

Admissions, Expenses, and Financial Aid



General Admission Policies

In addition to the policies listed below, for admission to the Doctor of Ministry program please refer to the Doctor of Ministry section in this catalog for specific admission guidelines that apply.

The basic requirement for entrance into the master's degree programs is a four-year bachelor's degree, or its equivalent (for international students), from a recognized institution of higher learning. Graduates of Bible colleges, liberal arts colleges, and state colleges and universities are encouraged to apply.

Those who are planning to obtain a bachelor's degree in preparation for seminary are encouraged to include both a broad exposure to general education subjects and English Bible courses in their undergraduate studies.

Students able to take Greek or Hebrew language studies at the undergraduate level should note the possibilities for Advanced Standing that such a course of study offers. Students already having a four-year degree without the opportunity to pursue some of the suggested pre-seminary curriculum are encouraged to do some reading in preparation for seminary. However, the seminary program is designed to allow students to gain a solid biblical foundation for future ministry without pre-seminary educational preparation.

A student who received his or her pre-seminary education at an institution which is not accredited or who achieved less than a 2.5 grade point average in pre-seminary education may be admitted on academic restriction.

Admission Requirement

Since the various curricula and courses of the seminary are designed for those who are capable of undertaking a graduate standard of work, the usual academic requirement for admission is evidence of satisfactory completion of a four-year accredited college or university bachelor's program or the equivalent.

In no case, however, will the seminary regard mere academic achievement or high intellectual ability as sufficient to justify admission. There are certain spiritual, moral, and personal qualifications without which any attempt to prepare for the ministry of the gospel can result in nothing but personal tragedy. The seminary administration, therefore, will regard these matters as proper subjects for investigation in all cases and reserves the right to withdraw the privileges of the school from those who, after admission, may prove to be lacking in these necessary qualifications.

Each applicant is assured of careful consideration regardless of his or her denomination, race, or national origin.

Students who are divorced, remarried after a divorce or married to a divorced spouse will be considered for admission to Grace Theological Seminary. However, additional information and a reference from a pastor acquainted with the situation may be requested.

It should be noted that Grace Theological Seminary takes the position that the modern tongues movement does not fulfill the pattern of the divine gift of tongues as set forth in the Scriptures. Therefore, any exercise purporting to be the gift of tongues shall not be practiced nor promoted on the Grace campus.

Application Materials

All students considering entrance to the seminary should make formal application as early as possible in order to get full consideration for financial aid. Financial aid awards are made according to established deadlines. Students applying for financial aid are encouraged to contact the Office of Financial Aid in order to obtain the most recent information on what financial aid is available and the deadlines for financial aid applications.

An application may be secured from the Grace Seminary Web site (<http://gts.grace.edu>). An application packet may be secured from the Seminary Recruitment Office. The packet includes complete instructions on application procedures. Materials to be submitted to the Graduate Admissions Office include the following:

1. The application form with all applicable questions answered in full, including an attached written testimony of the student's conversion and spiritual growth over the past few years.
2. A non-refundable \$25 application fee.
3. One recent photograph of the applicant.
4. Reference forms, including pastoral, personal, and church endorsements.
5. Official transcripts from all colleges and/or seminaries attended.
6. TOEFL scores (International students only).

In most cases the applicant will be notified of his or her admission status within two weeks after all application materials have been received by the Graduate Admissions Office. The Admissions Committee may grant admission on the basis of the credentials named above, may request the applicant to submit additional materials, or ask the applicant to come for an interview with the dean of the seminary or another representative of the seminary.

Advanced Standing

Advanced Standing is available at Grace Theological Seminary for students who have prepared themselves in their undergraduate training for seminary studies.

Grace recognizes the level of training and study completed at many accredited Bible colleges and Christian liberal arts colleges. Advanced Standing will enable students to build on their previous education rather than repeat it. This means that they will spend less time and less money on their seminary training and more time in ministry. Advanced Standing is one way for qualified students to complete the initial phase of their Grace Theological Seminary education.

A maximum of 18 credit hours of Advanced Standing can be earned for those entering the Master of Divinity degree programs; a maximum of 12 credit hours can be earned for those entering the Master of Arts degree programs of 60 credit hour duration; and a maximum of nine credit hours can be earned by those entering the Master of Arts degree programs of 48 credit hour duration. Classes that are allowed to count for Advanced Standing will be determined by the dean of Grace Theological Seminary by comparing undergraduate transcripts with the student's chosen program of study. Upon examination of the student's transcripts there are two options for obtaining Advanced Standing:

1. Automatic Advanced Standing

Advanced Standing can be earned automatically through taking approved coursework at colleges that are recognized by Grace Theological Seminary.

