Wednesday and Friday from 7:45 a.m. to 4:45

p.m. Normally, the library is open on Saturday during the fall and spring semesters. At other times the buildings are locked and inaccessible.

Campus buildings are closed for the Fourth of July, Labor Day, Thanksgiving, and usually the last two weeks of December and on through the first of January. Without authorization from proper administrative officials, neither students nor employees should attempt to access buildings when they are locked.

Student housing is kept locked when not occupied. Access to student housing may be obtained by contacting the Business Office. Employees or students who observe anyone attempting to break into a seminary building should notify the Jacksonville Police Department immediately (Phone: 903-586-2546).

Campus Law Enforcement

Due to the accessibility of the local police department, the size of the campus, and the relatively crime-free environment of the school, BMA Theological Seminary does not employ a campus police officer.

Any criminal activity observed should be reported promptly and accurately to the Jacksonville Police Department (903-586-2546 or 911 in emergencies). After the activity has been reported to the police, the Business Office of BMA Seminary (903-586-2501) should be notified as soon as possible.

Practices and Procedures Designed to Promote Responsibility

Each semester during the faculty and staff meeting employees are encouraged to look out for unusual or suspicious activity and report any such activity to their department heads immediately.

Each semester on-campus students are encouraged to be responsible for their own security and the security of others by means of written reminders from the Dean's Office, anti-drug literature, and biannual visits by law enforcement officers. Students are encouraged to be alert to any suspicious or abnormal behavior and report such behavior to the Business Office.

Crime Prevention Programs

In addition to the procedures mentioned above, BMA Seminary conducts at least one assembly annually to inform students and employees about the prevention of crimes. Those present are informed concerning crimes that are common to the area, what types of activities to watch for, what actions are being utilized in crime prevention, and what steps they should take in order to prevent crimes on campus, or in the event that criminal activities are observed.

Statistics Concerning Crime

Statistical data is gathered and maintained on an annual basis concerning all criminal activity that occurs on BMATS campus in the following categories:

- | | |
|------------------------|--------------------------|
| 1. Murder | 7. Liquor Law Violations |
| 2. Rape | 8. Drug Abuse Violations |
| 3. Robbery | 9. Weapons Violations |
| 4. Aggravated Assault | 10. Hate Crimes |
| 5. Burglary | 11. Arson |
| 6. Motor Vehicle Theft | |

These statistics and other reports, including graduation, completion, and transfer-out rates, are available to interested persons through the Dean's office. Additional information pertaining to the Family Educational Rights and Privacy Act (FERPA) are available from the U.S. Department of Education at www.ed.gov or at nces.ed.gov/ipeds/

EMERGENCY PROCEDURES

In case of a fire alarm or drill, three short bells will sound to alert all seminary personnel to exit the building immediately and proceed to the "grassy" area between the front parking lot and Pine Street.

In case of a tornado alarm or drill, one lengthy bell will sound the alert for all seminary personnel to proceed immediately to designated areas located inside the main building (near the restrooms) and near the copy machine area in Kellar Library.

Revisions

September 2, 2004, PA
August 24, 2005 PA
August 17, 2006 PA
September 4, 2007 PA
August 22, 2008 PA
March 24, 2010 PA
January 30, 2013 DE
June 25, 2014 DE
August 11, 2015 DE
July 25, 2016 PA
August 1, 2017 DE
November 9, 2018 DE
April 17, 2023 PA
August 20, 2026 DH

STUDENT CONSUMER INFORMATION GUIDE (Financial Aid)

The purpose of student financial aid at Baptist Missionary Association Theological Seminary is to assist students to attend school so that they might acquire a seminary education. This economic assistance may come directly from the Seminary or from some other source and may be in the form of scholarships, grants, loans, or a combination of any of these programs. SACSCOC accreditation is used by the Seminary to determine institutional eligibility for Federal Student Aid. It is assumed that a student enrolls with the intention of attending and completing courses. If a student withdraws, eligibility for financial assistance and amounts awarded may require adjustment. Students who withdraw (officially or unofficially) after beginning attendance may be required to return unearned funds or may be eligible to receive a post-withdrawal disbursement.

