

# FINANCIAL AID OPPORTUNITIES

A photograph of two young women sitting on a wooden bench outdoors. They are both smiling and looking at a book held by the woman on the right. The background shows a path leading up a hill with trees and a fence. The entire image is overlaid with a semi-transparent blue filter.

**2017 - 2018**  
NY and FL Campuses

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 **Word of Life**  
Bible Institute



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# IMPORTANT STEPS IN THE FINANCIAL AID PROCESS

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## 1 YOUR TAXES

- Federal 2015 year tax information will be needed to complete your FAFSA.

## 2 FILL OUT/SUBMIT YOUR FAFSA

- Word of Life Bible Institute School Code: 011859  
(For both NY & FL Campuses)
- Be sure to fill out the FAFSA with accurate information. Tax and Income information has to be exact for the FAFSA to be approved.
- Use the IRS Data Retrieval Tool for faster processing.

## 3 ALL STUDENTS NEED TO LOG IN TO YOUR SOLUTION WEB PORTAL

- When a student applies they will be assigned a student I.D.
- To log in use your student I.D. and click “first time user” to establish a password. Keep these available for future use.
- The Solution Web Portal has everything you will need to complete your Financial Aid.

## 4 SUBMIT REQUESTED FINANCIAL AID DOCUMENTS

- There may be additional documents that are required that you will need to submit to the Financial Aid office to finish your Financial Aid.
- You can find these documents listed under the “Documents” tab on your Solution Web Portal.

## 5 SUBMIT A COMPLETED SCHOLARSHIP APPLICATION FORM

- After you have submitted your FAFSA, you may submit a scholarship application.
- Give priority to the FAFSA process, as scholarships are not considered until it is approved.

## 6 COMPLETE LOAN APPLICATION

- After your FAFSA has been approved and your scholarships have been processed, you will have an accurate picture of your remaining financial need. At this time you may apply for loans if they are needed.
- In your Award Letter, additional instructions will be provided for the loan application.

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# FEDERAL AID PROGRAM

(Under Title IV of the Federal Higher Education Act)

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You must complete the FAFSA to be eligible for these programs. *Apply Early!*

## FEDERAL PELL GRANT ▼

Federal Pell Grant eligibility is determined by the FAFSA. In the 2016-2017 school year the award amounts range in value from \$598-\$5,815.

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## DIRECT LOAN PROGRAMS

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### FEDERAL PLUS LOAN (PARENT LOAN) ▼

If you are a dependent undergraduate student and your parents have an acceptable credit history, they can take out a PLUS Loan which allows them to borrow as much as needed to cover the cost of any education-related expenses. Your parents must complete a Federal PLUS Loan Master Promissory Note. The instructions and link to the application can be found at [www.wordoflife.edu](http://www.wordoflife.edu).

### FEDERAL STAFFORD LOAN (STUDENT LOAN) ▼

To apply, you must complete 2 steps:

- 1 Complete "Entrance Counseling".
- 2 Complete and sign a Federal Stafford Loan Master Promissory Note. Loans must be repaid. Our office will provide you with instructions for completing the loan process once your FAFSA and all requested paper work is complete.

If you are a dependent\* undergraduate student, you can borrow up to:

- **\$5,500** if you are a first-year student
- **\$6,500** if you are a second-year student

If you are an independent\* undergraduate student or a dependent student whose parents have applied for but were denied a PLUS Loan (a parent loan), you can borrow up to:

- **\$9,500** if you are a first-year student
- **\$10,500** if you are a second-year student

*\*Dependency status is determined by the FAFSA. Please check with the Financial Aid Office prior to completing loan applications from other sources.*

## FEDERAL SUPPLEMENTAL EQUAL OPPORTUNITY GRANT (FSEOG) ▼

This is an additional grant intended to help financially needy students. The government has allocated limited funds to Word of Life Bible Institute to distribute. FSEOG will be awarded automatically by the Financial Aid Office, first to eligible students who are receiving a Pell Grant. If additional funds remain, they will be awarded to students who did not receive a Pell Grant but are otherwise eligible until funds are depleted. Awards vary from \$600 - \$1500.

## FEDERAL WORK STUDY (FWS) ▼

- This is an opportunity for students to earn extra funding for school. Students are accepted based upon financial need, acceptable academic history, and the ability to excel in the selected employment area. Some positions involve community service, while other positions are available on campus. Positions are limited by federal funding. Students average up to \$1,000 of earnings per year dependent on the number of hours worked and hourly pay. Students will find the application on their student portal.
- Summer Work Program (for students attending the NY Campus)
- Summer Work Program is a FWS opportunity. Selected students arrive in mid-August and earn minimum wage during the 4 weeks prior to school registration. Room and board costs are covered during SWP. Federal Regulation requires that these funds be applied to the student's cost of attendance.
- Summer Work Program (for students attending the FL Campus)
- As a work opportunity, selected students earn minimum wage during the 3 weeks prior to registration. Room and board costs are covered during SWP. For more information/opportunities, please contact Miss Sarah Bubar at 727.379.5041 or [sbubar@wol.org](mailto:sbubar@wol.org).

