
FINANCIAL MATTERS: MASTER'S PROGRAMS

STUDENT ACCOUNTS AND BILLING

Tuition payments are due in advance of each new Core course or semester, unless an approved optional payment plan is selected or arrangements have been made with student financial services.

TUITION AND FEES (2011—2012)*

Tuition per credit hour	\$420
Student Fees M.Div. (one-time fee).....	\$450
Student Fees M.A. (one-time fee)	\$350
Application Fee	\$35
Non-Refundable Cohort Deposit (applied to first tuition payment)	\$350
Book Fee (Core Library and other resources first year).....	\$650
Audit Fee (per course)	\$150

** Tuition and fees are subject to change.*

BOOK FEES

A standard book fee is charged to all incoming Core students. This fee covers all required resources for the first Core course—a basic library of about 15 reference books, course specific texts, and handouts. Books for subsequent courses are the responsibility of the student.

PAYMENT PROCEDURES

Tuition payments can be made at the cashier's window in the lower level of the Rinker Center, or may be remitted to the address on the student bill. Checks should be made payable to Northeastern Seminary. Failure to make payments or payment arrangements on time may result in a late payment fee and/or a hold on registration for future semesters. All payments must be made in U.S. dollars.

Tuition payment plans are available through Tuition Management Services (TMS). Payments may be spread out over the academic semester or year for a nominal fee. More information about available plans can be obtained from student financial services 585.594.6150 or TMS 800.722.4867, www.afford.com.

NES GRADUATE BENEFITS

NES graduates will receive a \$100 scholarship per NES course taken for credit or audit at NES as continuing education courses. Registration forms need to be filed with the NES office of admissions.

TUITION AND INSTITUTIONAL FINANCIAL AID REFUND SCHEDULE

For students who withdraw from classes during the semester, tuition charges will be adjusted according to the following schedules—there is no refund of fees:

***Refund Schedule for the Core and all 15-Week Courses**

Prior to first class meeting	Full refund of all tuition charges
Weeks 1 and 2	90% refund / 10% charge
Weeks 3 and 4	75% refund / 25% charge
Weeks 5 and 6	50% refund / 50% charge
Weeks 7 and 8	25% refund / 75% charge
Weeks 9+	0% refund / Full tuition charge

***Refund Schedule for all 5-Week Courses Including Summer**

Prior to first class meeting	Full refund of all tuition charges
Week 1	80% refund / 20% charge
Week 2	60% refund / 40% charge
Week 3	0% refund / Full tuition charge

***NOTE: Refunds apply to the tuition charges only. Fees and book charges are not refundable.**

Return of Federal (Title IV) Financial Aid

If a student leaves school before the end of the semester or trimester, the return of federal financial aid will be based on the guidelines issued by the Federal Government in the 1998 reauthorization. Federal financial aid will be prorated on a per diem basis using calendar days, with exclusion of breaks of over 5 days. Once the 60% point of the semester is reached there is no return of federal financial aid. If no official withdrawal is made we will establish the last date of attendance.

FINANCIAL ASSISTANCE

The Seminary is interested in helping students supplement their individual resources with financial aid. Below are some of the resources a student may want to investigate for assistance. As you review the options please keep the following in mind:

- Students must be admitted and registered for at least five semester credits in a program leading to a graduate degree to be eligible for financial assistance;
- To receive federal financial aid, students may not owe a refund on any federal grant or be in default on any federal loan received for attendance at any institution. Additional information regarding financial aid may be obtained by calling student financial services 585.594.6150.
- Financial aid is packaged annually for a full academic year and is distributed equally between the fall and spring semesters. If students plan to use any aid to cover tuition for classes taken during the summer session (certain required courses are only offered in the summer) they are responsible for reserving the necessary resources out of their financial aid; contact student financial services for direction at 585.594.6150.

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- For additional financial aid information and loan applications, please contact student financial services at 585.594.6150. If you are seeking a loan application, please make sure you have already fulfilled the application checklist listed [here](#).
 - The Seminary's tuition and fees, course offerings, admissions requirements, degree and faculty offerings, and academic and/or degree requirements are subject to change without notice and do not constitute a contract between any student and the Seminary.

Federal Direct Student Loans

Students who are at least half-time students (5 credits+) are eligible for up to \$20,500/year in subsidized and/or unsubsidized federal Stafford student loans to cover program costs and living expenses. Completion of the Free Application for Federal Student Aid (FAFSA) is required for assessing range of eligibility. The FAFSA may be completed online at www.fafsa.ed.gov. To ensure that the financial information is received, students should list the Seminary's school code (**G34194**) on the FAFSA.