Veterans Benefits

Baptist Missionary Association Theological Seminary has approved programs for students who receive educational assistance allowances from the Veterans Administration. For details, contact the Dean's Office or contact the VA at 888-442-4551.

Expected Family Contribution

Baptist Missionary Association Theological Seminary believes that the primary responsibility for providing educational expenses rests with the student and his or her family. The Seminary also believes that it is part of her Christian ministry to provide financial assistance, when possible, to those students who have need.

The amount of financial aid awarded through a Federal agency will be determined by a Needs Analysis and the Financial Aid Officer, i.e., the dean, according to Federal guidelines. Expected family contribution (EFC) is determined by considering factors such as household size, number of family members in college, family income, assets and indebtedness. When a student's EFC exceeds the seminary's Cost of Attendance (COA), the student is ineligible for Pell Grants or student loans.

Scholarships

Any student who qualifies for enrollment in Baptist Missionary Association Theological Seminary is eligible to apply for an academic or work scholarship. Scholarships will be awarded on the basis of individual student need and the availability of funds.

Students who wish to apply for a work-scholarship should consult with the Business Manager. Due to the size of our school, only a limited number of these scholarships are available.

A student who wishes to apply for an academic scholarship should contact the Dean's Office for a Scholarship Application. Submission of the completed application to the Dean's Office should occur at least ten days prior to the first day of published registration dates in the academic calendar. Scholarship funds will be granted or denied, based upon the need of the individual student as revealed by the application, and the availability of funds, as determined by the Scholarship Committee.

Either the spouse or child of a student who is working toward a degree, or the spouse or child of a full-time employee, may be eligible for a one-half tuition scholarship to take select courses for personal enrichment. This scholarship may be granted upon request.

Any student who receives a scholarship is expected to attend regular chapel services and lecture series.

Pell Grants

Undergraduate students (BAR and ADiv) who have need of assistance in order to continue their education may make application for a Pell Grant. Students who can show "need" may qualify for from \$740 to \$7,395 per year (based on 2026-27 year or as updated on www.studentaid.gov). Funds received through this source must be used for educational expenses.

Applications for financial aid must be processed and returned to the school prior to enrollment in order to avoid personal payment of tuition, etc. Students who wish to apply for a Pell Grant should make formal request through the Dean's Office. After an interview with the Financial Aid Officer, the student will be instructed to complete a Free Application for Federal Student Aid (FAFSA). This application may be made over the Internet at www.fafsa.gov. If a grant is awarded, the funds will be disbursed by the Business Office. Award amounts for Pell Grants are also based upon the number of courses in which the student enrolls and attends, his/her satisfactory academic progress, estimated family contribution, and overall limits of lifetime eligibility.

Student Loans

Both undergraduate and graduate students who have need of assistance to continue their education may make an application for a student loan at www.fafsa.gov and at www.studentloans.gov. Students are required to receive entrance and exit counseling and sign a Master Promissory Note (MPN). BMA Seminary seeks to keep tuition and fees at low costs for students and encourages students to borrow at minimal levels. Loan limits apply per the seminary's cost of attendance, a student's degree, and unmet financial need. Students must maintain at least half-time enrollment, make satisfactory academic progress, and not exceed overall limits of lifetime eligibility.

Method and Frequency of Financial Assistance Payments

All financial aid, except for work scholarships, is disbursed at the beginning (usually the fourth week) of each enrollment period, one-half at the beginning of the fall semester and one-half at the beginning of the spring semester. Seminary policy requires that all aid be used first to pay tuition, fees, housing costs, or other institutional expenses. Student loan recipients are also required to undergo entrance and exit counseling with the Dean concerning loans.

