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11. Tuition and Financial Information

Tuition Policy and Guidelines

Payment Deadlines

A student's registration is fully finalized upon payment of tuition. Students who are not able to pay tuition and fees by the last day of the Add/Drop period (or when final payment is due) will be dropped from their courses and charged a late fee, unless satisfactory arrangements for payment have been made with the Finance Office.

Installment Payment Plans

Residential students may request an installment payment plan for that semester's tuition charges. Please note the following:

- If approved, a promissory note is to be executed confirming the student's financial obligations. Students are required to abide by the terms of their promissory notes.
- Installment payments are available for the fall and spring semesters for residential students only. DMin students only may arrange an installment payment plan for summer and winter courses.
- All students whose only courses are Online Learning or independent studies are not eligible for installment plans and must provide payment information at time required for the course.

Outstanding Financial Obligations

A financial hold shall be placed on the record of any student with a payment to the Seminary outstanding after the due dates contained in the promissory note, or if the student has any other unpaid financial obligations to the Seminary (including the library). That student shall not be permitted to register for a subsequent semester, receive grade reports, have transcripts sent, request future payment plans, or receive a diploma.

If the account balance has not been paid in full by the conclusion of the semester/term, the student will be withdrawn from his or her program and will not be allowed to be reinstated until all outstanding payments have been made.

Government Loans

If using government loans to pay tuition, please note that the loan must be approved before the first day of the semester or term by the Financial Aid Office. Those students who have applied for a government loan and have not received written approval before the first day of the semester or term will be required to pay their tuition and fees in full or to pay their tuition via an installment payment plan according to the terms outlined above. For more information see [Government Loans](#).

Westminster Scholarships

Residential students who have been awarded a Westminster scholarship will see their scholarship amounts shown as "expected aid" on their account. If a student loses scholarship eligibility during the semester for any reason, the balance owed for tuition and fees is expected to be repaid in full.

Online students are not currently eligible for Westminster scholarships.

Tuition Payments

Payment schedule

For all residential students taking courses, tuition payment is due by the first day of class for the semester/term. The continuation fee for students in post-coursework phase is due September 1 each year. If the last course is completed in the fall semester or winter term, half of the continuation fee is due February 1. Tuition for online students is due seven days after registration closes for all terms.

A late fee of \$100.00 will be charged for balances that have not been paid by the due dates.

Residential Payment methods

- **In the Student Billing Office:** by checks, cash, or money orders.
- **Online** via [Populi](#): by **e-check** or **credit card** (Visa, MasterCard, Discover or American Express). If paying by credit card, students are responsible for card surcharges of ~2.5%.
- **Bank Wire:** Students should contact the Finance Office for instructions via telephone at 215-572-3848.
- **Government Loans:** The loan must be approved before the first day of the term. If not approved, students are responsible to pay the full rate of tuition to stay enrolled in the course. Please contact the Financial Aid office for information on receiving a loan.
- **By Mail:** Send a check with student name in the memo line to:

Westminster Theological Seminary
Attn: Student Billing
P.O. Box 27009
Philadelphia PA 19118

Online Learning Payment Methods

- **Online** via [Populi](#): by **e-check** or **credit card** (Visa, MasterCard, Discover or American Express). If paying by credit card, students are responsible for card surcharges of ~2.5%.
- **Bank Wire:** International students can utilize Bank Wire for payment if necessary. In order to do so, please contact support@online.wts.edu. A fee may be added to the student account for wire transfer.
- **Government Loans:** The loan must be approved before the first day of the term. If not approved, students are responsible to pay the full rate of tuition to stay enrolled in the course. Please contact the Financial Aid office for information on receiving a loan.

Tuition and Special Fees

The following are tuition and fees for the 2019-2020 academic year, ending May 31, 2020, and are subject to change each academic year.

Tuition by Program

Master of Divinity, Master of Arts (Religion)

Cost per credit hour - residential course	\$590
Cost per credit hour - online course	\$615
<i>Students enrolled for 12 or more credits at Westminster will receive a \$50 discount off total tuition billed each semester if tuition is paid in full by the payment deadline.</i>	
Taking ThM or PhD courses for shared degree credit - each course	\$3,620

Master of Arts in Counseling, Master of Arts (Christian Studies) - Online

Cost per credit hour	\$615
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Master of Theology

Matriculation fee due at initial enrollment	\$750
Cost per traditional ThM course	\$3,620
<i>Students enrolled for three or more courses at Westminster will receive a \$50 discount off total tuition billed each semester if tuition is paid in full by the payment deadline.</i>	
<i>The cost of a 'capstone' course equals the normal ThM course cost.</i>	
Cost per modular ThM per course	\$3,700
<i>Includes meal costs.</i>	
Continuation fee	\$2,000
<i>Due for each year in which no coursework will be taken or any year after the six-year program time limit, until student has been fully approved to graduate — due Sept 1. If the last course is completed in the fall semester or winter term, one half the fee is due the following February 1.</i>	
Thesis fee	\$1,500
<i>ThM Thesis students only. Due when thesis is formally submitted, with a deadline of March 1 prior to commencement.</i>	

Doctor of Philosophy

Matriculation fee due at initial enrollment	\$1,200
Cost per course	\$3,620
<i>Students enrolled for three or more courses at Westminster will receive a \$50 discount off total tuition billed each semester if tuition is paid in full by the payment deadline.</i>	
Continuation fee	\$2,000
<i>Due for each year in which no coursework will be taken, until student has been fully approved to graduate- due Sept 1. If the last course is completed in the fall semester or winter term, one half the fee is due the following February 1.</i>	
Dissertation fee	\$3,000
<i>Due when dissertation is formally submitted, with a deadline of Jan 30 prior to commencement.</i>	

Doctor of Ministry

Matriculation fee due at initial enrollment	\$1,000
Cost per DMin course <i>Due by the first day of class, includes meal costs.</i>	\$2,500
Continuation fee <i>Due for each year in which no coursework will be taken or any year after the six-year program time limit, until student has been fully approved to graduate — due Sept 1. If the last course is completed in the fall semester or winter term, one half the fee is due the following February 1.</i>	\$1,250
DMin Project Fee <i>Due when the applied research project is formally submitted, with a deadline of November 15 prior to commencement.</i>	\$1,650

Doctor of Ministry - Pastoral Concentration in Korean

Annual Tuition <i>Due on the first day of the first module.</i>	\$7,500
Continuation Fee <i>Due September 1 in fourth year and any subsequent years in the program.</i>	\$1,000
DMin Project Fee <i>Due when the applied research project is formally submitted, with a deadline of November 15 prior to commencement.</i>	\$1,500
Project Translation (First draft) <i>Depending on length/quality, the expense may vary.</i>	\$3,000
Project Translation (Second draft) <i>Depending on length/quality, the expense may vary.</i>	\$1,500
Project Translation - Final editing and formatting <i>Depending on length/quality, the expense may vary.</i>	\$1,000

Tuition - Other

Advanced Theological Writing (PT 030P, 031P, PT 033P, PT 035P)	\$1,190
Advanced Theological Writing Paper Correction (PT 037P)	\$590
English Bible Survey (PT 013P)	No charge
Mastering Theological English I (PT 028P)	\$5,400
Mastering Theological English II (PT 029P)	\$6,200
Mentored Ministry Integration Seminar (PT 021P, PT 021P-2) (per course)	\$290

Special Fees (non-refundable)

Online Students: Only application and CCEF transfer price applies. No other fees required.