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## STATE AID

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Word of Life Bible Institute is eligible to receive state awarded funds from the following state grants: Vermont and Rhode Island. Word of Life Bible Institute is not eligible for New York State TAP or Florida State programs. If you do not live in one of these states, please contact your local state Higher Education Authority for information on possible grants. Your state may offer grants for students who will be attending college out of state. Word of Life Bible Institute is eligible to receive funds from these four programs. (ACCES (formerly VESID), Florida, New Jersey and Delaware Vocational Rehabilitation Programs)

Students should contact their state's Higher Education Authority or their high school guidance office for information on applying for these programs.

### FLORIDA BRIGHT FUTURES ▼

Word of Life Bible Institute students are now eligible for the Bright Futures Program. Awards will be based on individual eligibility as determined by the state.

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## SCHOLARSHIPS

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In order for scholarships to be awarded, the Word of Life Bible Institute Scholarship Application must be submitted to the Financial Aid Office no later than May 31, 2017.

### ACADEMIC SCHOLARSHIP ▼

Awarded to sophomores who earned a cumulative GPA of 3.00 or higher upon completion of their freshman year (Summer Ministry grade is excluded). The amount awarded is \$1,000 and applied equally in each payment period of the student's sophomore year.

## CONFIRMATION SCHOLARSHIP ▼

Confirm By — And Receive

- **October 7, 2016** — \$750 Scholarship
- **November 11, 2016** — \$650 Scholarship
- **December 9, 2016** — \$550 Scholarship
- **January 13, 2017** — \$525 Scholarship
- **February 10, 2017** — \$500 Scholarship
- **March 10, 2017** — \$400 Scholarship
- **April 7, 2017** — \$300 Scholarship
- **May 12, 2017** — \$200 Scholarship

*\*Upon acceptance to the Word of Life Bible Institute (NY or FL) your \$250 Confirmation Fee is required. Word of Life Bible Institute will "match" your \$250 nonrefundable payment with one of the above if received by the deadline date. It will be applied to the student's account toward tuition.*

## CHANCELLOR'S AWARD ▼

This award is offered to a student based on he/she meeting one or more methods for qualifying. Award amount is based on the highest single level for which the student is qualified. Awards vary from \$500 to \$1500.

## METHOD OF QUALIFYING DESCRIPTION ▼

**Alumni Dependent** — Dependent or sibling of Word of Life Bible Institute Alumni. \*Qualifying Alumni will not have an unpaid balance.

**Alumni Encouragement** — Certified by a Word of Life Bible Institute Alumnus who is encouraging a potential student to submit an Application to Attend.

**Christian Worker's Dependent** — The dependent of full-time missionaries or Pastors.

**Leadership Development** — A Word of Life Local Church Missionary certifies a potential student in consideration of the student's leadership potential.

**West Coast Resident** — Assistance to residents of California, Oregon, or Washington.

## **CHURCH MATCHING SCHOLARSHIP ▼**

Word of Life Bible Institute will match up to \$500 of a scholarship awarded by a church for a full-time student enrolled in the Bible Institute program. A church official must submit the Church Matching Scholarship form, available at [www.wordoflife.edu](http://www.wordoflife.edu). Along with a check payable to Word of Life Bible Institute. The final deadline for students who begin attendance in the Fall is September 16, 2017. The final deadline for students who begin attendance in the Spring is January 20, 2018. Donations or Scholarships will be accepted from churches only. Personal checks and payments from other sources will not qualify for matching funds. Church matching scholarships sent in after the deadlines will still be applied to the student's account but will not be matched.

## **SUPPLEMENTAL ASSISTANCE SCHOLARSHIPS ▼**

This category of scholarship assistance is made possible through the generosity of donors desiring to make an investment in the lives of students by enabling them to benefit from a year of Bible study leading to personal growth and ministry impact. Funding is provided to meet exceptional needs, generally due to financial constraints that would prevent attendance at the Word of Life Bible Institute. The FAFSA is used to assess the family's ability to meet the financial requirements of the school. Only complete scholarship applications are reviewed for potential supplemental assistance eligibility.

## **SUPPLEMENTAL ASSISTANCE IS AWARDED IN THREE POTENTIAL CATEGORIES ▼**

- The Legacy Grant provides assistance to eligible students from middle income families.
- The Wyrzten Scholarship provides assistance to students with significant financial need.
- Florida Christian Servant Award

Funds are limited so students should submit their applications early. Each category has additional stipulations. Awards vary based on the needs of the student and range from \$250 to \$2,500.