Satisfactory Academic Progress (Financial Aid)

Federal regulations require that all recipients of student financial assistance make satisfactory academic progress toward a degree or eligible certificate in order to be

eligible to receive Title IV, Higher Education Act (HEA) funds. BMA Seminary students may participate in two types of Federal Financial Assistance: Federal Pell Grant and Direct Subsidized/Unsubsidized Stafford Loan. Students applying for such assistance must meet **THREE** requirements to maintain their financial aid eligibility at BMA Seminary. Rules are applied uniformly to all students whether or not aid has been received previously.

First, students are required to maintain a minimum **cumulative** grade point average. **Second**, students are required to complete (pass) a certain percentage of hours they attempt. **Third**, students must complete their degree within a timely manner. These three requirements are summarized below. Failure to meet **ANY/ALL** of these minimum academic standards will result in the loss of financial aid eligibility. Students are expected to know, based on this Satisfactory Academic Progress Policy, when they may be placed on financial aid warning, probation, or suspension. **Satisfactory academic progress is reviewed at least (but not limited to) at the end of each spring semester once grades have been posted.**

Qualitative and Quantitative Requirements

I. GRADE POINT AVERAGE REQUIREMENT (Qualitative)

Each student must meet a minimum cumulative grade point average to remain eligible for federal student aid (i.e., total hours attempted from all institutions). Students must maintain the minimum grade point average required by the Seminary (2.00 for undergraduates and 2.50 for graduates) in order to qualify for financial assistance. A student who fails to meet the minimum cumulative grade point average during any semester will not be eligible for aid for the following semester. Students must also be enrolled at least half-time. Undergraduate students receiving federal student aid must complete all degree program requirements within five (5) years of their initial enrollment in a particular program of studies.

II. SATISFACTORY COMPLETION OF SEMESTER HOURS REQUIREMENT (Quantitative)

Students must also successfully complete and pass **67% of all courses** they attempt. The number of hours attempted in this calculation includes all hours taken at BMA Seminary and all transfer hours. For financial aid purposes, the seminary will consider grades of A, B, C, D, F, P, S, W, AW, WP, WF, and I as attempted hours.

At the end of each semester, the Dean-Registrar will review students receiving financial aid's attempted hours, completed hours, and cumulative GPA. This is what is used to determine SAP. Academic progress will be reviewed at the end of each academic year to determine future eligibility. SAP will also be reviewed after the 10th day of class at the beginning of each year to determine if student is sufficiently working towards the completion of a degree in the 150% maximum allowable time frame.

Only classes a student is enrolled in after the 10th day of class will be considered. BMA Seminary may disburse a Pell grant, Loan, etc. to an eligible student **ONLY** after it is determined that the student has met SAP for the payment period. Students not meeting these requirements after one academic year will lose future aid eligibility. If a student fails to meet SAP, he/she will receive a letter from the financial aid office stating that he/she has lost eligibility.

III. MAXIMUM TIME FRAME FOR DEGREE COMPLETION (Quantitative)

Students must complete their degree program within an allotted period to remain eligible for financial aid. The chart below indicates the time frame in which a degree must be acquired. Be aware that hour limits are cumulative; therefore, all hours from all institutions attended will be included, even if a student did not receive federal student aid. The Dean's Office recommends that students who have attempted 30 or more hours have a degree check completed in the Admission Office to ensure they are taking the courses necessary for their degrees. For financial aid purposes grades of A, B, C, D, F, P, S, W, AW, WP, WF, and I, are all considered attempted hours and will be counted towards maximum time frame. Although BMA Seminary does not utilize remedial classes, remedial classes transferred from another school will be counted towards the 150% maximum allowable timeframe, and will be considered in the review of SAP. Once students reach their maximum period for their specified degree, they are no longer eligible for federal student aid.

