

# STUDENT FINANCIAL AID

## INTRODUCTION

The Office of Financial aid assists the College in achieving its mission helping students obtain funds to attend by promoting grants, scholarships, loans, and employment opportunities for qualified deserving students who would normally be deprived of a postsecondary education because of inadequate financial means. The primary responsibility for meeting college costs lies with the student and his or her family. Brewton-Parker College is committed to the idea that students should not be deprived of the opportunity of an education because of inadequate finances when alternatives are available. Financial aid is available from three sources: the College, through its own funds and through endowments; the state of Georgia; and the Federal Government. Through a combination of grants, scholarships, loans and work-study opportunities, every effort is made to meet the student's demonstrated needs.

Financial aid awards made to students from funds received from sources outside the college, such as from federal and state funds, may be revised if those funds cannot be obtained from those sources. All financial aid award disbursements are contingent upon the college's receipt of funds.

## Eligibility

To receive financial assistance, a student must be enrolled in a certificate or degree granting course of study, be in good standing, making satisfactory academic progress (as defined later in this catalog), and not be in default or delinquent on any loan plan with the college, state, or federal government. Also, he or she must not owe a refund on grants previously received under the Pell Grant, or the Federal Supplemental Educational Opportunity Grant (FSEOG).

## Application Process

**All aid must be applied for annually.** Brewton-Parker College uses the Free Application for Federal Student Aid (FAFSA). This form may be obtained from the Financial Aid office, other colleges' financial aid offices, or most high schools. Georgia residents should also complete the application for the Georgia Tuition Equalization Grant.

## Preference/Deadline Dates

Rather than operating under strict deadlines, the Financial Aid Office makes an effort to provide funds to students as long as funds are available. However, there are important dates to keep in mind. Applications for financial aid should be submitted as soon as possible.

Because financial aid is awarded on a first come-first served basis, students are strongly encouraged to complete the application process prior to April 3. Students whose financial aid file is delayed run an increased risk of receiving a reduced award. A completed financial aid file includes the following:

1. A completed/processed Application for Admission (first year only) and granted admission to Brewton-Parker College.
2. A completed valid Free Application for Federal Student Aid (FAFSA).
3. Verification of application data (only if required).
4. Completed tax returns, additional worksheets, and other relevant information (only if required).
5. A completed Request to Release Personally Identifiable and Confidential Information.
6. A signed Certification Statement.

All financial aid (excluding Pell grants and Stafford loans) has limited funding. Students are encouraged to submit all application materials as soon as possible.

### **Determination of Financial Aid**

After all applications, documents, and other required papers are turned in to the Financial Aid Office, awards (which might include a combination of grants, scholarships, loans, or work-study) are processed typically in about six weeks beginning early in April. Financial Aid award letters are sent after the processing is completed. The award letter will list all estimated awards based on the available information at the time of the award. If additional documentation is required, awards amounts may be modified accordingly.

Students who participate in the Stafford loan program and whose loans are guaranteed through the Georgia agency will be notified by the agency of the dates when the loan funds will be received by the college.

### **Award Procedures**

For financial aid programs in which need is the factor in determining eligibility, the Federal Pell Grant is considered first. If a student's need is not fulfilled with the Pell, the Federal Supplemental Educational Opportunity Grant is the next form of aid considered.

All state and other outside funded aid and benefits will be added next. Institutional scholarships and grants will be added last to fill the remaining need to the extent and limits established for the scholarships. A student who is eligible for Federal work-study will be notified of potential eligibility. The student is also sent instructions on how to find a work-study position. Loan

funds will be added if the student has indicated on the FAFSA their desire to receive loan funding.

The awarding cycle will flow as follows:

1. Pell Grant
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
3. Georgia Tuition Equalization Grant (GTEG)
4. Hope Scholarship
5. Federal Work-Study
6. Other Outside Scholarships
7. Institutional Scholarships and Grants
8. Perkins Loans
9. Stafford Loans
10. PLUS Loans

### **Determination of Family Contribution**

Since "need" is a subjective, relative concept and is understood by individuals in light of their own personal wishes and circumstances, certain guidelines and standards have been developed to define need.

In order to comply with published regulations governing federal aid programs, Brewton-Parker College uses a needs analysis system approved by the U.S. Secretary of Education. The U.S. Department of Education provides the Free Application for Federal Student Aid (FAFSA) form free of charge. The FAFSA is used to determine expected contributions from income and from assets with appropriate deductions and allowances to retain reasonable financial resources to sustain families.