Meal fee for masters-level students in ThM module (optional)	\$80
Accommodation fee for DMin and ThM modules (single)	\$550
Accommodation fee for DMin and Th.M modules (shared)	\$275
Enrollment deposit for new students and students entering a new degree program. Applied to tuition upon registration. Non-refundable.	
Summer Entry - due July 15	\$500
Fall Entry, except PhD students - due August 15	

Winter Entry - due December 15

Spring Entry - due January 15

PhD students - due April 15

If the applicant is admitted after a due date, the deposit is due immediately upon receipt of the admission letter.

Application fee		\$100
Auditing fee		
Category 1: Full-time students & their spouses - up the number of credits taken by the full-time student		Free
Category 2: Church Leader Audit - one course per semester/term		Free
Category 3: All others		10% of tuition
CCEF transfer credit fee (courses taken prior to September 1, 2017)		\$100
CCEF transfer credit fee (courses taken after September 1, 2017) is equivalent to the difference in tuition		
Change of program or emphasis		\$100
Commencement fee - due March 15 prior to commencement		\$220
Late payment of tuition and continuation fees after the add/drop period of semester/term		\$100
Reinstatement fee - Master's level students		\$55
<i>*The reinstatement fee for ThM, PhD, DMin students is equal to the matriculation fee</i>		
Student fee (includes student activity fee and technology fee - required of all residential students enrolled in at least one residential course)		
	Fall Semester	\$275
	Spring Semester	\$275
Transcript fee - per transcript		\$10
Express processing fee per transcript (mailed out within 2 business days of request)		\$10
<i>Additional charges will be assessed for express mailing services.</i>		

On-Campus Housing

The room rates (per person) for 2019-2020 are as follows:

	Per semester	Per WI/SU term
Single	\$2,050	\$525
Double	\$1,550	\$390

London Program Tuition

Master of Theology

Citizens of Europe or the United Kingdom

Matriculation fee - due at initial registration	£230
Each course <i>Due prior to the start of each course.</i>	£740
Continuation fee <i>Continuation fee – due September 1 for each academic year in which no new course work will be taken, until student has been fully approved to graduate. If the last course is completed in the fall semester or winter term, one half the fee is due the following February 1.</i>	£465
Capstone fees <i>Capstone course with external (non-WTS) course component will require an additional fee to support advising. Due on the first day of class.</i>	£240
<i>Thesis: Due when formally submitted, with a deadline of March 1 prior to commencement.</i>	£470
Auditing fee, each course <i>EU/UK citizens who are current students</i>	Free
<i>All other EU/UK citizens (not current students)</i>	10% of tuition
Late Registration fee	£25
Commencement fee <i>Due March 1 of a student's graduating year. Note: students wishing to attend Westminster's graduation ceremony will be charged an additional £50 for the cost of regalia.</i>	£50

Non-EU/UK Citizens:

Refer to Philadelphia campus Tuition and Special Fees

Schedule for payments is the same as the schedule for Europe/UK students

Refunds

Online Students

Online students will not be offered any refunds for courses dropped or from which the student has withdrawn. Please contact the [Online Learning Team](#) with any questions or concerns.

Residential Students

A student is responsible for payment of all registered courses whether the course was attended or not.

For Dropped or Withdrawn Courses in a Semester or Term

The refund amount is calculated on the number of calendar days in the semester beginning with the first day of the semester and ending with the last day of exams. Students who drop a course before the add/drop deadline will be refunded the complete amount of the tuition for the course. Students who withdraw from a course on or before 60% of the semester has been completed will receive a prorated refund calculated based on the time lapsed, from the last day of the Add/Drop period to the date the course was withdrawn.

For traditional residential courses in the fall or spring semester, please see the following refund schedule (weekends and school breaks are calculated in the refund):

Residential Refund Policy	
During Add/Drop Period	100% refund
End of A/D to 20% of the semester	80% refund
21%-40% of the semester	60% refund
41%-60% of the semester	40% refund
*At 61% of the semester no refunds will be issued	

Residential students in online courses must pay for an online course in full prior to the start of the term. The refund policy for residential students in online courses is consistent with the traditional refund policy for all terms.

If an individual is suspended from the Seminary, no refund will be given.

It is the students responsibility to know the Add/Drop deadline and refund policies for the courses they are enrolled in.

Leave of Absence

A refund will not be given if the student's leave of absence is 60 days or less and is the only leave of absence taken in a twelve-month period.

Students in the post-coursework phase

A refund of 50% will be given if the student withdraws before the first day of the spring semester. No other refunds will be given for students in the post-coursework phase.

MTE I & II (Summer & Fall 2018)

The refund policy for MTE courses generally mirrors the WTS policy. As the initial deposit of \$500 is non-refundable, and will be deducted from any refunds calculated according to the schedules below:

MTE I (50 days, excluding weekends)

Day 1 – Day 2	100% refund
Day 3 – Day 7	90% refund
Day 8 – Day 12	80% refund
Day 13 – Day 21	60% refund
Day 22 – Day 30	40% refund
Beyond Day 30, no refunds will be given.	

MTE II (80 days, excluding weekends)

Day 1 – Day 2	100% refund
Day 3 – Day 10	90% refund
Day 11 – Day 18	80% refund
Day 19 – Day 33	60% refund
Day 34 – Day 48	40% refund
Beyond Day 48, no refunds will be given.	

Room Rent

Dormitory residents who move out of the dorm before the end of the semester will not receive a refund of the dorm charges for that given semester.

Students with a Government loans

Please see Title IV Refund policy in Chapter 12 or the Financial Aid Office for more details regarding Changes in Eligibility, Direct Loan Refund Policy and Federal Calculation.

Appeals

Students who believe that individual circumstances warrant exceptions from the refund policy may appeal to the Finance Office.