<u>Attempted Hours Allowed for Earning a Degree</u>	99 hours: Associate of Divinity (66-hour degree) 99 hours: Bachelor of Arts in Religion (66-hour degree) 54 hours: Master of Arts (Religion) (36-hour degree) 54 hours: Master of Arts (Pastoral Theology) (36-hour degree) 54 hours: Master of Arts in Disciple Making (36-hour degree) 90 hours: Master of Arts in Christian Ministries (60-hour degree) 135 hours: Master of Divinity (90-hour degree)
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Incomplete Classes

Incomplete classes will result in an "I" grade and will be considered the same as an "F" when evaluating SAP. A student MUST do the work to complete the class for the "I" to be changed to an actual letter grade (A, B, C, D, or F) by the last day to enroll in the following term. Grades of AW, WP, WF, and X will be considered the same as a "W".

Repeated Coursework

Title IV funds may only pay for one repeat of a previously passed course. More than one repeated course even if not previously passed will not be calculated in your enrollment status pertaining to Title IV funds.

Academic Categories

BMA Seminary considers twelve (12) semester hours of study a full-time load for undergraduate students; nine semester hours a $\frac{3}{4}$ time load; six semester hours a half-time load, and three semester hours less than half-time.

BMA Seminary considers nine (9) semester hours of study a full-time load for graduate students; six semester hours a half-time load; and three semester hours less than half-time.

Satisfactory Academic Progress Evaluation

Satisfactory Academic Progress is evaluated at the conclusion of each academic semester after grades have been posted. All attempted and transfer hours are counted during this evaluation.

Financial Aid Warning, Suspension, Probation

Financial Aid Warning

Financial Aid WARNING occurs the first time when a student fails to meet SAP within one 12-hour semester (or total of 12 hours).

Students who fail to meet minimum requirements at the end of a semester will be placed on a **Financial Aid Warning the first time**. Any student on **Financial Aid Warning** may continue to receive assistance under the Title IV, HEA programs for one payment period only (i.e., one semester).

At the end of that semester if the student has met the minimum grade and attendance requirement the student is considered to be meeting SAP.

Financial Aid Suspension

Financial Aid SUSPENSION occurs if a student fails to meet any of the SAP requirements and cannot reestablish SAP within one 12-hour semester. Suspension also occurs if a student fails to meet the terms of his or her **Financial Aid Probation** and/or academic plan. Students cannot receive funds from the aid programs listed above while suspended. (SEE APPEAL OF SUSPENSION)

If the student is not meeting SAP at the end of the Financial Aid Warning Period; there will be a loss of Title IV, HEA eligibility; **with the right to appeal**. The student will be placed on Financial Aid Suspension, with a **loss** of Title IV, HEA funding and will be required to meet specific criteria of an improvement plan to assist him/her in regaining SAP and Title IV, HEA eligibility.

During this period (semester) the student will not be eligible to receive Title IV, HEA funds, but he/she may continue on a cash pay basis with an approved payment plan and demonstration of otherwise good standing with the seminary. Arrangements for payment should be completed on or before the first day of the semester.

Appeal Procedures for Financial Aid SUSPENSION

A student who has been deemed ineligible for participation in Title IV (Pell, loans) programs due to unsatisfactory academic progress may call for a review by an Appeals Committee regarding his/her SAP evaluation.

The committee shall be composed of the Dean, the Director of Student Services, and a member of the Benevolence Committee. The request for review must be submitted in writing/typed to the dean's office not later than ten days following the notification of ineligibility. The request should identify why the student did not make satisfactory academic progress, explain what has changed to ensure the student's satisfactory academic progress at the next evaluation, and include supporting documentation that may be pertinent to his/her appeal. If extenuating circumstances are found, the seminary may grant the student a period of financial aid probation.

Extenuating circumstances may include the death of a relative, personal injury or illness, etc. Personal or financial issues with family, friends, or other students are not considered extenuating circumstances.

The Appeals Committee will evaluate all documentation submitted and the student's appeal will be approved or denied. The results of the appeal will be emailed/mailed to the student within approximately ten working days of the committee meeting.

If denied, the student is responsible for paying for his/her own educational costs until the student improves his/her scholastic record to meet the minimum standards. Students who were denied due to maximum time frame are responsible for paying for their own educational costs for the remainder of their degree program.