The calculation of an expected family contribution is relatively complex. Some of the items which are considered in determining the amount of an expected contribution from income and net assets of the individual filing the financial aid document include:

1. The number of dependent children;
2. The number of dependent children in post-secondary education;
3. Any serious illness in the family (family members include the student, the student's spouse, parents of dependent applicants as well as other individuals claimed for federal income tax purposes to contribute toward the cost of education.

In addition, the methods of calculating the amount of an expected family contribution assume self-help through employment during periods of non-enrollment (summer earnings).

### **Financial Need**

Financial need, therefore, is defined for financial aid purposes as the amount of assistance that will be required to enable students to meet their educationally related expenses. This amount is determined by subtracting from the projected costs the amount of the expected family contribution.

The Financial Aid Office at Brewton-Parker College assists students in obtaining assistance through grants, scholarships, loans and employment opportunities to meet the financial need as determined by this process.

### **Financial Aid and Academic Load**

Students must be enrolled in at least 12 credit hours per semester to be considered full-time students and receive full financial aid benefits. Students enrolled part-time may be eligible for a pro-rated portion of their financial aid. All students applying for Stafford or Perkins loans must be enrolled in at least 6 credit hours per semester. All institutional scholarship recipients should be enrolled full-time.

### **Keeping the Financial Aid Office Informed**

Students who are receiving financial assistance through the Financial Aid Office and who receive additional outside assistance must report this fact to the Financial Aid Office of Brewton-Parker College at once. Address changes and changes in the academic course load must also be reported to the Financial Aid Office.

### **Anticipated Funds from Other Sources**

Students expecting funds from such sources as the Veterans Administration, State Rehabilitation, or other State Agencies, should advise the Financial Aid Office immediately of such funding sources and anticipated monthly amounts.

### **Satisfactory Academic Progress**

All students are required to maintain satisfactory progress toward their education objectives in order to be eligible for all institutional, federal, and state financial aid. Athletic aid will be based on the requirements of the NAIA as well as the Satisfactory Academic Progress Policy. Satisfactory academic progress is defined in both qualitative and quantitative terms. The complete policy is published elsewhere in this catalog.

### **Withdrawal from the College and Return of Title IV Funds**

Pursuant to the Higher Education Amendment of 1998, Public Law 105-244, funds paid toward a student's education are earned based upon the period of time the student remains enrolled during the semester. Unearned Title IV funds, other than federal work-study, must be returned. Unearned aid

is the amount of disbursed Title IV aid that exceeds that amount of the Title IV aid earned prior to withdrawal.

Brewton-Parker College will determine the date of withdrawal. If the student does not notify the college of the intent to withdraw, the midpoint of the payment period for which student financial aid program assistance was disbursed will be used, or a later date documented by the college. If Brewton-Parker College determines that a student did not begin the withdrawal process or otherwise notify the college of the intent to withdraw due to illness, accident, grievous personal loss, or other circumstances beyond the student's control, Brewton-Parker College will determine the appropriate withdrawal date.

To determine how much financial aid was disbursed, Brewton-Parker College will consider only the aid that is disbursed prior the becoming aware of the withdrawal. If earned aid exceeds disbursed aid, additional funds may be disbursed utilizing late disbursement procedures. Additional disbursements are precluded if the amount of earned aid is less than the total Title IV aid that was disbursed prior to the date of the college's determination that the student withdrew. Institutional costs are not used to determine the amount of Title IV funds a withdrawn student is entitled. Aid is disburseable if the student could have received it at the point of withdrawal. Total disburseable aid includes aid that was disbursed and aid that could have been (but was not) disbursed as of the student's withdrawal date.

During the first 60% of the period, a student earns Title IV funds in direct proportion to the length of time he or she remains enrolled. That is, the percentage of time during the period that the student remained enrolled is the percentage of disburseable aid for that period that the student earned.

For example:

Multiply the % of the payment period or period of enrollment completed (**or 100% once the student completes > 60%**) X the aid that was disbursed and could have been disbursed. **This is the earned amount.**

Subtract the earned amount from the aid disabled as of the date of the institution's determination that the student withdrew.

BPC uses standard term based program as the payment period.