12. Financial Aid

The following list represents options to fund a Westminster education (apart from personal resources):

- Westminster-administered scholarships
- Outside scholarships from churches and organizations
- Funds from family and friends
- VA and Service Member benefits
- Westminster-administered government loans
- Private educational loans

Scholarships - General Information

Westminster maintains a policy of holding the expense of theological education to a minimum for the student and encourages the student to meet this expense from his or her own resources. In order that students might not be prevented from receiving a theological education for financial reasons, the Seminary endeavors to provide scholarships for those whose circumstances require it.

Application for Westminster scholarships can be accessed through the student application status page after the student has secured admittance into a program. Students should use the appropriate online platform to apply or reapply for their scholarship. Online students are not eligible for Westminster administered scholarships.

Westminster-administered Scholarships

Presidential Scholarship: Merit-based award for students who demonstrate outstanding academic achievement in college. Covers 50% of tuition for full-time MDiv and MAR students. Students do not apply for this award as it is given at the discretion of the Admissions Office.

American Minority Scholarship: Need-based scholarship for full-time US and Canadian African American, Hispanic American, American Indian, Alaska Native, or women MDiv and MAR students being developed for ministry leadership. Up to 50% of tuition.

Requirements: Student must be admitted and submit a Financial Aid application, FAFSA, Tax Transcript/Non-Tax Filer worksheet, and Pastoral Letter.

Church Partnership Grant: Westminster will match the financial support of a student's church or denominational organization up to 33% of tuition. For full-time and part-time US and Canadian MDiv and MAR students, and international, US, and Canadian ThM and DMin students. Church support must be received by the first day of class to receive the award.

Requirements: Student must be admitted and submit a Financial Aid application and a Church Statement of Intent Form. Church support must be received by the first day of class to receive the award.

General Master's Grant: Need-based scholarship for full-time US and Canadian MDiv and MAR students.

Requirements: Student must be admitted and submit a Financial Aid application, FAFSA, and Tax Transcripts/Non-Tax Filer worksheet.

International Master's Grant: Merit-based award for international MDiv and MAR students who plan on returning to their home country following studies at Westminster.

Requirements: Student must be admitted and submit a Financial Aid application no later than April 15 of each year.

MDiv Ministry Grant: Need-based scholarship for full-time US and Canadian MDiv students who are [under care](#) or equivalent to under-care status in a Reformed confessional church. Up to 50% of tuition. Under care status is defined as "under the care of a [NAPARC](#) presbytery as a candidate for ordained ministry;" mentored status is defined as equivalent to under care (see [OPC under care description](#) for clarification) in a Reformed confessional church/denomination which is not listed among the NAPARC churches. Preference is given to students from the following denominations: Reformed Episcopal, Reformed Baptist, and Sovereign Grace.

Requirements: Student must be admitted and submit a Financial Aid application, FAFSA, Tax Transcript/Non-Tax Filer worksheet, and Under Care Letter/Under Care Letter equivalency.

Spouse Scholarship: Scholarship for MDiv or MAR seeking spouses of full-time MDiv or MAR students. The Spouse Scholarship covers tuition up to the number of credits that the full-time student is paying for in a given semester or term. Scholarship funds awarded must be applied only to classes necessary for the program in which the spouse is enrolled.

Note: If you are planning to get married before the start of the semester, you may still apply for the scholarship. Please submit proof of marriage before the start of the semester; you will then be considered for the scholarship.

Requirements: Student must be admitted and submit a Financial Aid application and proof of marriage.

Westminster-administered Special Named Scholarships

Westminster's Scholarship Committee awards the following special named scholarships to residential students who have been admitted. Students do not directly apply for these scholarships unless specifically stated.

Cerritos Presbyterian Church Scholarship: This is a merit-based scholarship for a full-time Korean-American MDiv student who intends to seek ordination in a Korean-American church after graduation.

Patricia Comber Scholarship: This scholarship was established in 2012 as a memorial to Patty Comber, who faithfully served women students at Westminster for many years. This scholarship is for a current female MDiv or MAR student who maintains a minimum GPA of 3.0.

Lynn A. and Carol E. Dolan Scholarship: This is a need-based scholarship for full-time international students in the MDiv program who intend to return to their home country to serve the church.

John and Karen Furry Scholarship: This is a need-based scholarship for full-time international MDiv students in pursuit of scholarly preparation for ministry in their home country.

Korean Church Scholarship: The Korean Church Scholarship is a merit-based scholarship for Korean DMin students.

Leaders of the Kingdom Scholarship: This scholarship was established by Westminster to provide seminary training for promising US, Canadian, and international students who have a demonstrated leadership ability and who intend to utilize a Westminster degree in future leadership opportunities. This is a merit-based scholarship for MDiv or MAR students providing \$10,000 of tuition per year. Academic merit will be a weighted aspect of the award.

McGowan Scholarship: The purpose of the Charles and Alice McGowan scholarships is to aid dedicated and gifted Christian men to prepare for entering pastoral ministry, with a view to their own service to Christ and his church emulating the pastoral wisdom, grace, and gospel-rich influence of Dr. Charles McGowan. Candidates for this scholarship should demonstrate robust theological interest and big-hearted love for people—combined with a sincere commitment to the advance of the gospel around the world. Students must request this special application from the Financial Aid office.

Walter and Helen Lee Scholarship: This scholarship covers a portion of tuition for full-time students from Southeast Asia or China.

Mainland China Scholarship: This scholarship covers \$10,000 of tuition per year for full-time students from Mainland China who plan to return to their home country for ministry.

Mephibosheth Scholarship: This scholarship covers a portion of tuition for students in any degree program with physical or sensorial disabilities.

PhD Grant: This is a merit-based full tuition grant for PhD students based on exceptional academic merit. This award is given by invitation only and applications will not be considered.

George D. Sinclair Award: This is a merit-based scholarship covering \$10,000 of tuition for the first year of study for entering US or Canadian MDiv students, and is non-renewable. Upon successfully coming under care of a PCA or OPC presbytery, the recipient of the award can become eligible to apply for a George Sinclair Scholarship. Students receiving this award must submit a signed statement indicating agreement with the Westminster Confession of Faith.

George D. Sinclair Scholarship: The purpose of the George D. Sinclair Scholarship is to propagate and defend, in its genuineness, simplicity, and fullness, that system of religious belief and practice which is set forth in the Confession of Faith and Catechisms of the Presbyterian Church of America. This is a merit-based scholarship for current MDiv students who were previously awarded the George D. Sinclair Award, covering \$10,000 of tuition per year. Students receiving this award must submit a signed statement indicating agreement with the Westminster Confession of Faith each year.

YuongSang Presbyterian Church Scholarship: This merit-based scholarship is for full-time MDiv Korean or Korean-American students who intend to seek ordination after graduation.

Awarding of Scholarships

Awards for the following academic year will be made after the receipt of the Financial Aid application and the necessary materials for the scholarship.