## LOCAL CHURCH MINISTRIES SCHOLARSHIPS ▼

Cre8tive Discipleship, Steadfast, and Engage Awards received from programs within the United States, may all be combined to a maximum of \$3,500 per single academic year. Amounts exceeding \$3,500 may be held in reserve to be applied to the Sophomore Year. Original certificates of completion/placement must be submitted to the Financial Aid Office with the Scholarship Application.

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**Steadfast Award Scholarship** — Awarded based on successful completion of the Steadfast. Award and approval by Word of Life Local Church Ministries.

**Cre8tive Discipleship Scholarship (C8)** — Awarded based on successful completion of the C8 programs and approval by Word of Life Local Church Ministries.

**Engage Scholarship** — Awarded for 1<sup>st</sup>, 2<sup>nd</sup> or 3<sup>rd</sup> placement in one or more categories of Word of Life Clubs Senior High Engage regional competition or the former Teens Involved International competition.

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## STUDENT LEADERSHIP SCHOLARSHIP ▼

A scholarship of \$1,800 is awarded to students who apply and are selected for the RA position. Positions vary and are limited; apply early for priority consideration. Selection is based on interviews with faculty, abilities, and Christian character. Students must maintain the Standard of Academic Progress and complete all criteria as outlined on the Student Leadership Application. The Student Leadership Application is available on the student's Solution Portal under the "Forms" tab. All students considering a Student Leadership position should carefully review the application. Please give special attention to the Student Leadership qualification before submitting your application.

Questions should be referred to the Student Life Office at the campus you plan to attend. Submit your application to the address referenced in your application. Students with questions concerning Solution Portal log in information should contact their admissions counselor at 1.800.331.9673. For more information contact the Student Life Department at [studentlife@wol.org](mailto:studentlife@wol.org) (New York) or call 727.379.5037 (Florida).

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# SUMMER MINISTRY SCHOLARSHIPS

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This award is made to a student who has successfully completed a Summer Ministry with Word of Life. The award is made based on the student's participation in one of the following Summer Ministries. Awards range from \$1,000 to \$3,000.

## **SIC ▼**

Awarded to sophomores who have successfully completed their freshman Summer Ministry and have committed to completing their sophomore Summer Ministry at an authorized Word of Life camp or ministry at the approval of the Camp Director. The amount awarded is \$1,000.

## **CAMP CREW/STC ▼**

Awarded to students who have successfully completed Word of Life's Camp Crew/STC program at one of the five US camps during the summer following their junior or senior years of high school. Amounts awarded are: junior-\$1,000, senior-\$2,000. Awards are based on the completion of a full summer at camp. Please visit <https://camps.wol.org/camp-crew/> for more information.

## **STUDENT FUSION ▼**

Awarded to students who have participated in Word of Life's short-term missions trips during the summer following their junior or senior year of high school. The amount awarded is \$1,000 for the summer following their junior year and \$2,000 for the summer following their senior year.

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## OTHER SCHOLARSHIP OPPORTUNITIES

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### **CHOW SCHOLARSHIP ▼**

Awarded based on financial need and ACT/SAT scores. Students must submit a copy of their SAT or ACT scores for review with their scholarship application to the Financial Aid Office. Five to eight recipients will be selected and awarded \$1,000 each. Applications must be submitted by May 31, 2017 for consideration for this scholarship.

### **CANADIAN DISCOUNT ▼**

In cases where the USA to Canadian dollar exchange rate exceeds 10%, Word of Life Bible Institute (New York or Florida Campus) will offer to residents of Canada whose income is derived from Canadian sources a scholarship equal to half the exchange rate as set on May 31<sup>st</sup> (for the fall semester) and November 1<sup>st</sup> (for the spring semester) up to a maximum of \$5,000 US dollars per academic year. Canadian residents may be eligible for additional scholarship assistance but the total assistance, including the above scholarship, cannot exceed the cost of tuition.

### **ACSI INTERNATIONAL STUDENT SCHOLARSHIP ▼**

This scholarship is deigned to assist students graduating from selected ACSI (Association of Christian Schools International) Schools. To qualify, an applicant must be an International Student graduating from an ACSI school in the Dominican Republic, Honduras, or Peru. United States citizens are not eligible for this scholarship. Applicants will be considered upon completion of their application to attend along with their "International Student Scholarship Application" form and the required Financial Support documents. Based on the student's financial circumstances, awards range from \$1,000 up to \$5,000 for eligible students. Other scholarships may apply but total scholarships may not exceed the cost of tuition. Applications for this award must be submitted before the scholarship deadline of May 31, 2017.