Calendar days completed, less scheduled breaks of 5 consecutive days or more.

- Brewton-Parker College returns the **lesser** of:

1. Amount disbursed  
- amount earned

(or)

2. Institutional charges

x percentage not earned

- Student Responsibility:  
Total amount of unearned Title IV aid  
- amount institution is required to return  
= Amount for which the student is responsible.

Student returns his or her share to:

- Title IV loan programs in accordance with the terms of the loan.
- Title IV grant programs as an overpayment (only up to 50% of the amount of the overpayment.)
- Student remains Title IV eligible generally for 45 days, if the student....
  1. repays the overpayment in full to the institution
  2. makes repayment arrangements satisfactory to the institution, or
  3. signs a repayment agreement with the Secretary of Education, which will include terms that permit continued eligibility while in repayment.

A student who remains enrolled beyond the 60% point of the semester earns all aid for the semester. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period.

Calendar days are used, but breaks of at least 5 days are excluded from both the numerator and denominator.

Funds will be returned in the following order.

- Unsubsidized Federal Stafford loans
- Subsidized Federal Stafford loans
- Perkins loans
- Federal PLUS loans
- Federal Pell Grants for the payment period for which a return of funds is required
- Federal Supplemental Educational Opportunity Grants
- Other assistance under this Title for which a return of funds is required

### **Students Responsibility**

1. Review and consider all information about the school's program before enrolling.
2. Accurately complete all application forms and return them to the appropriate office/agency in a timely manner.

3. Pay special attention to and accurately complete their application for student financial aid (FAFSA). Intentional misrepresentation of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the US Criminal Code.
4. Return all additional documentation, verification, corrections, and/or new information requested by either the Financial Aid Office or the agency to which they submitted their application.
5. Read and understand all forms they are asked to sign and keep copies of them.
6. Accept responsibility for all agreements they sign.
7. Notify the lender of changes in their name, address, or school status if they have a loan.
8. Perform the work that is agreed upon in accepting the College Award Letter.
9. Know and comply with deadlines for application and reapplication for aid.
10. Know and comply with Brewton-Parker College's refund procedures.
11. Maintain good standing and satisfactory academic progress.

## **Financial Aid Available Grants**

Grants are outright gifts of money and are awarded on the basis of financial need. A student's financial aid package may include grant money whenever guidelines and funding levels permit.

### **Federal Pell Grant**

Pell Grants are made available to undergraduate students who do not have a bachelor's degree already. The student's eligibility is determined by a schedule developed by the US Department of Education. Students who are eligible for a Pell Grant must make satisfactory academic progress to receive this award. Students may apply for this grant by using the Free Application for Federal Student Aid (FAFSA). **Applications must be submitted annually.**

Brewton-Parker College is in compliance with the standards of the US Department of Education regarding a drug free workplace.

Any student who receives a Pell Grant will be asked to certify that he or she will not engage in the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance during the period covered by the Pell Grant.

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

The SEOG provides gift aid to undergraduate students who do not have a bachelor's degree. Grants are awarded to needy students who could not attend college without financial assistance. Students may apply for this grant by using the FAFSA application annually. The first selection group of students awarded SEOG will demonstrate exceptional financial need with the lowest expected family contribution, who also receive a Federal Pell Grant. This first selection group of students will be funded to the extent of available funds.

### **Federal Work-Study**

This program provides part-time employment for US citizens and permanent residents who have demonstrated financial need on the FAFSA. The maximum amount a recipient can earn under this program is determined through an evaluation of the FAFSA. General wage policies are established by the college within the guidelines established by the US Department of Education. Work-study students are paid on an hourly basis and are not eligible for fringe benefits such as holiday, vacation, or sick pay. They are also not eligible for unemployment. The majority of jobs are limited to on-campus positions.

### **Non-Federal (Institutional) Work-Study**

Non-Federal Work-study positions do not require a financial aid need, nor is it necessary to fill out a financial aid packet in order to obtain these positions. These on-campus positions are limited in number.

### **Georgia Tuition Equalization Grant**

The State of Georgia provides a grant to Georgia citizens who attend private colleges in Georgia. The amount of the grant is determined by the State Legislature. Eligible students must enroll for a minimum of 12 academic hours. Application forms may be obtained from the Financial Aid Office and must be returned before the end of the registration period.