Financial Aid Probation

A Student can be placed on Financial Aid Probation for one semester only. The seminary Appeals Committee, ruling in favor of the student, may remove a Financial Aid Suspension by granting/placing the student on **Financial Aid Probation**. A student placed on **Financial Aid Probation** may receive Title IV, HEA program funds for that semester. While on Title IV, HEA Financial Aid Probation, the student must meet the institution's SAP standards by the end of the semester.

Students placed on Financial Aid Probation with an academic plan must complete the requirements of the Academic Improvement Plan by the end of the semester. The academic improvement plan is developed by the institution, typically with the dean, to assist the student in regaining his/her Title IV, HEA eligibility by regaining SAP. The student's approval email/letter will explain all requirements that must be met during his/her probationary period to continue to receive financial aid.

A student who fails to complete a single course or has a complete withdrawal from BMA Seminary after receiving financial aid may be automatically placed on suspension.

Student Responsibility

Students are held responsible for reading and understanding the Satisfactory Academic Progress eligibility requirements and knowing their status at the end of each semester. If questions arise, contact the Dean's Office at (903) 586-2501.

Please note: Financial Aid Probation and Suspension are separate from ACADEMIC probation and suspension.

A student who has been dismissed for academic reasons is ineligible to apply for financial aid for at least one semester after reinstatement to the school.

Return of Title IV (Pell, Loan) Funds Policy

When a student applies for financial aid, he/she signs a statement that he/she will use the funds for educational purposes only. Therefore, if a student withdraws before completing his/her program, a portion of the funds he/she received may have to be returned. BMA Seminary will calculate the amount of tuition to be returned to the Title IV, HEA Federal fund programs according to the policies listed below. BMA Seminary uses a standard term-based semester system.

This policy applies to students who **withdraw officially, unofficially, fail to return from a leave of absence, or dismissed from enrollment** at BMA Seminary. It is separate and distinct from the BMA Seminary refund of tuition policy detailed in the catalog and student handbook.

Title IV, HEA funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When a student withdraws, he/she may no longer be eligible for the full amount of Title IV, HEA funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

A student or parent has 14 calendar days from the date that the school sent the notification to accept a **post withdraw disbursement**. If a response is not received from the student or parent within the allowed time frame or the student declines the funds, the school will return any earned funds that the school is holding to the Title IV, HEA programs.

“Official” Withdrawal from the School

A student is considered to be “officially” withdrawn on the date the student notifies the seminary dean in writing of his/her intent to withdraw by completing a “Request to Add/Drop a Course or Withdraw” form. The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal:

1. Date student provided official notification of intent to withdraw, in writing or orally.
2. The date the student began the withdrawal from BMA Seminary. A student is allowed to rescind his notification in writing and continue the program. If the student subsequently drops, the student’s withdrawal date is the original date of notification of intent to withdraw.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study and intends to complete the payment period. Title IV, HEA assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student’s withdrawal date is the original date of notification of intent to withdraw.

Unofficial Withdrawal from School

In the event that the school unofficially withdraws (i.e., Administrative Withdrawal) a student from school, the Dean must complete or approve the “Administrative Withdrawal Form” using the last date of attendance as the drop date.

Any student that does not provide official notification of his or her intent to withdraw and fails to maintain satisfactory academic progress, or fails to comply with the school’s attendance requirements, will be subject to termination and considered unofficially withdrawn.

Withdrawal before 60%:

BMA Seminary will perform a Return to Title IV (R2T4) to determine the amount of earned aid up through the 60% point in each payment period or period of enrollment. BMA Seminary will use the Department of Education’s prorated schedule to determine the amount of R2T4 funds the student has earned at the time of withdrawal. After the

60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

Withdrawal after 60%:

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement.