## **PUTZER SCHOLARSHIP ▼**

This is a \$1,000 scholarship awarded at the discretion of the Pines Director to one student who excelled in the Camp Crew/STC program at the Pines.

## **STAFF DEPENDENT SCHOLARSHIP ▼**

This scholarship is intended to assist a student who is a dependent of a full-time Word of Life staff member who is currently employed as well as having been employed with Word of Life for one or more years. Please refer to page 27 of the staff handbook for more details.

## **VA BENEFITS ▼**

Word of Life is eligible for the training of veterans. The dependents of 100% disabled veterans are also eligible to receive benefits. At this time only the New York Campus is approved to receive VA benefits. Mr. Gray, in the Business Office, is the certifying official for all VA benefits. Please contact him with any questions or for an update on Florida's approval status at 518.494.1435.

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# **SCHOLARSHIP REQUIREMENTS**

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## **REQUIREMENTS ▼**

Students are expected to maintain a GPA consistent with the Standard of Academic Progress (see Federal Aid requirements). Failure to do so may jeopardize scholarships that have been awarded. Students are expected to meet all of their financial obligations to Word of Life.

## **HOW TO APPLY ▼**

All students are considered for scholarships based on the answers provided on their scholarship applications. Students should complete applications in full prior to returning them to the Financial Aid Office. If you have any questions regarding scholarship applications, contact the Financial Aid Office (1.800.331.9673 or [Finaid@wol.org](mailto:Finaid@wol.org)). Incomplete applications will not be considered. Students are not considered for scholarships without submitting an application.

## **DISTRIBUTION ▼**

As a general rule, scholarships are divided equally to each payment period with limited exceptions.

## **ELIGIBILITY ▼**

Students who meet the scholarship criteria are awarded funds as they are available. The Financial Aid Office will review scholarship applications and distribute awards based on: the availability of funds, whether the scholarship criterion has been met, the most significant need, and the order in which the scholarships were received.

## **FEDERAL AID REQUIREMENTS - READ CAREFULLY ▼**

Shortly after registration, student accounts will be charged for room, board, tuition, and fees. Institutional scholarships will be credited at that time. Pell Grant and Loan disbursements are posted as funds are received from the Department of Education. Students should make every effort to complete the FAFSA well in advance of registration to ensure that Federal funds (e.g. Pell Grants and Stafford/PLUS Loans) arrive promptly. If awarded aid is not posted on the monthly statement, the Financial Aid Office should be contacted immediately.

## **LOAN COUNSELING ▼**

Federal regulation requires that students who take out a Federal Stafford Loan complete both entrance and exit loan counseling. The entrance counseling must be completed before any loan disbursements can be credited to the student's account. The exit counseling serves to inform students about repayment of their loan. If loan repayment is not managed properly, the student can go into default which will affect their credit rating, eligibility for further financial aid, and may result in garnishment of wages and future tax refunds. These counseling sessions inform the student of his/her rights and responsibilities as a borrower.

## **STANDARD ACADEMIC PROGRESS ▼**

Students who receive Federal Title IV Aid (e.g. Pell Grant and/or Federal Loans) must maintain a GPA consistent with the Standard of Academic Progress (SAP). A student must also successfully complete (“D” or better in each course) the clock hours in a payment period in order to progress to the next period and be eligible for additional Title IV funds. SAP is evaluated after successful completion of 15 weeks of coursework for freshmen students. A student progressing as a sophomore will be evaluated at 30 weeks and again at 45 weeks. Please see the student handbook for additional details. A student whose cumulative GPA falls below the Standard of Academic Progress will lose their right to receive further Federal Title IV Aid. A student may regain this privilege by raising their GPA in a subsequent period. In this case, a Student Direct Loan or PLUS Loan may be applied retroactively for the prior period which the grades improved. A Pell Grant may not be reinstated retroactively.

## **DEADLINES ▼**

Unless otherwise noted, the deadline for completed FAFSA documentation and the general scholarship application is May 31, 2017. Scholarship Applications cannot be processed until the FAFSA is completed. Because some scholarships have limited funding, applications received by this deadline will receive preferred funding status. Applications received after the deadline and/or funding has expired may be declined.

## **DISCLOSURES ▼**

- All schools operate their Financial Aid processes differently. Please be sure to follow all instructions and recommendations as outlined in our Financial Aid material in order to achieve the smoothest process possible.
- Institutional scholarships may not exceed the cost of Room/Board, Tuition, and Fees.
- Students who receive financial aid will be sent an award letter. The award letter details how much aid is being applied to each semester.





## FINANCIAL AID OFFICES

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4200 Glendale Rd  
Pottersville, NY 12860

1.800.331.9673

[www.wordoflife.edu](http://www.wordoflife.edu)

13247 Word of Life Dr.  
Hudson, FL 34669

1.727.379.5043