



Scholarship Policy

Office of Origination: Financial Aid
Written By: TaLisa L. Pollard, Director of Financial Aid
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The following policy assists the Financial Aid Office in administering Criswell Scholarships in a fair and equitable manner to all college students. All Criswell College scholarships require continuous enrollment at Criswell College. The criteria for credit completion, GPA, and award amounts of each scholarship are detailed in the scholarship award message. Criteria and award amounts for Criswell scholarships are subject to change each academic year. Criswell Scholarships can only be used as tuition assistance and are applied directly to the student's account for the current term. Criswell College scholarships are non-transferable.

Eligibility

- Must be fully admitted to Criswell College in an undergraduate or graduate degree program to be considered for institutional aid.
- Maintain full-time status the entire semester unless otherwise noted in the scholarship and grant description
- Maintain a cumulative CGPA at or above 2.5 for undergraduate's and 3.0 for graduate's, unless otherwise stated in the minimum requirements of each scholarship
- Maintain good standing regarding chapel, Applied Ministry Program (AMP), academic, and/or disciplinary requirements
- Maintain good standing financially with the College.
- All parts of the Financial Aid Application must be turned in by the appropriate deadline

Free Application for Federal Student Aid (FAFSA)

Students who wish to be considered for a Criswell College Scholarship, and who qualify for federal aid, are to complete a FAFSA. The FAFSA is required for all need-based scholarship programs, and unless specified differently by the donor, "need" is determined by the Expected Family Contribution (EFC) input requested. The FAFSA is not required for those students who do not qualify for federal aid (such as International Students). Students who qualify for federal aid, but who do not complete the FAFSA are not guaranteed receipt of merit-based scholarships. Students who do not complete the FAFSA, who are experiencing extenuating circumstances, may submit a formal appeal to the Scholarship Committee in order to be considered for merit-based scholarships. The appeal should clearly document the circumstances impacting the student and outline the requested outcome. Faculty advisors and other "witnesses" may submit information, which may be considered by the committee. Upon review of a case, the committee will vote. The final outcome of an appeal may never over extend budgeted funds for a specific scholarship for a specific student.

Definition of Scholarships

Scholarships at Criswell College serve the purpose of providing financial support to students who have shown meritorious conduct, and are reserved for students with special qualifications. Scholarships are intended to promote the recruitment and retention of high achieving and talented students.

In keeping with the purpose of scholarships at Criswell College, the committee is to act within the intent of any and ALL given award(s), and in accordance with the criteria and wishes of donors when making awards (which may include need). Prior to awarding scholarships, the committee must meet twice a year in July and December to review the fiscal year budget.

Scholarship Criteria

Most Criswell College scholarships have criteria the recipient must meet in order to receive the scholarship. To find these criteria, the student will need to review the application or the scholarship home page. The award message will provide the pertinent information for the scholarship. Students should read this message carefully and be aware of the requirements to maintain the scholarship. If the scholarship requires the student to be in a certain major and the student changes majors, adjustments will be made to the scholarship.

Criswell College scholarships require continuous enrollment at Criswell College. Criteria and award amounts for Criswell College scholarships are subject to change each academic year.

Scholarships

Honors Scholarship

Criswell College provides a full tuition academic scholarship to incoming undergraduate students who have demonstrated outstanding academic ability during previous high school or college academics. The scholarship is awarded based upon a combination of the student's rank in class and SAT or ACT score. The scholarship will cover the qualified student's tuition & fees, housing, and books. Recipient must:

- Apply for and meet the requirements for the Criswell College Honors Scholarship
- Be enrolled as a full-time student
- Live in Criswell College housing
- Maintain at least a 3.5 cumulative grade point average
- Comply with the Criswell College Student handbook
- Maintain membership and involvement in a local church

President's Scholarship

- Must have a CGPA at Criswell College of 3.5 or above for undergraduate/3.7 or above for graduate
- Must be enrolled full-time
- Up to \$500 per semester

Provost's Scholarship:

- Must have a CGPA at Criswell College of 3.0 or above for undergraduate/3.3 or above for graduate
- Must be enrolled full-time
- Up to \$300 per semester