Examples of how the seminary calculates to determine the amount of unearned aid a student would be expected to repay based on the reported last day of attendance of the term from which a student withdraws:

Example of Calculation: - CREDIT HOUR SCHOOL

1. Determine the percentage of Title IV, HEA aid earned by the student by taking the calendar/class days completed in the payment period (i.e., number of classes attended or participated), divided by the total calendar/class days in the payment period (i.e., number of class days per semester). The total excludes breaks of 5 days or more.
$$\frac{3 (\text{completed days of class})}{15(\text{total days/classes})} = 20\% \text{ (\% of completed calendar/class days)}$$
2. Determine the amount of Title IV aid earned by the student by multiplying the percentage of Title IV, HEA aid earned times the total of the Title IV aid disbursed **plus** the Title IV aid that could have been disbursed for the payment period.
$$20\% \times \$2960.00 = \$592.00 \text{ (Amount of aid earned by student)}$$
3. If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV, HEA funds or aid that could have been disbursed.
4. If this percentage is less than 60%, then the percentage earned is equal to the calculated value.
5. Funds are returned to the appropriate federal program based on the percent of Percentage of aid earned = the number of scheduled hours in the payment period completed unearned aid using the following formula:
6. Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student may be required to return a portion of the funds. All Title IV funds that the institution must return will be made no later than 45 calendar days after the date the school determines that the student withdrew.
7. When Title IV, HEA funds are returned, the student may owe a balance to the seminary.

Order of Return

BMA Seminary is authorized to return any excess funds after applying them to current outstanding Cost of Attendance (COA) charges. A copy of the Institutional R2T4 work sheet performed on a student's behalf is available through the office upon his/her request.

In accordance with Federal regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Federal Direct Plus loans received on behalf of the student
- Federal Pell Grants for which a Return is required
- Other Title IV, HEA assistance

Earned AID:

Title IV, HEA aid is earned in a prorated manner on a per diem basis (calendar days or clock hours) up to the 60% point in the semester. Title IV, HEA aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the financial aid director.

Overpayment of Title IV, HEA Funds

Any amount of unearned grant funds that a student must return is called overpayment. The amount of grant overpayment that he/she must repay is half of the grant funds he/she received or was scheduled to receive. The student must make arrangements with BMA Seminary or Department of Education to return the amount of unearned grant funds.

Post Withdrawal Disbursement

If a student did not receive all of the funds that he/she had earned, he/she may be due a post-withdraw disbursement. BMA Seminary may use a portion or all of a student's post-withdraw disbursement for tuition and fees (as contracted with the seminary). For all other school charges, BMA Seminary needs a student's permission to use the post-withdraw disbursement. If the student does not give permission, he/she will be offered the funds. However, it may be in a student's best interest to allow the school to keep the funds to reduce his/her debt at the school.

Student Responsibilities in regard to Return of Title IV, HEA funds

- Returning to Title IV, HEA programs any funds that were dispersed to the student in which the student was determined to be ineligible for via the R2T4 calculation.
- Any notification of withdrawal should be in writing and addressed to the appropriate institutional official, the seminary dean.
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdraw notice must be filed in writing with the seminary dean's office.
- These notifications, to either withdraw or rescind to withdraw must be made to the seminary dean.

Refund vs. Return to Title IV, HEA Funds

When BMA Seminary students receiving Title IV and HEA program assistance withdraw from the seminary, they need to know that the requirements for returning Title IV, HEA program funds are different and separate from the seminary's refund of tuition policy. The refund of tuition policy may create a cash credit balance with the seminary and allow students to receive a tuition refund. Therefore, a student may still owe funds to the school to cover unpaid institutional charges. BMA Seminary may also charge a student for any Title IV, HEA program funds required of the student but returned to Title IV by the seminary on the student's behalf.

Students unaware of BMA Seminary's refund policy may contact the seminary dean's office or business office for a copy.

Return to Title IV, HEA Questions

If you have questions regarding Title IV, HEA program funds after visiting with your financial aid director, you may call the Federal Student Aid Information Center at 1-800-4-fedaaid (800-433-3243). TTY users may call 800-730-8913. Information is also available on student aid on the web studentaid.gov.

***This policy is subject to change at any time, and without prior notice.**