Students will be notified by email whether or not they have been awarded or re-awarded a scholarship. Financial aid recipients will be issued an award notification letter including “passive acceptance” language and disclosures not requiring a student acceptance signature and thereby reducing the turnaround time and expediting issuance of disbursements to the student. Given the sensitive nature of scholarship availability and funding, students will also be required to abide by an agreement of confidentiality.

Before any funds are disbursed to returning students, scholarship recipients are required to evidence that they are matriculated as students in an appropriate program of study. Scholarships will only be applied to cover the cost of courses required for the degree program in which the recipient is enrolled.

All scholarships are calculated and applied based on the residential tuition rate associated with the student's degree program, with the exception of online courses that are required by a student's degree

program. Scholarships for required online courses will be calculated based on online rates. Scholarships for online courses taken as electives will be calculated on the residential rate, and thus online electives may have a higher tuition rate.

Unless otherwise noted, the awarding of scholarships is based on financial need. In determining a student's need, items that will not be considered allowable expenses include maternity costs, support of relatives other than the spouse and children of the applicant, and school tuition or other school expenses for spouse or other dependents of the applicant. For U.S. citizens and permanent residents, the Free Application for Federal Student Aid (FAFSA) results are considered when determining a student's need. For some named scholarships, merit and academic standing are also under consideration.

Students who are awarded a scholarship and who have had tuition covered through other means will have their Westminster scholarship removed or the awarded amount adjusted. Only aid received by the Finance Office on behalf of the student which is designated solely for non-tuition expenses will not influence the amount of a Westminster scholarship.

Except for rare cases, each recipient is awarded only one scholarship, regardless of the number of scholarships for which he or she applied. The scholarship is awarded once a year for a one-year period only (except for "Spring Semester Only" awards). Students who have been awarded scholarships for a given academic year must reapply for this financial aid each successive academic year they plan to be enrolled.

The academic year extends from the summer term beginning in June through the spring semester ending the following May. The summer term, which is comprised of three modules, is considered as a whole in terms of aid. The winter term and the spring semester are considered together as the spring semester in terms of aid. Any reference to the spring semester assumes that the winter term is included. Scholarships are only awarded for the fall and spring semesters, but summer languages can be covered if the student is eligible.

Appeal process

In certain situations, students may appeal for a re-evaluation of their eligibility for financial assistance. Students must write an appeal letter, stating their situation and reason for the appeal. Appeals will be reviewed by the Scholarship Committee and the students will be notified of their decision within a two week period.

Application of Westminster Scholarships & External Aid

Westminster Scholarships and External Aid

Westminster scholarships will be applied to the student's account so long as the student remains within the eligibility requirements specified. If a student has been awarded a Westminster scholarship and also has received external aid, the Westminster scholarship will be applied to the student's account last and any excess will not be refunded to the student. Under no circumstances will the Seminary pay out Westminster scholarships in excess of the student's outstanding balance.

External Aid Designated for Non-Tuition purposes

If external aid is received for a particular student and is designated exclusively for a non-tuition expense such as books or living expenses, then the full amount of the aid will be given to the student and there will be no reduction of his or her Westminster scholarship (if applicable).

Scholarship Application Submission Requirements

Westminster scholarships are available to admitted students who meet the eligibility requirements. Applications are considered submitted when all application materials have been received, the submission date being the date that the last application material is received. **For new/incoming students, the submission date is the later of 1) receipt of all application materials or 2) full admittance to the Seminary (for US/Canadian citizens/permanent residents) or provisional admittance (international).**

Basic eligibility requirements for **most** scholarships:

- Citizenship or permanent resident status within the US or Canada.
- If applicable, non-defaulted status of government FFEL, Direct, or Perkins loan(s).
- Full-time enrollment status (12 credits minimum for both fall and spring semesters, with the exception of the Spouse Scholarship and Church Partnership Grant).
- Enrollment in the MDiv, MAR, residential MAC, ThM, DMin, or PhD program(s).
- Satisfactory Academic Progress (SAP) as detailed in the SAP for Financial Aid section below.

Additional documents that may be required:

- Westminster's Financial Aid Application. This will be made available to students after they are admitted.
- For US citizens and permanent residents only: a Free Application for Federal Student Aid (FAFSA), submitted online. Note to tax-filers: The application will not be processed unless the student's FAFSA indicates that a tax return was already completed and filed. Tax return transcript information: Electronically transfer to the FAFSA using the IRS Data Retrieval Tool (preferred) or provide a copy of 2 years prior's [Tax Return Transcript](#). Non-tax filers: complete the Non-Tax Filer Worksheet.
- For Canadian students only: a copy of the previous year's T4 Statement of Remuneration.
- Specific documents as required by specific scholarships. Please see specific requirements listed above or contact the Financial Aid Office with questions.

Deadlines to apply for scholarships are listed below:

Matriculation	Financial Aid Application Deadlines
New International students	April 15
Returning students	April 15
ThM and DMin Church Partnership Grant	July 15
New US and Canadian students	August 15*
Spring only scholarships	December 15

*Scholarships are awarded on a rolling basis for new US and Canadian students and are subject to available funds.

Fellowships

Applicants seeking Fellowship Awards for advanced study at Westminster must submit a formal admission application for the program they expect to pursue, in accordance with details for application described elsewhere in this catalog. All awards will be announced annually at commencement and applicants will be notified after this date.

Letters of application for the Jones, Montgomery, Stonehouse, Weersing, and Young Funds and Fellowships should be received by the [Academic Affairs Office](#) by March 31 preceding the academic year for which the award is sought. The application letter should include the program of study, current status, and reason for seeking this award. These awards range between \$300 and \$1000 and are subject to change.

Recipients of these fellowships will be required to provide evidence that they are matriculated as students in an appropriate program of study before funds will be disbursed to them.

The **Edwin L. Jones Graduate Fellowship Fund** was established to provide opportunities for students from Westminster to pursue advanced study at Westminster or elsewhere in the United States or abroad.

The **James H. Montgomery Scholarship Fund** was established for the purpose of awarding scholarships to students in the MDiv program at Westminster or for advanced study at Westminster for applicants who hold the degree of MDiv from Westminster or its academic equivalent from other institutions.

The **Ned B. Stonehouse Memorial Fund** has been established by the Board of Trustees for the purpose of awarding fellowships for advanced study in the field of New Testament. It is open to students and alumni of Westminster.

The **Weersing Scholarship Fund** was established by the Rev. Jacob J. Weersing of Ripon, California for the purpose of awarding a scholarship for advanced study. Preference will be given to graduates of Calvin Theological Seminary, Grand Rapids, Michigan, who intend to enter the ministry of the Christian Reformed Church of North America.