### **Georgia Hope Scholarship**

The purpose of the Georgia Hope Scholarship is to encourage and reward academic achievement of legal residents of Georgia at the secondary and postsecondary level by providing scholarships to students who earn and maintain a "B" average and are seeking a degree at an eligible Georgia college or university. The Georgia Tuition Equalization Grant application is required. Additional information regarding the Hope Scholarship may be obtained in the Financial Aid Office or through the Georgia Student Finance Commission in Atlanta.

# LOANS

## Federal Carl D. Perkins Loan

The Federal Perkins Loan provides long term loans for United States citizens and permanent residents. The amounts awarded vary, depending on financial need. No interest is charged, nor is repayment required while the borrower is enrolled at least one-half-time. Nine months after the borrower ceases to be enrolled at least half-time, payments begin at an interest rate of 5%. Loan repayment must be completed within a ten-year period at a minimum repayment rate of \$40 per month. Under certain circumstances, a portion of the loan may be canceled for designated public service. To be considered for this loan, a student must file the Free Application for Federal Student Aid (FAFSA).

## Federal Stafford Loan Program

These loans are secured from an off-campus lending agency such as a bank, credit union, and savings and loan association. To be considered for this loan, a student must file an Application for Federal Student Aid (FAFSA). Stafford loans require at least half-time enrollment.

Both subsidized and unsubsidized loans have the same terms and conditions, *except unsubsidized loan borrowers are responsible for interest that accrues during all in-school, grace, and deferment periods.*

## Annual and Aggregate Loan Limits

Stafford loans have an annual academic year maximum and an overall aggregate limit. These limits are based on dependency status as determined by the US Department of Education via the Free Application for Federal Student Aid (FAFSA).

<b>Annual Limits</b>	<b>Dependent Status</b>		<b>Independent Status</b>	
	<b>Maximum Federal</b>		<b>Maximum Federal</b>	
	<b>Stafford (Sub &amp; Unsub)</b>	<b>Sub Stafford</b>	<b>Stafford (Sub &amp; Unsub)</b>	
Year 1 (0-30 credit hrs)	\$ 2625	\$ 2625	\$ 6625	
Year 2 (31-60 credit hrs)	\$ 3500	\$ 3500	\$ 7500	
Year 3, 4, & 5	\$ 5500	\$ 5500	\$10500	
<b>Aggregate Limits</b>				
Dependent				
Undergraduate	\$23000	n/a	n/a	
Independent				
Undergraduate		\$23000	\$46000	

The interest rate for all borrowers is determined by regulation every July 1. See the Financial Aid Office for current rates. Repayment begins six months after the borrower ceases to be enrolled at least half-time with monthly payments of not less than \$50, but with a repayment time of ten years.

### **PLUS Loans**

PLUS loans are for parent borrowers. This loan provides additional funds for education expenses and, like the Stafford, is made by a lender such as a bank, credit union or savings and loan association. The PLUS enables parents to borrow up to the full cost of attendance less any other financial aid for each eligible dependent.

Interest rates may vary from year to year. Inquiries of current interest rates can be made a lender institution. PLUS borrowers must begin repayment within 60 days after the loan is fully disbursed. Before a PLUS loan can be awarded, a determination must be made to see if the student is eligible for the Stafford loan. To be considered for the PLUS loan, a student must file the Free Application for Federal Student Aid (FAFSA).

### **Disbursement of Student Loans**

The US Department of Education requires that there be multiple disbursements of Stafford and PLUS loans regardless of loan amount or length of time remaining in the loan period.

### **Disbursement of Student Loans to First Year Students**

The US Department of Education requires first installments of a Stafford loan to an undergraduate student who has not successfully completed the first year of the program of education in which the student is currently enrolled to be held until 30 days after the first day of classes.

### **Delivery of Federal Grants, Loans and Institutional Funds**

All loans, grants, and scholarship funds are provided to the student by crediting the student's account. In some instances funds may be provided directly to the student.

### **Students Receiving Over-awards**

Brewton-Parker College will withhold and promptly return to the lender any Stafford disbursement not yet delivered to the student which exceeds the amount of assistance for which the student is eligible, taking into account other financial aid obtained by the student. Instead of returning the entire disbursement, the college may return to the lender only that portion of the disbursement for which the student is ineligible.