Automatic Advanced Standing will be granted if the following requirements are met:

- a. A student completed his/her undergraduate studies at an approved school.
- b. The student achieved a "B-" or better in the course for which Advanced Standing is granted.

2. Advanced Standing Examinations

Advanced Standing can also be earned by passing an examination (written or oral) supervised by the appropriate faculty department at Grace Theological Seminary.

Advanced Standing by examination will be granted if the following requirements are met:

- a. A student has achieved a "B-" or better in the course for which Advanced Standing is requested.
- b. The student has graduated from an accredited and/or approved college.
- c. The student successfully passes the Advanced Standing examination for first year courses at Grace Theological Seminary.

The cost of each Advanced Standing exam is \$50. Students must register for each test at the Dean of the Seminary Office in the first semester of enrolling at Grace. This test fee is non-refundable.

It is important to note that students applying for Advanced Standing credit must do so through the Dean of the Seminary Office within the first semester after they have been officially admitted to Grace Theological Seminary. For more information or to set up a meeting to determine Advanced Standing, contact the Seminary Recruitment office at 1-800-54-GRACE ext. 6435.

Transfer Credits

In the case of transfers from other seminaries with proper academic standards, students will ordinarily be given full credit for work satisfactorily completed (a grade of "C" or above) up to one-half of the credit hours required for the degree program at Grace in which they are enrolled. Courses transferred in must be substantially equivalent to Grace courses that are part of the student's chosen program, or permission must be granted by the dean of the seminary to allow the courses to be used as electives. Credit hours gained through Advanced Standing reduce the number of transfer hours allowed.

A student may transfer no more than three courses taken by correspondence studies, provided that the academic standards of such programs are accepted by the dean of the seminary. These courses are treated as transfer credits and are counted toward the restriction of no more than three ITS or correspondence courses allowed in fulfillment of a program. Only two such courses will be accepted in transfer toward any Master of Arts degree programs.

In the case where a student has an earned master's degree from another seminary with proper academic standards, credit from that program will be accepted toward the Master of Divinity degree based on the following guidelines:

1. Students with an M.A. degree (including those from Grace Theological Seminary) can use up to the 46-hour limit to meet requirements for the M.Div. degree.
2. Students with the M.A. degree can apply credit to other master's programs at Grace Theological Seminary only in the amount allowed under the transfer guidelines established.

International Students

Students from other countries who have completed a bachelor's degree or its equivalent with a high academic standing are encouraged to apply to the seminary. Such students should be aware, however, that the seminary has limited scholarships and no living subsidies for international students.

In addition to the normal application procedures, applicants from other countries must meet the following requirements:

1. The applicant is required to secure and complete a pre-application from the Seminary Recruitment Office on which he or she gives preliminary verification of financial ability to meet the cost of a seminary education, including living expenses. A full application for admission will be processed only when this information is supplied.
2. A full application is submitted with all the appropriate accompanying material. With the regular materials the student must also supply a certificate showing evidence that he or she has adequate resources for his or her own program of studies in the United States as well as for any dependents, whether they come with the student or remain at home. If the applicant is unable to certify that he /she has personal funding adequate for such purposes, he/she must secure a statement from some responsible organization or individual willing to guarantee the support and care of the dependents, as well as the round-trip tickets and educational and living expenses while in the United States. Grace Theological Seminary will not issue the Certificate of Eligibility (Form I-20) until it receives and approves the completed Financial Certificate guaranteeing these funds, all application materials, and the advance \$50.00 payment on tuition and fees.
3. Where practical, the applicant will be requested to attend an interview with a designated missionary or seminary representative in his or her home country. A confidential report from this interviewer will become a part of the required application credentials.
4. An applicant whose native language is other than English must complete the Test of English as a Foreign Language (TOEFL), unless he or she has obtained an accredited bachelor's degree at an English-speaking institution. The TOEFL is a standard test offered at testing centers throughout the world. Information about the test can be obtained by contacting the Educational Testing Service (ETS) directly at: TOEFL Services, Educational Testing Service, P.O. Box 6151, Princeton, New Jersey 08541-6151, USA; or contact TOEFL Services on the Web at www.toefl.org, by E-mail toefl@ets.org, or by telephone at (609) 711-7500).