The **Edward J. Young Memorial Fund** has been established by the Board of Trustees for the purpose of awarding fellowships for advanced study or research in the field of Old Testament or other biblical studies at Westminster.

Veterans and Service Member Benefits

Westminster participates in the GI Bill® Benefits, GoArmyEd Tuition Assistance, other active duty personnel and AmeriCorps programs. Students who are veterans should refer to the [U.S. Department of Veterans Affairs website](#) for eligibility requirements. To receive benefit payments, eligible veterans should contact Westminster's Certifying Official in the Financial Aid Office. Active Duty and Army Reservists seeking tuition assistance should check the [GoArmyEd website](#) for application information. Helpful information for veterans and service members considering attending Westminster, including degree program details and costs associated with attending, student success, and borrowing, may be gleaned on the [Westminster website](#).

Government Loans

The Seminary is approved to participate in the Federal Direct Student Loan Program (FDSLPL), which is part of the Federal Title IV program for the administration of:

- Federal Direct Unsubsidized Loans
- Graduate PLUS Loans

The direct loan program is funded and insured by the federal government. The Seminary is also approved to participate in the Canada Student Loans Program. This program provides federally insured loans to students via private banks and is administered by the various Canadian provinces.

The **Federal Direct Unsubsidized Loan (FSUL)** is not need-based and has a 6.6% interest rate and a 1.062% loan fee for loans disbursed after October 1, 2018. It is available to students who may request up to the smaller of \$20,500 or the Cost of Attendance (COA), which is determined by the sum of living expenses, tuition, fees (student and loan), and books. The interest due on an unsubsidized loan is paid by the student.

The **Graduate PLUS Loan** is not need-based and has a 7.6% interest rate and a 4.248% loan fee for loans disbursed after October 1, 2018. It is available to students with good credit history who want to borrow funds in excess of their total unsubsidized loan eligibility. The combined total of unsubsidized and GradPLUS loans plus other financial aid per academic year cannot exceed the student's COA. For further information on this loan, please contact the Financial Aid Office.

Recommended Loan Limits: Current and prospective students considering loans to finance their Westminster education are advised not to exceed a total student loan (combined undergraduate and graduate) indebtedness in excess of \$26,000 for an MDiv or MAR degree and \$20,000 for other master's degrees. Students requesting loans which will result in them exceeding a total loan debt level of \$26,000 for an MDiv or MAR degrees or \$20,000 for other master's degrees will be emailed a "Notice of Student Debt Management" about loan repayment or be required to meet with the Financial Aid Office for debt counseling.

Financial aid recipients will be issued an award notification letter including "passive acceptance" language and disclosures not requiring a student acceptance signature and thereby reducing the turnaround time and expediting issuance of disbursements to the student.

Residential Academic Year Definition

Westminster's academic year is defined as a minimum of two Periods of Enrollment (POEs), comprised of the fall and spring semesters—both typically 15 weeks in duration—for a total minimum of 30 weeks. A winter "intercession" term is offered to students, which is typically 4 weeks, and is combined with the spring semester for the sake of enrollment eligibility requirements for Financial Aid. **During the academic year so defined, a full-time MDiv, MAR, or Certificate student is expected to complete a minimum of 24 credits.** If for any reason the academic year is less than 30 weeks and the Seminary can show good cause for the reduction, the Seminary must file for a waiver from the Secretary of Education. In no case will the academic year be less than 28 weeks in duration. The academic year can also include other POEs as defined below. Please contact the Financial Aid Office to discuss your eligibility.

Online Academic Year Definition

Westminster's academic year for Online learning is defined as five Periods of Enrollment (POEs), May, June, October, January, and March terms. Terms are between 8 and 10 weeks in duration for a total maximum of 38 weeks. **Students can retain full-time status by completing a minimum of 30 weeks of class, which would include June, October, and March terms. During the academic year so defined, a full-time student is expected to complete 18 credits.**

Periods of Enrollment

A student's loan period, or Period of Enrollment (POE), is the term, semester, or academic year in which the student is registered. POE dates begin with the first day of classes (as specified in the Academic Calendar), which may or may not coincide with the first day of individual courses and end with the last day of the exam period. The minimum POE is a single module and the maximum POE is twelve months. If the POE begins with a term or semester comprised of modules (see POE Definitions below), the POE start date will be the first day of the term/semester, which coincides with the beginning of the first module; however, only the module(s) for which the student is registered and attending will be used for COA calculations.

POE Definitions Used for the Purposes of Determining Loan Limits:

Summer Term: 12 to 13 weeks (3 months), June through the end of August

- Module 1 ("June" Module): 4 weeks (1 month) during the month of June
- Module 2 ("July" Module): 4 weeks (1 month) during the month of July
- Module 3 ("August" Module): 4 weeks (1 month) during the month of August

Note: Modules 1-3 may not be considered individually for loan eligibility

Fall Semester: 15 weeks (4 months)

Spring Semester:

- Module 1 ("Winter" module): 4 weeks (1 month) during the month of January
- Module 2 ("Spring" module): 14 weeks (4 months)

POE Online Term Definitions Used for the Purposes of Determining Loan Limits

June Term: 10 weeks

October Term: 10 weeks

January Term: 8 weeks

March Term: 10 weeks

May Term: 10 weeks

Student Loan Eligibility

In order to be eligible for an FDSL P loan, a student must:

1. Be a U.S. citizen or eligible noncitizen.
2. Be enrolled at least half-time (see Enrollment Status Chart in Chapter 6) in one of the following degree programs: MDiv, MAR, MAC, MACS, ThM, or PhD (DMin and Certificate students are not eligible to apply for federal loans).
3. Hold a baccalaureate degree, or have completed with a passing grade classes totaling 72 undergraduate or graduate credits.
4. Maintain Satisfactory Academic Progress (SAP) requirements as listed in the SAP section for Financial Aid below.

If the student does not meet the SAP standards due to the student having undergone undue hardship because of the death of a relative of the student, injury or illness of the student, or another special circumstance, a letter of appeal may be submitted to the Financial Aid Office requesting loan funds for an additional semester. If the appeal is approved, the student will be permitted to receive loan funds for one

probationary semester in order to reestablish compliance with SAP requirements. If the student does not achieve SAP compliance after completing the probationary semester, he or she will be ineligible for future loan disbursements.

Loan Application Procedure

To apply for a student loan, students must submit the following loan application materials:

- Westminster Financial Aid Loan Request Form for U.S. and Canadian Students
- [Free Application for Federal Student Aid](#)
- Tax Return Transcript Information: Electronically transferred to the FAFSA using the IRS Data Retrieval Tool (preferred) or provide a Tax Transcript (available from [the IRS](#)).
- Non-tax filers: Non-Tax Filer Worksheet

Students borrowing through Westminster for the first time must also submit the following online (available through www.studentloans.gov):

- Master Promissory Note (MPN) for Direct Unsubsidized Loans or Master Promissory Note for Graduate PLUS loans
- Loan Entrance Counseling for graduate students

It is critical that all application materials be completed and submitted as early as possible to ensure processing for timely disbursement.