Christian Experience Scholarship:

- Must serve in a leadership capacity at a church (i.e. Sunday school teacher, small group leader, etc.)
- Must attach a letter of confirmation from supervisor signed and on letterhead or with an email address that identifies the user with the church/organization
- Must be enrolled full-time
- Up to \$300 per semester

Criswell College Alumni Scholarship:

- Eligible if you are an alumnus or the immediate family member of an alumnus (must name the alumnus on the application). The alumnus may not have an outstanding balance on his/her student account
- May be enrolled full-time or part-time. Amounts vary depending on number of enrolled credit hours
- If a student completes their degree program during the fall term, the student is eligible to receive the Alumni award, even if the graduation ceremony is not conferred until May
- Up to \$200 per class

Southern Baptists of Texas Convention Scholarship (apply directly through SBTC)

- Must be a member of an SBTC church and attach a letter of confirmation that includes the name of the Senior Pastor and the name and contact information for the church.
- May be enrolled full-time or part-time
- Up to \$200 per class
- Student to apply via [SBTC website](#)

W. A. Criswell Scholarship:

- A need-based scholarship reserved for those who demonstrate a strong financial need
- May be enrolled full-time or part-time
- Up to \$200 per class or \$800 total

Criswell Women's Club Scholarship:

- A need-based scholarship for a degree-seeking student
- Student must be able to speak publicly and help with CWC functions throughout the academic year
- May be enrolled full-time or part-time
- Students must attend a minimum of two CWC meetings
- All scholarship recipients must bring a thank-you note for the donors to the financial aid office no later than two weeks after receiving aid and meet other expectations outlined by the donors
- Amount to be determined based on available funding
- Consult with Development Office when choosing the recipient(s)

Hallman Scholarship for Widows:

- A need-based scholarship for widows making satisfactory progress toward a degree
- Must have a CGPA of 3.2 or higher
- May be enrolled full-time or part-time
- Amount to be determined based on available funding
- Consult with Development Office when choosing the recipient(s)

Bethany Baptist Church Graduate Scholarship:

- Must be a male graduate student training for pastoral ministry
- Must include a short essay describing current service, ministerial goals, and the steps being taken to achieve those goals
- May be enrolled full-time or part-time
- Amount to be determined based on available funding
- Consult with Development Office when choosing the recipient(s)

Betty Criswell Scholarship:

- Must be a female student preparing to teach for church educational work, or for other areas of service
- Must include a short essay describing current service, ministerial goals, and the steps being taken to achieve those goals
- May be enrolled full-time or part-time
- Amount to be determined based on available funding

Jerry Johnson Scholarship:

- Must have a 3.0 CGPA or higher
- Must demonstrate leadership capability
- May be enrolled full-time or part-time
- Amount to be determined based on available funding

Missionary Dependent Grant:

- Must be legal dependent of full-time, active missionaries
- Must attach a brief letter of confirmation from the mission organization or from the missionary/missionaries describing the mission work
- Must be enrolled full-time student
- Up to \$500 per semester

Paul Pressler Scholarship:

- Must be a male student training for pastoral ministry or female student training for missionary work
- Must have a 3.0 CGPA or higher
- Must be enrolled full-time
- Amount to be determined based on available funds

Homeschool Scholarship:

- Must be first-year freshman homeschool graduate
- Must be full-time student
- Up to \$500 per semester

Church Matching Grant:

- May be enrolled full-time or part-time.
- Your church must agree to match the grant and complete a Church Matching Grant (CMG) Agreement
- A check from the church and the CMG Agreement must be turned in by the appropriate deadline: July 15 for Fall semester and December 1 for Spring semester
- Amounts vary depending on number of enrolled credit hours:

Undergraduate

Up to \$200 for 3 credit hours
\$300 for 6 credit hours
\$400 for 9 credit hours
\$600 for full-time +

Graduate

Up to \$250 for 3 credit hours
\$500 for 6 credit hours
\$750 for full-time +

Timothy Project Scholarship (TIMP):

The Timothy Project provides scholarship funds to qualified students who are actively engaged in ministry while attending college/seminary in order to prepare them for vocational church or missionary ministry.