Scholarships

Northeastern Seminary is interested in helping students meet seminary costs. The following scholarships and grants are available to eligible master's students. For specific information regarding the details of eligibility for the grant or scholarship, please contact student financial services, in the Rinker Community Service Center, on the Roberts Wesleyan College campus.

Seminary Sponsored Scholarships for NES Graduate Students

- **Early Incentive Scholarship** – Available to all master's degree students who are accepted and deposited before June 15 (for the fall semester) or October 15 (for the spring semester). Students receive this one-time award of \$400 in their first semester.
- **Need-based Scholarship** – Available to full-time doctoral and master's degree students who's Estimated Family Contribution (EFC), as determined on the Free Application for Federal Student Aid (FAFSA), falls between \$0 and \$16,000. Master of Divinity students receive \$5,400 and Master of Arts students receive \$3,150; each is prorated over the course of their program. FAFSA must be filled out and student must qualify annually to retain scholarship.
- **Academic Scholarship** – Available to full-time doctoral and master's degree students in recognition of academic excellence. Selection criteria for this award are an undergraduate GPA of at least a 3.3, strength of recommendations, and quality of application essay. To be considered for this scholarship you must indicate your interest on the application for admission in the financial aid section and be accepted and deposited by incoming cohort deadlines.
- **Babcock Scholarship for Ethnic Diversity** – This scholarship is given annually to deserving master's degree students of African American or Hispanic decent preparing for a career in ministry or theological education. Scholarship is awarded after the first successful year of study.
- **Bishop Richard D. Snyder Scholarship for Ministry Excellence** – This award is given annually to students preparing for the ministry in the Free Methodist Church. Preference is given to students who are Conference Ministerial candidates or elders and who have a 3.0 GPA or higher. Scholarship is awarded after the first successful year of study.

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- **Clarence H. and Elizabeth Zahniser Scholarship** – This scholarship is given annually to Free Methodist students in their final year of study. The recipient must be in the top 20 percent of their class and intend to pursue pastoral ministry or foreign missions in the Free Methodist Church.
 - **Clark William Snyder Scholarship** – This scholarship is given annually to needy and deserving NES students preparing for ministry. Scholarship is awarded after the first successful year of study.
 - **Founders Scholarships** – Awarded annually to deserving students of a broadly inclusive perspective. Scholarship is awarded after the first successful year of study.
 - **Freda Burritt Lamson Scholarship** – This award is given annually to gifted students that are members of the Free Methodist Church and are preparing for pastoral work in North America or for lifetime Christian service overseas. Scholarship is awarded after the first successful year of study.
 - **Matt Jones Memorial Scholarship** – This award is given annually to students pursuing the Master of Divinity degree for pastoral ministry in the Free Methodist Church or other denomination within the Wesleyan tradition. Scholarship is awarded after the first successful year of study.
 - **Open Access Scholarship** – This scholarship is given annually to individuals with a physical disability who are preparing for ministry or to persons preparing to serve the disability community. Scholarship is awarded after the first successful year of study.
 - **Robert E. Smith Seminarian Award** – Awarded annually to needy and deserving students preparing for either pastoral or teaching ministry. Preference shall be given to students from the greater Rochester, New York area. Scholarship is awarded after the first successful year of study.
 - **Wayne McCown Scholarship** – Awarded annually to needy and deserving students preparing for full-time ministry or a career in Christian higher education. Scholarship is awarded after the first successful year of study.
 - **Wesley R. Skinner Scholarship** – This award is given annually to NES students preparing for ministry in the Free Methodist Church of North America. Scholarship is awarded after the first successful year of study.
 - **Graduate Assistant** – The assistant will receive compensation to aid the full-time faculty of NES in his/her teaching responsibilities. Students are only eligible after completing BHT 511NE.

Denominationally Sponsored Scholarship Options

Contact your denomination or church affiliation for options not listed here.

- **Christian Scholarship Foundation** – In accordance with the purpose of the Foundation, a program of Graduate Fellowships has been established for members of the Churches of Christ enrolled in advanced graduate programs. Deadline for the application is January 15.
LINK: <http://www.csfinc.org/>
- **The Foundation for Pentecostal Scholarship** – The Foundation for Pentecostal Scholarship was founded to remove financial barriers that impede Pentecostal scholarship by funding doctoral- and post-doctoral-level research projects focusing on Pentecostal theology. LINK: <http://www.tffps.org/>
- **Genesis Conference of the Free Methodist Church-Seminary Scholarship** – Annual scholarships of \$250 will be provided to Genesis Free Methodist Conference LMC's, CMC's, and elders who are pursuing an M.A., M.Div., or D.Min. degree at a seminary approved by the John Wesley Seminary Foundation. If the local church will match this amount, an additional \$250 will be provided by the conference (total available: \$500 conference + \$250 local church = \$750).
LINK: <http://www.nes.edu/Financial/Aid/Denominationally.aspx>