FDSL P Loan Application Deadlines

If a student plans to pay for his or her tuition and fees with an FDSL P loan, the loan must be originated before the enrollment date (first day of classes). Since, under normal circumstances, the loan process takes a minimum of three weeks after receipt of all application materials before the loan is originated, a student must submit all loan application materials according to the following deadline schedule:

Deadline	Semester/Term
June 15	Summer Term (June, July and August modules combined)
August 15	Fall Semester
September 15	October Term (Online students only)
December 15	January Term (Online students only)
January 15	Spring Semester (Winter & Spring modules combined)
February 15	March Term (Online students only)
April 15	May Term (Online students only)

The student is responsible for paying all tuition and fees when payment is due, regardless of the status of the student's loan. Failure to submit completed loan application materials by the above deadline(s) may result in delayed enrollment or a student needing to submit payment through other means.

Loan Disbursement Dates

Unless a loan application is certified on a date past the halfway point of the POE, there must be multiple disbursements. The second disbursement should occur no sooner than after one-half of the POE has lapsed, unless the student's second module within the POE begins earlier. In that situation the second disbursement date may be up to 30 days before the beginning of the student's second module. If the loan application is certified beyond the halfway point of the POE, a single disbursement may be requested. Standard disbursements for each semester may be found on the financial aid loan webpages.

Semester/Term	Disbursement dates
Summer Term (June, July, and August modules combined)	July 5
Fall Semester	September 20, October 18, November 15, December 6
Spring Semester (Winter and Spring modules combined)	January 24 (Online students only), February 21, March 20, April 17, May 8

Changes in Student Eligibility Status

If a student is currently receiving an FDSLPL loan or has received a FFELP or FDSLPL loan through Westminster in prior academic years, the following procedures apply:

1. If a student drops or withdraws from a course: this may result in a change in eligibility, in which case the student's loan funds may be adjusted because of the change in his or her cost of attendance.
2. If the student wishes to withdraw from all or some of his or her courses: the student should notify the Registrar's Office and the Financial Aid Office in writing of the change in enrollment status.
3. If the student is considering taking a leave of absence (LOA): the student should first contact the Registrar's Office and Financial Aid Office for guidance. In addition, the student should be aware of what constitutes an approved Title IV LOA:
 - A LOA is limited to 180 days in any 12-month period.
 - Upon return, the student must be able to complete coursework begun prior to the LOA. This means that the student must be able to return at the exact point in the program where the student interrupted his or her coursework or training.
 - If a student fails to return from a LOA, the starting date of the grace period for repayment of loans is the start date of the LOA.
4. If the student graduates, ceases to be enrolled at least half-time, or withdraws completely: the student must complete the online Loan Exit Counseling (accessible through www.studentloans.gov). Deadlines to complete Loan Exit Counseling are as follows:
 - For graduating students: the Monday of the last week of spring semester classes
 - For withdrawing student: within two weeks of student's withdrawal date
 - For student enrolled less than half-time: within two weeks of status as less than half-time
 - For student who withdraws without notifying the Registrar's Office: the last date of recorded class attendance will be used as the withdrawal date
 - For Leave of Absence (LOA) student: within two weeks of student's LOA date

Return of Title IV Funds

The Financial Aid Office will return loan proceeds for all FDSLPL students who drop or withdraw from all courses or who take a leave of absence or are administratively withdrawn prior to completing 61 percent of a semester. More information can be found in the Student Aid Handbook at www.JFAP.ed.gov. Federal regulations are not related to the Seminary's charge adjustments, but rather to the adjustments of funds received through FDSLPL.

When FDSLPL financial aid is returned, the student may owe a balance to Westminster.

If a student withdraws after the 60th percent point in the semester or term, no adjustments will be made to his or her FDSLPL loan. He or she is considered to have earned 100 percent of this aid.

Federal regulations require the Seminary to return unearned aid to the lender in the following order:

1. Unsubsidized Federal Direct Loan
2. Graduate PLUS Loan

Under the federal refund calculation regulations, all fees must be refunded to the Federal Title IV program, even those specified in the catalog as "non-refundable." The following schedule is applicable to all terms:

Federal Refund Calculation

Percent of POE Completed	Percent of Refund
Before the first day of classes	100%
1% to 10%	90% to 99%
11% to 20%	80% to 89%
21% to 30%	70% to 79%
31% to 40%	60% to 69%
41% to 50%	50% to 59%
51% to 60%	40% to 49%
61% or more	none

Loan Disputes

Students and alumni who are seeking help with a Federal loan issue that they were not able to resolved with the appropriate loan servicer, may contact the [Federal Student Aid Ombudsman Group](#).

Repayment Options

Various payment options are made available for student loans, including income-sensitive and income-based repayment plans. Contact your loan servicer for more information.

Alternative Education Loans

Students who are ineligible for government loans may apply for educational loans provided by commercial banks. These loans have variable or fixed interest rates which are competitive with those of government loans. Students wishing to apply for a bank student loan may compare interest rates, eligibility requirements, and application details of loans offered by different banks on [ELMSelect](#). Banks with which Westminster has worked in the past are listed on the ELMSelect site. Once the bank has processed and approved the loan application, the Financial Aid Office at Westminster will be contacted to certify the enrollment status of the loan applicant. Alternative loan disbursement dates will be aligned

with those of government loans whenever possible. Westminster will provide a written or electronic form for a private education loan a self-certification form upon request.

Schools that enter into an agreement with a potential student, student, or parent of a student regarding a Title IV, HEA loan are required to inform the student or parent that the loan will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and schools determined to be authorized users of the data system.

Satisfactory Academic Progress for Financial Aid

Satisfactory Academic Progress (SAP) measures the qualitative and quantitative aspect of a student's academic work as being adequate to receive financial aid, including student loans, VA Benefits, and/or scholarships. SAP directly impacts a student's ability to receive and maintain their financial aid package. Students are able to receive more than one type of financial aid, and should review their award letter to ensure they are in compliance with SAP standards.

Based on the type of financial aid a student receives, please see the requirements as detailed below.