## **OTHER ALTERNATIVE LOANS**

### **Pickett and Hatcher Educational Fund**

The Pickett and Hatcher Educational Fund, Inc. is a nonprofit, noncommercial educational trust fund created to assist full-time undergraduate students in the fields of study other than law, medicine, or the ministry. Low interest loans with deferred payment are made to qualified residents of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee or Virginia. The deadline for submitting applications is July 1. For information and application forms write to: Pickett and Hatcher Education Fund, Inc., Post Office Box 8169, Columbus, Georgia 31908.

### **TERI Loan**

The TERI supplemental loan program offers families an affordable way to finance higher education. Available to students and parents, TERI loans can supplement other forms of financial assistance and are available at colleges and universities throughout the US. TERI loans are privately funded; therefore there is no income limit or needs test to qualify. Approval is based on the credit worthiness of the applicant. Additional information is available in the Financial Aid Office.

### **Ruth Harrison Resseau Loan Fund**

The Ruth Harrison Resseau Loan Fund was established by the estate of Ms. Ruth Harrison Resseau to provide educational loans of \$1,000 per academic year to Brewton Parker students. Contact the Financial Aid Office for requirements.

## **BREWTON-PARKER COLLEGE SCHOLARSHIPS AND GRANTS**

### **General Requirements**

1. Enrolled as a regular student and pursuing a full academic course load (12+ credit hours) per semester.
2. All endowed scholarships require a **written thank-you note to the donor**. Endowed funds will not be credited to student's accounts until the Financial Aid Office receives a thank-you note.
3. The Financial Aid Office will do all coordination of scholarships and grants.
4. All scholarship and grant recipients who are US citizens or permanent residents must apply for federal student aid by completing the Free Application for Federal Student Aid (FAFSA) each academic year.

Brewton-Parker College scholarships and grants are designed to help students pay their tuition and fees, on campus room and board charges, and

textbook charges in the college bookstore. Though students may be allowed to live off-campus, in accordance with College policy, costs of off campus living and transportation will not be financed, either in part or in full, by institutional financial aid. Broad demand for limited scholarship and grant funds requires the College to limit the total amount of institutional gift aid (scholarships and grants) awarded to any given student. While a student may be eligible for several types of institutional gift aid, the combined total of these funds awarded to the student will not exceed established limits.

Although recommendations for scholarships and grants are made by various departments and offices, actual award offers are made only through the Student Aid Award Letter issued by the Financial Aid Office.

Brewton-Parker College reserves the right to adjust institutional aid when that aid in combination with other forms of aid (except the Stafford/Perkins loans, Institutional/Federal Work-Study funds) exceeds the cost of tuition and fees, on-campus room and board charges, and textbook charges in the college bookstore. Institutional funds shall not be utilized in determining or paying for off-campus living and transportation costs.

Institutional awards cannot create a credit on a student's account. Brewton-Parker College will apply institutional funds to a student's account to cover costs. Once these charges have been covered, any Brewton-Parker College funds remaining on a student's account will be returned to the appropriate college fund. This adjustment will be made at the end of the drop/add period. In a case of disputed charges, the Financial Aid Committee will make the final decision.

Brewton-Parker College reserves the right to change all policies concerning the awarding of financial aid and scholarships without notice due to financial and regulatory considerations and changes.

### **Scholarships and Grants – Funded by the College**

Brewton-Parker College makes available a number of institutional scholarships and grants to students of ability and need. These are not repayable as long as the student fulfills the requirements of each program. Students may receive either the Trustees Scholarship, Presidential Grant, or Founders Grant, but not combination of these awards is allowed.

### **Scholarships and Grants Available for Brewton-Parker College Students**

This chart is a summary of scholarships and grants. It is not a comprehensive statement of eligibility requirements. The Financial Aid Office can provide completed details.