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- **John Wesley Seminary Foundation Grant** – this scholarship is for those pursuing full-time ministry in the Free Methodist Church. The applicant must be enrolled in a master’s program in biblical, theological, missiological, or pastoral studies.
LINK: <http://leadership.freemethodistchurch.org/resource.html>
 - **The Free Methodist Canadian Leadership Scholarship Plan** – This scholarship was initiated to provide financial assistance to students pursuing post-secondary educational studies. You must be from the Canadian Free Methodist Church to be considered for this scholarship.
LINK: <http://www.fmc-canada.org/index.php/en/Scholarships/scholarships.html>
 - **Presbyterian USA Theological Student Loan Program** – For theological students preparing to serve in a PC(USA) congregation. The Presbyterian Church (U.S.A.) Theological Student Loan program serves Presbyterian M.Div. students who are inquirers or candidates and MACE students attending accredited seminaries in the United States. Check the website for the interest rate for new borrowers.
LINK: <http://www.pcusa.org/financialaid/programs/theologicalloan.htm>
 - **American Baptist Church USA** – Scholarships available for seminarians ranging in the amount of \$500 - \$1000 academic year. Options also available for Ph.D. candidates enrolling in a preparative course of study for a church related vocation. Scholarship amounts vary.
LINK: http://www.nationalministries.org/education/financial_aid/index.cfm
 - **Episcopal Church** – There are a few graduate study scholarships available through the Episcopal Church Center—many of these are designated for very specific constituencies.
LINK: http://www.episcopalchurch.org/documents/YoungAdult/109462_110675_ENG_HTM.htm

Veterans & Military Chaplain Scholarships

- **US Air Force Chaplain** – the US Air Force has several ways you can join the Reserve Chaplain Service Program. The programs offer tuition benefits for those pursuing Seminary.
LINK: <http://www.afrc.af.mil/library/chaplain/howtojoin/>
- **US Army Chaplain** – While attending seminary, Chaplain Candidates may apply for tuition assistance through the U.S. Army Reserve. You may be eligible for up to 100% of the tuition costs, up to \$250 per credit hour with a maximum cap of \$4500 per year. This program requires service of at least four years in a U.S. Army Reserve unit once you become a qualified Chaplain.
LINK: <http://www.goarmy.com/chaplain/>
- **US Navy Chaplain Program** – Opportunities offered through a Navy Chaplain career include supervision in clinical pastoral education and tuition assistance for numerous off-duty educational programs. LINK: <http://www.navy.com/careers/officer/chaplain/>
- **Veteran's Benefits** – Northeastern Seminary is approved by the New York State Division of Veteran’s Affairs and complies with the Post 9-11 Veterans’ Educational Assistance Act of 2008. Students eligible for Veterans Administration Educational Benefits should contact Cheryl Raduns, the VA Certifying Official for the Seminary at: raduns_cheryl@roberts.edu

Additional Theological Scholarship Options

- **Fund for Theological Education Fellowship** – For students responding to God's calling who are 35 years of age or younger. For information and application, go to www.thefund.org. Deadline for application is March 1 and April 1, depending on type of fellowship application.
LINK: <http://www.thefund.org/>

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- **Philanthropic Educational Foundation Scholarship** – The Philanthropic Educational Organization was one of the pioneer societies for women. Founded in January 21, 1869 in Mount Pleasant, Iowa this organization provides scholarship opportunities to women. LINK: <http://www.peointernational.org/>

Scholarship Search Engines

- **Graduate Theological Union Scholarship Link** – There are over 500 different scholarships, grants, fellowships, and loan opportunities listed on this scholarships database.
LINK: http://www.seedwiki.com/wiki/gtu_scholarships
- **Next Student Religious Scholarship List** – The Next Student Scholarship database presents opportunities based on a variety of categories including, but not limited to impairments, religious affiliation, or ethnic background. LINK: <http://www.nextstudent.com/directory-of-scholarships/>
- **Student Scholarship Search** – The scholarship search engine not only focuses on national scholarships, but also includes scholarships by state and level of education.
LINK: www.studentscholarshipsearch.com
- **Financial Aid Scholarship Search** – FinAid was established in the fall of 1994 as a public service. This award-winning site has grown into a comprehensive source of student financial aid information including a large amount of scholarship options. LINK: <http://www.finaid.org/>
- **Fast Web Search** – For nearly 15 years, FastWeb has been the leading scholarship search provider for every student, whether you're in high school or a mother of two returning to graduate school.
LINK: [www. http://www1.fastweb.com/](http://www1.fastweb.com/)

Tuition Management Services (TMS)

A tuition payment plan is available through TMS. The plan allows students to make monthly payments with no interest or penalty. LINK: www.afford.com/NES/