The scholarships are funded with distributions from the Curtis A. Baker and Shirley Ann Baker Scholarship Fund. Distributions will be made on a quarterly basis from the income generated by the trust. Income not awarded will become part of the corpus of the trust. Scholarships awarded by the College will be reimbursed on a dollar for dollar basis.

The original TIMP endowment is to be used exclusively for students attending Criswell College. Additional endowment is available to students attending institutions similar to Criswell College with a doctrinal statement that affirms the doctrine outlined on the attached statement.

Funds are awarded by the College's scholarship committee annually for July 1-June 30 up to 75% of the following: Tuition and fees (for courses within the declared program major); missions practicum or study abroad travel; and/or Criswell Student Housing Rent

TIMP Candidate Qualifications:

- Must have and maintain a CGPA of 2.75 or above for undergrad students and 3.0 or above for graduate students
- Must be enrolled full-time
- Must provide a letter of confirmation from supervisor signed and on letterhead or with an email address that identifies the user with the church
- Must be involved in either a paid or unpaid church ministry position
- Must submit TIMP Application, TIMP Church Match Form, and TIMP Statement of Beliefs Agreement
- Must complete a Criswell Supplemental Application for Financial Aid

Responsibilities of TIMP Scholarship Recipients:

- Maintain all requirements of TIMP agreement
- Fulfill all financial and student responsibilities as stipulated in the catalog
- Maintain a Christian testimony
- Meet with the Bakers or their representatives on an annual basis
- Submit a list of goals
- Reapply on an annual basis. If reapplying, student must provide a list of lessons learned during their time as a TIMP recipient
- Submit a brief statement of financial need
- Attend a brief orientation regarding the maintenance of the scholarship
- Participate in mentorship program
 - 1) Student must select his/her own mentor and provide the Financial Aid Office with mentor's name, position, and contact information on or before the orientation
 - 2) Student must meet with mentor at least one time a month
 - 3) Student must submit the recipient monthly report form each time he/she meets with the mentor

Responsibilities of College/Seminary

- Award funds in compliance with the TIMP agreement
- Retain the current doctrinal statement as stipulated under this agreement
- Report to the WACF board and the Bakers on an annual basis regarding the administration of the TIMP funds
- Contact each mentor and provide them with banquet information and the Mentor Report Form
- Contact churches each semester regarding their financial contribution for the upcoming term
- Review recipient GPAs at the end of the Fall semester. If GPA does not meet the aforementioned requirements, contact the student about eligibility and appeals
- Organize an orientation for TIMP recipients at the beginning of each year
- Provide a maintenance checklist to students at orientation

All scholarship awards are subject to the following conditions. Any student accepting a scholarship must accept the following conditions:

1. All requirements associated with receipt of a scholarship are to be made available to potential recipients. The Criswell College website is a resource for this information
2. The Scholarship Committee reserves the right to review or cancel awards due to changes in financial standing, academic, or program status, if such criteria are specified as a requirement for receipt of a scholarship. All scholarship students must be in good standing with the Criswell College academic policies
3. All awards are tentative subject to receipt of funds by Criswell College and final verification of academic records and acceptance to the College
4. Some awards require full-time enrollment (minimum 12 hours per undergraduate and 9 hours per graduate terms); specifications are provided for each award

5. Students receiving scholarship awards who withdraw from the college must notify the Scholarship Committee. Withdrawals count as a semester of eligibility
6. If the scholarship is renewable, renewal will be automatic contingent upon all conditions of the award being met. A student may receive a scholarship for up to four years (eight terms total), unless a formal appeal is submitted and approved
7. Unless otherwise noted, scholarship awards are disbursed in one-half amounts and applied towards fees during each registration fee payment period (fall and spring, unless specifically indicated for this purpose, awards are not available for summer terms). Award amounts in excess of fees will be made available to the students via check disbursement from the Business Office
8. All scholarship recipients must send a thank you note to the donors, and meet other expectations outlined by the donors