Grace Seminary reserves the right to require students to add English courses to their program of study if deemed necessary. A minimum score of 560 (220 computer-based, 83 Internet-based) on the TOEFL is required for admission to Grace Theological Seminary. TOEFL scores should be mailed directly to Grace Theological Seminary by ETS. Our institutional code is 1252. Results will be mailed to the Graduate Admissions Office by placing this code in the appropriate place on the test registration form.

Tuition Deposit

A \$50 advance payment on tuition and fees is required of all new students upon receipt of their letter of acceptance and before registration for classes. This payment should be directed to the Graduate Admissions Office. If the student decides to withdraw his or her admission and notifies the Graduate Admissions Office, refunds will be made according to a schedule established by the Business Office. The Business Office may be contacted for details.

Letter of Intent

The accepted student will be asked to sign and return a Letter of Intent, which will be received with his or her letter of acceptance. This will signify the student's intention to enroll at Grace Theological Seminary and will verify the intended program of study.

Medical Insurance

Every student at the time of registration is strongly encouraged to have secured medical insurance coverage for himself or herself and all dependents. This stands as an ethical obligation of students that may only become apparent at a time of greatest need. Students are urged to handle this matter with the highest degree of integrity. For further information contact the Grace Schools Health Center.

Electronic Media Requirement

Our desire as a faculty and administration is to do a good job of communicating to our students. This is becoming increasingly challenging because of the diverse mix that constitutes our student body (e.g., residential students, distance education students, part-time and full-time students). In response, we intend to use modern electronic media (electronic bulletin boards, Web pages, and e-mail) to communicate information to students. As a result, we are expecting students to have access to the Internet (for connecting to electronic bulletin boards and Web pages and for accessing e-mail). Further, we are requiring all students to be familiar with their Grace Seminary e-mail address and to check that address frequently (for mass e-mailings). Students who neglect to check their Grace e-mail account regularly can expect to miss important school and class announcements which can possibly have a negative effect on their program of study.

Our desire as a faculty is to provide training for students in the use of electronic tools for Bible study, exegetical investigation, sermon preparation, etc. Therefore, we are requiring that each student have access to a personal computer so that they might use the various electronic tools that are available for a variety of disciplines. In addition, students may be asked to purchase software, in conjunction with certain classes, much as they are asked to purchase books for classes.

Expenses for All Programs

Grace Theological Seminary seeks to provide a quality theological education for all its students. Tuition charges paid by the student only cover a portion of the cost of operating the seminary program. Gifts and grants from individual friends, corporations, and interested churches meet the balance of the expenses.

Current tuition rates and fees are available from the Grace Schools Business Office or on the Grace Web site: <http://gts.grace.edu>.

Terms of Payment for Regular Semesters

Grace Theological Seminary provides two payment plans for its courses:

(NOTE: These payment options are not available to D.Min. students. D.Min. seminary fees must be paid in full during the week of class.)

Option 1

Pay all semester charges in full on or before the first day of class of the semester. Payment is made to the Business Office. Visa, Master Card, and Discover credit cards are accepted.

Option 2

Participation with Academic Management Service. This plan allows you to pay educational expenses in ten monthly payments beginning July 1 each year. The cost of this plan is \$50.00 which includes Life Benefit Coverage. There are no other interest charges. For additional information and application, contact Academic Management Services toll-free, at 1-800-635-0120 (or: www.amsweb.com).

One of the above plans must be chosen and implemented by the end of the first week of the semester. No other payment plans are available.

Terms of Payment for Summer School

All charges for summer school classes are to be paid in full by the first day of the summer school session.

Responsibility for Payments

Because of the various federal privacy laws, Grace Theological Seminary has adopted the policy of dealing directly with the student on all matters relating to a student's account. No direct billings will be sent to any third party unless arrangements have been made with the Business Office.

Service Charge

Any student account with a past due balance will be subject to a monthly service charge of 1.5% of the account balance.

Registration for Courses

With the exception of new students, each student is expected to register for the following semester's classes at the designated time (approximately one month prior to the end of the current semester.) For the student who is continuing studies, failure to accomplish registration by the close of the current semester will result in a \$100.00 late fee being charged to the student's account.

Drop/Adds of Classes

A student may add a class anytime during the first week of classes in a semester. There will be a \$10.00 fee charged for each class added following the close of the previous semester (new students excepted).