<b>Name</b>	<b>Eligibility</b>	<b>Donor</b>	<b>In Memory of</b>
Trustees Scholarship	Freshmen with 1090 SAT or 24 ACT; or transfer students with 3.6 GPA from previous institution	Brewton-Parker College	
Presidential Grant	Strong academic standing	Brewton-Parker College	
Founders Grant	Strong academic standing	Brewton-Parker College	
Athletic Grant	Athletic proficiency	Brewton-Parker College	
Annual/Newspaper Scholarship	Editors of high school or junior college annuals or newspapers	Brewton-Parker College	
Art Scholarship	Artistic proficiency	Art Department	
Drama Scholarship	Involvement in Theatre	Communication Department	
Music Scholarship	Musical proficiency	Music Division	
National Council of Teachers of English (NCTE) Scholarship	Highest scores on NCTE examination	National Council of Teachers of English	
Out-of-State Student Scholarship	US citizens or permanent residents who live outside Georgia	Brewton-Parker College	
Ministerial Aid	Students involved in Christian ministry	Georgia Baptist Convention & BPC	
Warren C. Crawley Grant	Financial need or other special circumstances	Brewton-Parker College	Mr. Crawley, ex-slave who donated property for BPC in 1904
John Robert Brewer International Student Scholarship	International students with strong academic credentials	Brewton-Parker College	
James M. Ethredge Scholarship	A basketball player who is an active Christian, an FCA member, and maintains a 2.5 GPA	Mrs. Janice Ethredge	Mr. Ethredge BPC alumnus
Baranco-Hartley Scholarship	A baseball player who is an active Christian,	Mr. and Mrs. Thomas R.	Their Grandparents

	an FCA member, and maintains a 2.5 GPA	Hartley	
Woodrow B. and Ruth H. Miller Scholarship	A basketball player	Mrs. Ruth H. Miller	Mr. Miller, business man and BPC trustee
E. Roy Frost Scholarship	A Business major who demonstrates financial need and maintains a 2.5 GPA	Frost Family	Mr. Frost
Edward C. Moses Scholarship	A Business major from Montgomery County (preferably from Uvalda) who maintains a 2.5 GPA	Moses Family	Mr. Moses, BPC alumnus and member of the Georgia House of Representatives
NeSmith-Walters Scholarship	A Business major from south Georgia who adheres to Protestant faith and Christian principles, demonstrates financial need, and maintains a 2.5 GPA	Mr. and Mrs. W. Doyle NeSmith, Sr.	Mr. John D. and Mrs. Mittie NeSmith; and in honor of Mr. C.V. and Mrs. Ada P. Walters
Ralph M. and Ethel S. Donehoo	A junior in the Teacher Education program who exhibits high moral character and maintains a 2.5 GPA	Sarah Chapman	Parents of Sarah Chapman
First Baptist Church, Dublin, Scholarship	Ministerial or Education majors (application made to FBC Dublin)	Initiated by Ruth Cochran; Other members of FBC	
H. V. Thompson	Education major who resides permanently in Montgomery County, demonstrates financial need, and maintains a 2.5 GPA	Thompson Family	Mr. H.V. Thompson
Fisher and Kate Barfoot Scholarship	Residents of south or central Georgia who exhibit high moral values, participate in civic affairs, and maintain a 2.5 GPA	Mr. and Mrs. Barfoot	
Jason Hoke Brantley Memorial Scholarship	A Georgia resident who maintains a 2.5 GPA	State Farm Ins. Co. Employees and State Farm Ins. Co.	Mr. Brantley, BPC student in 1993

		Foundation	
Martha Bracewell Brantley Scholarship	A student who shows financial need and high moral values, and maintains a 2.5 GPA	Dr. Mabel Ruth Brantley	Mrs. Martha Brantley (Dr. Brantley's mother)
Dr. John Carter Brewton, Founding Presidential Scholarship	Students must be in top 20% of graduating class, show financial need, and maintain a 3.0 GPA	Descendants and friends of Dr. Brewton	Dr. Brewton, minister and founder of BPC
S.J. Brown Scholarship	A resident of the southeastern US, a Protestant, who shows financial need, and maintains a 2.5 GPA	Brown Family	Mr. Samuel Jordan Brown, businessman and church leader, Bartow, GA
Dr. A. Judson Burrell and Mrs. Martha Edwards Burrell Scholarship	Students of high moral character who demonstrate financial need and maintain a 2.5 GPA	Mr. and Mrs. Wallace V. Edenfield	Mrs. Martha Burrell and in honor of Dr. Burrell
Chapman Music Scholarship	Open to Juniors with Primary Performance concentration in Voice. Award based on Virginia Chapman Vocal Competition.	Mr. George Chapman	Mrs. Virginia Chapman
Bessie F. Carter-Mary M. Jackson Scholarship	Students who show financial need and maintain a 2.5 GPA	Dr. and Mrs. C. Douglas Jackson	Their mothers
Moses M. Coleman Scholarship	A worthy student from Georgia who demonstrates financial need and maintains a 2.5 GPA	Coleman Sales of Vidalia	Mr. Coleman, agribusiness leader
Ezekiel 33:12-16 Scholarship	High school graduate with cumulative GPA of 2.5 or higher, or a college student whose GPA in the previous term was 2.5 or higher, AND whose Estimated Family Contribution for the award year is between \$3500-\$4000	Anonymous	
Charlie H. and	Students who have for		Mr. and Mrs. Fountain,