Outside Scholarships

If you are receiving a scholarship from a source other than Criswell College, it must be processed through the Financial Aid Office. Please direct your donor to send your scholarship check to the following address:

Criswell College
Financial Aid Office
4010 Gaston Ave.
Dallas, TX 75246

Along with the check, please ask your donor to give us instructions on rules and regulations required of the recipient in order to receive the scholarship. We can track these rules through our office to ensure the donor's requests are being met. Once the check is received, it will be processed and put on the student's account in a timely manner. During our peak time (August and January), please allow 2 weeks to see the funds allocated to the student's account. If this time frame causes any problems, please contact our office.

Cost of Attendance

Criswell College policy does not permit a student to receive institutional funds in conjunction with other outside funds in excess of that student's Cost of Attendance (COA). If a combination of all sources of aid exceeds the student's COA, Criswell College will reduce aid to keep the student within his/her COA.

We will start by reducing federal financial aid, such as loans, but we may ultimately need to reduce institutional scholarships as well (Scholarships have no impact on Pell Grant eligibility or amounts). Institutional scholarships awarded above a student's Cost of Attendance will be canceled and awarded to other deserving Criswell College students. All Criswell College students are provided an estimated COA.

The COA is an estimated calculation of a student's tuition and fees, books and supplies, room and board, transportation, and miscellaneous/personal expenses for the period of enrollment. The COA is reviewed each year. Some scholarship programs may specify "direct cost only," including costs for tuition and fees, books and supplies, room and board; these awards will not generate a refund.

Eligibility for Renewable Scholarships

Renewable awards are contingent upon maintaining a minimum CGPA. In most cases students are required to maintain a certain GPA, complete a certain number of credits, and in some cases remain in an eligible major in order to renew their scholarship. Scholarship recipients must maintain the required CGPA. Grades are subject to review on a term-by-term basis. Unless specified otherwise by the donor, any scholarship recipient who earns a term CGPA lower than a 2.5 for undergraduate and 3.0 for graduates will automatically be placed on scholarship probation. Students placed on scholarship probation must register with the Financial Aid Office for a scholarship retention program. Two terms below, or a cumulative CGPA lower than a 2.5 for undergraduates and 3.0 for graduates, will result in forfeiture of the scholarship.

Students receiving renewable scholarships are evaluated at the end of each spring semester to determine if they are eligible for continuation of the scholarship into the next academic year.

The Scholarship Committee will check to see if students has met minimum criteria while receiving the award during the previous academic year. Students will need to review the award message attached to the scholarship award and must be familiar with the renewal criteria of their scholarship.

If a student does not meet the minimum requirements to renew his/her scholarship, the scholarship will not be offered for the upcoming academic year and he/she have the option to appeal. Most successful appeals document extenuating circumstances beyond the student's control which significantly impact the student's academic record.

If a student has extenuating circumstances that impact his/her scholarship renewal eligibility, an appeal letter can be submitted to the Financial Aid Office which explains and documents the circumstances.

Appeals are reviewed by the Scholarship Committee. The committee reviews each appeal packet to determine if extenuating circumstances prevented the student from meeting scholarship standards. Committee members are aware of the rigors of college studies and strive to approve appeals for those students who demonstrate they will be successful in the academic environment. Not all appeals are approved, and submitting a completed appeal packet does not guarantee approval. Forms need to be received by the following deadlines:

- Fall term – September 1
- Spring term – February 1
- Summer term – June 1

Deferring Scholarships

In some circumstances, Criswell College will defer a student's scholarship(s) if attendance at Criswell College is interrupted for medical reasons, military deployment, church service, or other selected reasons, provided that a student meets certain criteria.

For a student's scholarship(s) to be deferred, the student must attend at least one full-time semester prior to his/her departure and meet the minimum criteria for renewal of his/her scholarship(s) during the semester(s) he/she attends prior to leaving.