Scholarships

For MDiv and MAR students receiving the General Master's Grant, the MDiv Ministry Grant, the American Minority Grant, the International Master's Grant, the Spouse Grant, and/or the Church Partnership Grant:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 24 credit hours or more: the student's cumulative GPA must be 2.5 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

For MDiv or MAR receiving the Presidential Scholarship:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 24 credit hours or more: the student's cumulative GPA must be 3.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

For ThM and DMin students receiving the Church Partnership Grant:

1. SAP will not be assessed until a student has completed or attempted 2 courses in the program.
2. For students who have completed or attempted 2 or more courses: the student's cumulative GPA must be 3.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

For PhD students receiving a PhD Grant:

1. SAP will not be assessed until a student has completed or attempted 3 courses in the program.
2. For students who have completed or attempted 3 courses or more in program: the student's cumulative GPA must be 3.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit

the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

For any students receiving a "Special Named" Scholarship:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 24 credit hours or more: the student's cumulative GPA must be 2.5 or higher and the student must have a minimum completion rate of 75% unless otherwise stipulated in the award letter. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

Federal Direct Loans

For any students in the MDiv or MAR program:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 24 credit hours or more: the student's cumulative GPA must be 2.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.*

For any students enrolled in the MAC or MACS:

1. SAP will not be assessed until a student has completed or attempted at least 4 terms of at least half-time study.
2. For students who have completed or attempted at least 4 terms of at least half-time study or more: the student's cumulative GPA must be 2.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary term will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.*

For any students in the ThM or PhD program:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 3 courses or more: the student's cumulative GPA must be 3.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.*

*If the student does not meet the SAP standards due to the student having undergone undue hardship because of the death of a relative of the student, injury or illness of the student, or another special circumstance, a letter of appeal may be submitted to the Financial Aid Office requesting loan funds for an additional semester. If the appeal is approved, the student will be permitted to receive loan funds for one probationary semester in order to reestablish compliance with SAP requirements. If the student does not achieve SAP compliance after completing the probationary semester, he or she will be ineligible for future loan disbursements.

Veterans and Service Member Benefits

For any students in the MDiv or MAR program:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 24 credit hours or more: the student's cumulative GPA must be 2.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit

the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

For any students enrolled in the MAC or MACS:

1. SAP will not be assessed until a student has completed or attempted at least 4 terms of at least half-time study.
2. For students who have completed or attempted at least 4 terms of at least half-time study or more: the student's cumulative GPA must be 2.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

For any students in the ThM, DMin, or PhD program:

1. SAP will not be assessed until a student has completed or attempted 24 credit hours.
2. For students who have completed or attempted 3 courses or more: the student's cumulative GPA must be 3.0 or higher and the student must have a minimum completion rate of 75%. If a student fails to maintain SAP, a probationary semester will be granted to permit the student to re-establish compliance. After the probationary semester, if SAP standards have not been re-established, the student's financial aid will be terminated.

Prizes

Awards for papers, which are judged on a competitive basis, are announced annually at commencement. Topics for these papers are communicated to students via Brute Facts and posted on campus bulletin boards. To be considered for a prize (except for the Leslie W. Sloat Prize in Greek Exegesis), papers should be submitted via email to the [Academic Affairs Office](#) by April 15. MAC and MACS students are not eligible for prizes.

The Greene Prize in Apologetics

A prize given in memory of the Reverend Professor William Brenton Greene, Jr., DD, of Princeton Theological Seminary, is awarded annually in the amount of \$900 to a student in the Master of Arts in Religion or Master of Divinity program who has completed at least one year of seminary study. The prize is awarded for a paper on a subject in the area of Apologetics, as selected annually by the faculty.

The Thomas E. Welmers Memorial Prize in the Biblical Languages and Exegesis

A prize, given in memory of the Reverend Professor Thomas E. Welmers, D.D., former member of the Board of Trustees of Westminster, is awarded annually in the amount of \$500 to a student in the Master of Arts in Religion or Master of Divinity program who has completed at least one year of seminary study. The prize is awarded for a paper on a subject of a grammatico-exegetical nature dealing with a Hebrew, Aramaic, or Greek passage from the Scriptures, as selected annually by the faculty.

The Leslie W. Sloat Prize in Greek Exegesis

A prize given in memory of the Reverend Leslie W. Sloat, is awarded annually in the amount of \$200 for the best exegetical paper submitted for the NT 211 Gospels course.

The Edgar Creative Writing Prize

The Center for Theological Writing (CTW) sponsors the annual Edgar Creative Writing Competition in recognition of Dr. William Edgar's emphasis, in his teaching and ministry, on creativity and beauty in literature and the arts as glorifying and revelatory of God. The competition is designed to promote artful, creative, non-academic writing of various kinds: essay, poetry, short story, drama, etc. A prize is awarded annually in the amount of \$100.

Residential Academic Calendar 2019-2020

<i>Summer Term 2019</i>		
Placement & Competency Exams: Greek and Hebrew		May 17
Mastering Theological English I		May 20-July 26
Online Courses: May term		May 20-July 27
OT 013 Hebrew 3		May 28-June 21
NT 012 Greek 2		May 29-June 24
ThM Module (June)		June 10-14
Online Courses: June term		June 24-August 31
NT 013 Greek 3		July 1-29
OT 011 Hebrew 1		July 1-29
OT 012 Hebrew 2		August 1-29
Independence Day Holiday		July 4
Registration Deadline for DMin Modules		July 10
DMin Modules		August 5-23
ThM Modules (August)		August 5-23
Mastering Theological English II begins		August 8

<i>Fall Semester 2019 - 12 instructional weeks</i>		
Placement & Competency Exams: Greek and Hebrew		August 29
English Bible Exam		August 30
New Student Orientation		August 30
Labor Day Holiday		September 2
Registration for new and reinstating students		September 3-5
Research & Writing Orientation		September 3
First day of residential classes		September 4
Convocation	11:00am	September 4
Add/Drop Period (to add/drop a Fall Semester course)		September 4-17
English Bible Exam		September 20
Online Courses: October term begins		September 30
MAR Summative Evaluation		October 10-11
English Bible Exam		October 18
Preaching Conference (Classes canceled Wednesday)		October 22-23
Herrell Lecture		TBD
Registration for Winter Term and Spring Semester, returning students		November 4-15
Final date to withdraw from a Fall Semester course		November 14
Completed DMin projects due for 2020 graduation		November 15*
English Bible Exam		November 15
Mastering Theological English II Ends		November 27

Last day of classes		November 27
Papers in MAR and MDiv courses due	10:00am	November 27
Thanksgiving Holiday		November 28-29
Reading period		December 2-4
Fall Semester exams		December 5-13
Online Courses: October term ends		December 7
Papers in ThM and PhD courses due	10:00am	December 7
Winter vacation begins		December 14
Completed PhD dissertations due to advisor for preapproval for 2020 graduation		December 15*

