The Student Aid and Scholarship Committee

The Student Aid and Scholarship Committee selects recipients of the various scholarships and student aid money received by the Seminary. The director of Campus Life serves as chairman of the Cordova campus committee. At the Northeast campus, the faculty serves as the Student Aid and Scholarship Committee.

Tuition Payment and Fees

Application Fees

A $35.00 nonrefundable application fee is required with each master, associate, and bachelor student application for admission to the Seminary. This fee is not applicable to tuition or other student charges. A $50.00 nonrefundable application fee is required for applicants to doctoral programs.

Readmission Fees

Students seeking readmission to any academic program other than the doctoral programs at the Seminary must submit a nonrefundable readmission fee of $25.00 at the time the application is submitted. Graduates of Mid-America applying for admission to a doctoral program must submit a nonrefundable readmission fee of $50.00 at the time the application is submitted. All applicants must have been enrolled and earned credit at the Seminary within the previous academic year to qualify for submitting the shortened application for readmission. If more than one year has passed, a full application for admission is required to be considered for readmission.

Financial Responsibility

Students are expected to be prompt and faithful in payment of all fees to the Seminary. All current financial obligations must be paid before a student can register for classes for the following semester or mini-term and before grades, diplomas, or transcripts can be issued. Payment arrangements are considered part of registration and must be made by the registration deadline. Accounts must be paid in full before graduation. The Seminary reserves the right to secure a file report through Equifax to confirm the continued credit reliability of each student.

FACTS Tuition Management Program

The Seminary payment policy states that payment for the entire semester or mini-term is expected at time of registration for each semester or mini-term. All payments will be accepted through FACTS, via E-Cashier, during each registration period. Payments may be made with check (ACH) or credit/debit card. FACTS will accept Visa, MasterCard, American Express, and Discover credit cards and bank debit cards. Cash, checks, MasterCard, American Express, and Discover will be accepted for payments made in the business office. There is a 2.75% convenience fee charged for each payment when using a debit or credit card. If full payment cannot be made for
a regular semester, students will have the opportunity to budget their payments by setting up a five month payment plan for the current registration. *A modified FACTS plan is required for all DMin students (See DMin Handbook for details).*

FACTS will electronically draft the appropriate bank account for payment on the fifth of each month. An enrollment fee of $25.00 for the semester contract will be charged to budget payments through the FACTS Tuition Management system. Through the MyFACTS account, students will have the ability to check on the status of their account, the schedule of payments still to be made, a listing of those payments already made, and a complete listing of all activity. *Be advised that an automatic hold will be placed on a student's SONIS account if a payment is returned for any reason.*

**Returned Check Policy and Fees**

A returned check fee of $30.00 is charged for any check that is returned to FACTS or the business office. Excessive returned payments by any student may result in a PAY IN FULL policy for that student at the discretion of the vice president for finance and operations. While participating in the FACTS program, no student may incur more than three NSF per monthly payment. Once three attempts to withdraw funds have been made, the student must make payment for that month in the business office. For each monthly amount due, if a payment attempt is returned the following procedure applies:

- **First incident:** $30.00 NSF fee (billed through FACTS) and automatic hold
- **Second incident:** $30.00 NSF fee and consultation with business office
- **Third incident:** $30.00 NSF fee and payment due in the business office

If a student misses three monthly payments due to NSF, the agreement will be terminated, and the remaining balance must be paid in full immediately.

**Third-Party Invoicing**

Students may request the business office to invoice a third party for tuition payment. Proper documentation must be provided in advance of registering for classes. When requesting that MABTS invoice a third party for the first time, students must make arrangements at least one week before registering for classes. Students that have participated in invoicing in the previous semester may contact the business office to verify that approval has been received for the upcoming academic year. Failure to submit paperwork or confirm third party approval in advance will delay your registration and may result in additional fees.

**Late Registration Fees**

Late registration will incur an additional fee of $100.00 and is by appointment only. This fee may be waived for those that make an appointment before the end of the registration period. Payment of tuition is considered part of registration and must be made by the deadline or during a late registration appointment.
Graduation Fees

Fees for December and May graduation expenses are to be paid in the business office. The deadline will be announced each semester in the Daily Advisor.

<table>
<thead>
<tr>
<th>Degree Program</th>
<th>Fee</th>
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<tbody>
<tr>
<td>Associate of Divinity</td>
<td>$100.00</td>
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<tr>
<td>Associate of Christian Education</td>
<td>$100.00</td>
</tr>
<tr>
<td>Bachelor of Arts in Christian Studies</td>
<td>$100.00</td>
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<tr>
<td>Master of Divinity</td>
<td>$100.00</td>
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<tr>
<td>Master of Missiology and Intercultural Studies</td>
<td>$100.00</td>
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<tr>
<td>Master of Arts in Christian Education</td>
<td>$100.00</td>
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<tr>
<td>Master of Christian Education</td>
<td>$100.00</td>
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<tr>
<td>Doctor of Ministry</td>
<td>$150.00</td>
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<tr>
<td>Doctor of Philosophy</td>
<td>$150.00</td>
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Textbook Expenses

Textbooks for classes may be purchased through our website at www.mabts.edu. If a required book or resource is unavailable online, then it will be available for purchase in the MABTS Bookstore.

Binding Fees for Projects and/or Dissertations

Student completing the doctor of ministry program must pay for the expense of binding three copies and microfilming one copy of their major project. This expense is approximately $150.00. Students completing the doctor of philosophy program must pay for the expense of binding four copies and microfilming one copy of their dissertation. This expense is approximately $120.00. All fees are subject to change depending upon the actual amount charged by the binder.

Fees for Student Transcripts

Academic transcripts are released to other persons or institutions only with the written consent of the student involved. A fee of $5.00 is charged for each transcript. Transcripts are not released until all financial obligations to the Seminary have been satisfied.

Fees for Adding or Dropping Courses after Registration Day

An additional fee of $5.00 is charged for each course added or dropped by a student after the close of the regular registration time as indicated in the academic calendar. Tuition for dropped courses is nonrefundable once the class has started.
Refunds of Tuition Fees

Dropped Courses or Withdrawal from the Seminary

Seminary policy states that tuition fees are non-refundable after the start of classes. Tuition fees are still applicable if a student drops a course at any point during a semester or withdraws from the Seminary unless the student qualifies under the exception policy.

Exception to the Nonrefundable Fee Policy

An exception is made if a student is forced to drop a course or withdraw from the Seminary during the first twelve class days of a semester due to personal or family illness or due to an emergency situation beyond the student’s control. In such circumstances, the vice president for finance and operations may, at his discretion, authorize the refund of half the tuition fee paid for the semester. Each emergency withdrawal is evaluated by the vice president for finance and operations.

Veterans Educational Benefits

Mid-America Seminary has been approved by the Tennessee State Approving Agency and by the New York State Division of Veterans Affairs in order that the Seminary may certify veteran students and other eligible persons to receive benefits toward educational expenses from the Department of Veterans Affairs. Students who receive financial benefits from the Department of Veterans Affairs program are required to verify their current enrollment status at the Seminary on a monthly basis.

Records for veterans are maintained in the DMin office at the Cordova campus and in the director’s office at the Northeast campus. These confidential records are accessible to the student and are not released to others without the written consent of the student. Additional information regarding the release of veterans’ records is published in the Student Supplement.

Notary Public Service

The business office at the Cordova campus provides a notary public service for students and faculty at no cost.