To request a deferral, a student should submit a letter to the Financial Aid Office, prior to leaving Criswell College, requesting the scholarship be held for a specified period of time. The letter must include when the student is leaving, when he/she plans to return, and the reason for the deferral request. Also with the letter, the student must submit supporting documentation. The Financial Aid Office will submit the request to the Scholarship Committee for approval or denial. The Committee can make the decision that scholarship(s) can be held for up to two academic years and approval is dependent on the availability of remaining scholarship funds. Enrollment at another College or University during the deferral period will result in an automatic cancellation of the scholarship.

Eligibility for Repeated Courses

In order for a repeated course to count toward financial aid enrollment status for financial and institutional aid purposes, students may only repeat a previously passed course once (a total of two attempts). If you enroll in a previously repeated course for a third time, this course will not count toward enrollment for financial and institutional aid purposes. This rule applies whether or not the student received aid for earlier enrollments in the course.

Eligibility and Aid Guidelines:

- A student may receive aid when repeating a course for the first time
- A student may receive aid when repeating a course that was previously failed or withdrawn from regardless of the number of times the course was attempted and failed. Satisfactory Academic Progress Policy still applies
- A student may receive aid to repeat a previously passed course one additional time. If a student fails the second attempt, no more financial aid will be given to repeat the course a third time. If the second attempt is a withdrawal then it is allowable for a third attempt
- Once a student has completed any course twice with a grade, he or she is no longer eligible to receive aid for that course. If a student retakes a course that is not aid-eligible, the credit hours will be excluded from the financial aid enrollment for that semester

Students receiving financial aid who withdraw or stop attending will, in most cases, be required to return a portion of financial aid received.

The Higher Education Act, as reauthorized and signed into law on October 7, 1998, established the Return of Title IV Funds Policy. The concept behind the policy is that the college and the student are allowed to retain only the amount of Title IV (Federal) aid that is earned. If a student withdraws or stops attending classes, a portion of the aid received is considered to be unearned and must be returned to the Title IV programs from which it was received.

For Title IV purposes, the last date of attendance is one of the following: the date the formal withdrawal process begins or the date the student otherwise gives official notice of intent to withdraw. The student must in-person submit the drop/withdrawal form signed approval of the assigned academic advisor, the Financial Aid Office, the Business Office, and the Registrar's Office.

If the student is not able to complete the process in person, a request may be submitted via U.S. mail or e-mail. The request must be received by the last day to drop a course(s). Criswell College uses the last documented date of attendance in an academically-related activity. If a student attends through 60% of the term, all Title IV Aid is considered earned.

Return of Funds:

- 1) The first step is a series of formulas to determine the amount of aid which must be returned. Following the determination of the last date of attendance, the school must calculate the number of days attended and the total number of days in the term; weekends count and any period of no classes that is five days in length or greater is excluded. Days attended are then divided

by days in the term to calculate percentage completed. That percentage is multiplied by total aid for which the student is eligible to determine the amount of aid earned ($\% \text{ completed} \times \text{total aid} = \text{earned aid}$). $\text{Total aid} - \text{earned aid} = \text{unearned aid}$ (aid to be returned).

- 2) The next step is for the school to determine total institutional charges and multiply that figure by the percentage of unearned aid ($100\% - \% \text{ completed} = \% \text{ unearned}$). It makes no difference which type of resource actually paid the school bill; the law assumes that Title IV aid goes first to pay institutional charges. $\text{Institutional charges} \times \% \text{ unearned} = \text{amount returned by school}$ (up to amount indicated as unearned in Step 1).

The school must then return the amount of unearned aid up to the maximum received, to each of the Title IV programs in the following order:

- a) Unsubsidized Federal Stafford Loan
- b) Subsidized Federal Stafford Loan
- c) Federal Pell Grant

- 3) The school then calculates the amount for which the student is responsible by subtracting the amount returned by the school from the total amount which is unearned. That remaining amount is the student's share and is allocated in the same order as stated above. $\text{Total amount unearned} - \text{amount returned by school} = \text{amount for which student is responsible}$.