A student who decides to drop a class (or classes) in which he or she is registered at Grace Theological Seminary, may do so on the Grace Web site during the first week of the semester or by filing a Drop/Add Form with the Registrar's Office as soon as the decision to drop the class(es) is made. The Drop/Add Form may be found on the Grace Web site. Drops during the first week of class will result in complete erasure of the dropped class(es) from the student's transcript. Drops by the date designated on the academic calendar as "last day to withdraw from classes with 'W'" will result in a "W" on the student's transcript. Failure to drop a class(es) that is not attended will result in an "F" appearing on the student's transcript for each class(es). The student will be charged a \$10.00 fee for each class dropped within the first week of the semester. Following the first week of classes, there will be no refund of tuition if a class is dropped.

Withdrawal from Grace Theological Seminary

Students who desire to discontinue their studies at Grace Theological Seminary are required to officially withdraw from the seminary. A Withdrawal Form may be found on the Grace Theological Seminary Web site (<http://gts.grace.edu>). This completed form should be filed with the Registrar upon the decision to withdraw from Grace Theological Seminary. Official Withdrawal Forms filed during the first week of the semester will completely erase the semester's courses from the student's transcript. Withdrawals filed by the date designated on the Academic Calendar as "last day to withdraw from classes with 'W'" will result in a "W" for each class of the semester on the student's transcript. Withdrawing after the last "W" date or failure to submit a Withdrawal Form will result in an "F" for each class in which the student is registered for that semester.

Federal Refund Policy

If a student changes his total credit hours for a semester by dropping a class or classes, or officially withdrawing on or before the 60% point in time of the period of enrollment, calculated using calendar days, a portion of the total of Title IV funds awarded a student (Federal Perkins Loan, Federal Stafford Loan, Federal PLUS Loan, but not Federal Work Study) must be returned according to the provisions of the Higher Education Amendments of 1998. The calculation of the return of these funds may result in the student owing a balance to Grace and/or the Federal government. Questions may be directed to the Office of Financial Aid.

Student Housing

Students ordinarily must make their own living arrangements. Students are often able to rent houses or apartments in the community for \$400–600 per month. Single students can often obtain living quarters for \$200–300 per month, especially if a roommate shares expenses. For those who do not desire to cook, meals are available at Alpha Dining Commons. Information may be secured through the Food Services Office.

Student Financial Aid

Scholarship and Loan Programs

In order to assist worthy and qualified students, Grace Theological Seminary provides supplemental financial support through institutional scholarships and federal loan programs.

Students enrolled in master's programs may qualify for Grace Theological Seminary scholarships and grants. Some of Grace Theological Seminary's financial aid programs include:

Grace Theological Seminary Scholarship (GTS) is available to students pursuing a 48-hour or more master's program. Grace Brethren students can receive \$65.00 per credit hour and non-Grace Brethren students can receive \$50.00 per credit hour. To be considered, the student must submit the GTS Scholarship application by August 1 for fall applicants and January 1 for spring applicants. Students must fill out an application each school year they plan to attend by August 1.

Church Matching Program is a program which provides sponsoring churches with a means of encouraging and assisting students attending Grace College and Seminary. Churches are eligible regardless of denomination or affiliation. Grace Seminary will match the church scholarship dollar for dollar up to \$500.00 per student per academic year (\$250 per semester) for students enrolled in five credit hours or more per semester.

The Year Three M.Div. Award is a program for third year M.Div. students. Presently, it provides for 50% tuition for qualified students (those having completed 60 or more credit hours of work) and who are enrolled in the following courses: Local Church Ministry in the 21st Century, Leadership in the Local Church, and Counseling in the Local Church.

Loan programs such as Federal Perkins, Federal Stafford, and the Federal/Grace Work-Study programs are available to students who qualify.

The application process for financial aid is as follows:

1. Apply and be accepted as a student at the seminary.
2. For students pursuing a 48 hour or more master's program, submit the GTS Scholarship application (available on the Grace Theological Seminary Web site)
3. File the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1st. Grace Theological Seminary Federal School Code is 001800.

Students are notified on a rolling basis of their financial aid eligibility upon admission to the seminary and completion of the Free Application for Federal Student Aid (FAFSA). However, the preferred deadline for fall semester is June 1. Awards are based on the funding available at the time of the award. It is in the student's best interest to apply for admission and financial aid as early as possible. Financial aid awards will not be offered until the applicant has been officially accepted.

A student must be enrolled in five or more credit hours per semester to be considered for federal student aid. In addition students must be making satisfactory academic progress to receive institutional and/or federal student aid.