Winter Term 2020 - January 2-31

First day of classes		January 2
Registration for Winter Term, new and reinstating students		January 2
Online Courses: January term begins		January 6
Martin Luther King, Jr. Holiday		January 20
Final date to withdraw from a Winter Term course (Month-long courses only)		January 21
Last day of classes, month long courses only		January 29
Placement & Competency Exams: Greek and Hebrew		January 29
Reading Period		January 30
English Bible Exam		January 30
Completed PhD dissertations due to the Academic Affairs Office for 2020 graduation		January 30*
Winter Term exams		January 31

Spring Semester 2020 - 12 instructional weeks

New Student Orientation		January 30
Registration for Spring Semester for new and reinstating students		January 30
Research & Writing Orientation		January 31
First day of classes		February 3
Add/Drop Period (to add/drop a Spring Semester course)		February 3-12
Convocation	11:00am	February 5
English Bible Exam		February 21
Online courses: January term ends		February 29
Completed ThM theses due for current year graduation		March 1*
Online Courses: March term begins		March 2
MAR Summative Evaluation		March 12-13
English Bible Exam		March 20
Gaffin Lecture		TBD

Spring vacation; Classes commence Monday, April 13		April 4-12
Registration for 2020 Summer Term and Fall Semester returning students		April 13-24
Final date to withdraw from a Spring Semester course		April 13
English Bible Exam		April 17
Approved versions of DMin projects and PhD dissertations due		May 1*
Last day of classes		May 1
Papers in MAR, and MDiv courses due	10:00am	May 1
Reading period		May 4-6
Spring Semester Exams		May 7-15
Online Courses: March term ends		May 9
Papers in ThM and PhD courses due	10:00am	May 11
Approved versions of ThM theses due		May 15*
Placement & Competency Exams: Greek and Hebrew		May 15
Online Courses: May term begins		May 18
Ninety-first commencement		May 21

*If date falls on a weekend, due date is the following Monday.

Online Learning Academic Calendar 2019-2020

Term	2019/20 Start	2019/20 End	Notes
May Term	May 20	July 27	10 week term
June Term	June 24	Aug 31	10 week term
October Term	Sept 30	Dec 7	10 week term
January Term	Jan 6	Feb 29	8 week term
March Term	Mar 2	May 9	10 week term

MACS Summative Evaluation Calendar 2019-2020

	May term	June term	October term	January term	March term
Proposal Due	March 4	March 4	June 24	September 30	January 6
Comprehensive Exam	July 4-6	August 8-10	November 21-23	February 13-15	April 16-18
Thesis or Project Due	July 6	August 10	November 23	February 15	April 18

Residential Academic Calendar 2020-2021 (subject to change)

<i>Summer Term 2020</i>		
Placement & Competency Exam (ThM only)		May 15
Mastering Theological English I		TBD
OT 013 Hebrew 3		May 26-June 21
NT 012 Greek 2		May 29-June 24
KDMin Modules		TBD
Online courses: June term begins		June 22
OT 011 Hebrew 1		TBD
NT 013 Greek 3		TBD
Independence Day Holiday		July 4
Registration Deadline for DMin Modules		July 10
OT 012 Hebrew 2		TBD
DMin Modules		TBD
ThM Modules		TBD
Online Courses: May term ends		August 1
Mastering Theological English II begins		TBD
Online courses: June term ends		August 29

<i>Fall Semester 2020</i> (12 instructional weeks)		
Placement & Competency Exams: Greek and Hebrew		September 3
English Bible Exam		September 3
New Student Orientation		September 4
Registration for new and reinstating students		September 8-10
Labor Day Holiday		September 7
Research & Writing Orientation		September 8
First day of residential classes		September 9
Convocation	11:00am	September 9
Add/Drop Period (for Fall Semester courses)		September 9-18
Herrell Lecture		TBD
Online courses: October term begins		October 5
Summative Evaluation (MAR only)		October 9-10
English Bible Exam		October 16
Preaching Conference (Classes canceled Wednesday)		October 20-21
Registration for Winter Term and Spring Semester, returning students		November 9-20
Final date to withdraw from a Fall Semester course		November 17
Completed DMin projects due for 2019 graduation		November 15
English Bible Exam		November 20
Thanksgiving Holiday		November 26-27
Mastering Theological English II ends		TBD

Last day of residential classes		December 4
Papers in MAR and MDiv courses due	10:00am	December 4
Reading period		December 7-9
Fall Semester exams		December 10-18
Online Courses: October term ends		December 12
Papers in ThM and PhD courses due	10:00am	December 14
Completed PhD dissertations due to advisor for pre-approval for 2019 graduation		December 15
Winter vacation begins		December 15

<i>Winter Term 2021</i> (January 4-January 29)		
First day of classes		January 4
Registration for Winter Term, new and reinstating students		
Online courses: January term begins		January 4
Martin Luther King, Jr. Holiday		January 18
Final date to withdraw from a Winter Term course, month-long courses only		
Completed PhD dissertations due to the Academic Affairs Office for 2019 graduation		January 15
Last day of classes, month long courses only		January 27
Placement & Competency Exams: Greek and Hebrew		January 28
English Bible Exam		January 28
Reading Period		January 28
Winter Term exams: residential courses		January 29

<i>Spring Semester 2021</i> (12 instructional weeks)		
New Student Orientation		January 30
Registration for new and reinstating students		January 30
Research & Writing Orientation		January 31
First day of classes		February 1
Add/Drop Period (for Spring Semester courses)		February 1-10
Convocation	11:00am	February 3
English Bible Exam		February 12
Online courses: January term ends		February 27
Completed ThM theses due for 2019 graduation		March 1
Online courses: March term begins		March 1
Summative Evaluation (MAR only)		March 11-12
Gaffin Lecture	11:00am	TBD
English Bible Exam		March 12
Spring vacation; Classes commence Monday, April 5		March 27-April 4
Final date to withdraw from a Spring Semester course		April 13

Registration for 2019 Summer Term and Fall Semester, returning students		April 12-23
English Bible Exam		April 16
Approved versions of DMin projects and PhD dissertations due		May 1
Last day of classes		April 30
Papers in MAR, and MDiv courses due	10:00am	April 30
Reading period		May 3-5
Spring Semester exams		May 6-14
Online courses: March term ends		May 8
Papers in ThM and PhD courses due	10:00am	May 10
Approved versions of ThM theses due		May 15
Placement & Competency Exams: Greek and Hebrew		May 14
Online courses: May term begins		TBD
Ninetieth Commencement		May 20

*If date falls on a weekend, due date is the following Monday

Online Learning Academic Calendar 2020-2021

Term	2020/21 Start	2020/21 End	Notes
May Term	May 18	July 25	10 week term
June Term	June 22	August 29	10 week term
October Term	October 5	December 12	10 week term
January Term	January 4	February 27	8 week term
March Term	March 1	May 8	10 week term