Once the school determines dollar amounts and which individual programs must be repaid, the student will be notified of any amounts he/she owes. Funds that must be returned by the student to the loan programs can be paid in full in accordance with normal loan repayment terms. For grant dollars that must be repaid, the amount due from a student is limited to the amount by which the original grant overpayment amount due from the student exceeds half of the total Title IV grant funds received by the student. Unpaid balances will be turned over to the Department of Education for collection. Until overpayments are repaid or satisfactory arrangements to repay have been made, students will be ineligible for further Title IV aid.

This policy is totally separate from the institutional refund policy. Unpaid balances due to Criswell College that result from amounts returned to Title IV programs and other sources of aid will be charged back to the student. If a student does not begin attendance in all classes or ceases attendance during the 100% refund period, aid may have to be reduced to reflect appropriate status prior to calculating Return of Title IV Funds. Any questions on Return of Title IV Funds may be addressed to the Director of Financial Aid.

Dropping or withdrawing from a course(s) after a term's drop/add period

Before withdrawing or stopping attendance in classes, the student should be aware of the proper procedure for withdrawing from classes and the consequences of either withdrawing or stopping attendance.

A student should contact the Criswell College Financial Aid Office regarding its policy on withdrawal and how that policy may affect the scholarship. If a student drops or withdraws hours that were disbursed from a Criswell Scholarship Award, he/she will be responsible for reimbursing Criswell College for the cost of course(s) dropped or withdrawn.

Complete Withdraw Effect on Scholarships

If a student completely withdraws from Criswell College prior to the add/drop day of the term, all Criswell College scholarships will be canceled from the student's account.

If the student received a refund that included the scholarships, his/her will be required to pay that refund back to Criswell College. If the student received a scholarship from an outside entity, we will notify the outside entity that the student has withdrawn from the College. If the outside entity would like to have their scholarship money back, they will need to work directly with the student in that process. (*See Criswell Refund Policy*)

If a student completely withdraws from Criswell College after the close of the add/drop term, the student can still receive their scholarship to help cover any of the charges incurred for their time at Criswell. If the student's fees are refunded or waived through a fee appeal, the scholarship will be canceled and the student will not be allowed a refund from the scholarship funds. If this results in a balance owed to Criswell, the student is required to pay that money back to the College. Scholarship funds paid to an account, regardless of whether a student has withdrawn, are considered payment for a term of eligibility, depending on the award, withdrawal may negate a student's eligibility for renewal of a scholarship.

If a student receives financial aid, which includes the Federal Pell Grant and Federal Direct Loan (subsidized and unsubsidized) depending on the types and amounts of aid received, Criswell College may be required to return a certain portion of funds, and the student may be required to repay a portion of the funds. If the student owes a repayment of Title IV funds as a result of the calculation, he/she cannot receive future federal financial aid funds at any school until repayment has been made. In addition the student's records will be placed on financial hold. This means he/she will not be permitted to register for classes or receive transcripts until the balance is paid.

Any federal loan amount owed by the student is to be repaid under the terms of the promissory note. The student may owe an outstanding balance to Criswell College.

Once we return funds required through the federal Return of Title IV Funds calculation, due to a drop/withdrawal during the academic term(s), the student is responsible for the amount returned to the Department of Education by the College. Scholarship awards cannot be used to satisfy the debt the student owes to the College. ***(See Criswell R2T4 Office Policy)***

It is in the student's best interest to repay the cost of the dropped/withdrawn hours prior to the end of the academic term in which the drop/withdrawal took place. The student will be ineligible to renew his/her Criswell Scholarship Award for any subsequent academic year until repayment or a satisfactory arrangement to reimburse the institution is made.

After the student has made repayment on the Return of Title IV funds, of the unearned credit hours, the student may make a written appeal to the Scholarship Committee and submit the request in the Financial Aid Office for hours dropped or withdrawn, due to verifiable illness or emergency, after the last day of the drop/add period. The Financial Aid Office may make a recommendation to the Scholarship Committee, which may accept or deny the recommendation for exception. Non-refunded hours may affect the student's renewal eligibility.

Disclaimer: The fees, procedures, and policies listed above supersede those published previously and are subject to change at any time when required by changes in federal regulations. This policy reflects the College's good faith effort to interpret federal regulations that have a bearing on such matters.