Mary Davis Fountain Scholarship	one year or more been active members of a church that believes and practices the fundamental principles espoused by the Georgia Baptist Convention, and who maintain a 2.5 GPA		Gordon, GA
Thomas and Ruth C. Frier Scholarship	Worthy students with good academic records who show financial need and maintain a 2.5 GPA		
Frizzelle Scholarship and Grant	Students who can meet the criteria for Presidential Scholars, show financial need, and maintain a 2.5 GPA	Johnnie Mac F. Mulling, Mary F. Williams, Frances F. Harrison, Elizabeth F. Sumner, Louise F. Cadle, C. Murray Frizzelle	Their parents, Charles and Sadie M. Frizzelle
Georgia Baptist Membership Grants	Members of cooperating Georgia Baptist churches	Georgia Baptist Convention	
Fred E. Higgins, Sr. Memorial Scholarship	Graduates of Pierce County High School, Blackshear, who finish in the top 20% of their class, are Baptists of good moral character, and maintain a 2.5 GPA	Dr. and Mrs. Leonard C. Durrence	Mrs. Durrence's father
The Rev. J.W. Holland, Sr. and Rosalie Holland Scholarship	A worthy student who has a financial need and who maintains a 2.5 GPA	Mrs. Mary R. Wasden	The Rev. J.W. Holland and in honor of his wife, Rosalie Holland
Ira Pickens Holliman Scholarship	Students who have for more than a year been active members of a church that believes and practices the fundamental principles espoused by the Georgia Baptist Convention and who maintain a 2.5 GPA	Mrs. Lucille Fountain Holliman	Her husband

William A. "Jinky" Hooker III Scholarship	A graduate of any secondary school in Toombs or Montgomery County who possess the ability and desire to better himself or herself (application obtained from Vidalia Kiwanis Club)	The Hooker family	William A. "Jinky" Hooker III, a sixth-grade student at J.R. Trippe School, Vidalia, at the time of his accidental death in 1987
Margaret Barrett and Leon Felix Joyner Scholarship	Unspecified	Leon Joyner Suellen Joyner Barrett Joyner Stephanie Joyner	In honor of their parents, both BPC graduates
Brown-Knight Scholarship	Student must have earned a B average during the last 3 years of high school; first priority goes to a student from Laurens County, GA, then to a student from Lincoln County, NC, then to a student from either state. A sponsor is required. Recipient must maintain a 2.5 GPA	Harold L. Knight, BPC Class of 1959, and Vermont American Tool Company	Walter Asa Brown and Johnnie Mae Hall Brown. Mr. Brown was a former professor at BPC.
Iola Bennett-Minchew Scholarship	Any student in financial need; must maintain a 2.5 GPA	The Minchew family	Mrs. Minchew
Eugenia Dutton Monson Memorial Scholarship	Students with good academic credentials and financial need; first priority goes to students from Effingham County, GA. Recipients must maintain a 2.5 GPA	The Monson family, Alexandria, VA and many friends	Mrs. Monson
Dr. Theodore Phillips and Frances Phillips Presidential Scholarship	A displaced female homemaker who enters college after raising a family, or after divorce, or death of her spouse; who demonstrates financial need; and who		Dr. Phillips, BPC President, 1957-1979, and his wife

	maintains a 2.5 GPA by the end of the first semester of the freshman year		
Jimmy Richardson Scholarship	A worthy young person who shows financial need and keeps a 2.5 GPA	Mrs. Lotis B. Howland, New York	Mr. Richardson, former Mt. Vernon Resident
John Louis Robison, Sr. Scholarship	A student who demonstrates financial need and maintains a 2.5 GPA	The Robison family	Mr. Robison, 1933 BP High School, Ailey UMC and Scouting leader
Miss Chesley Boswick Sharpe Scholarship	A student from Georgia who maintains a 2.5 GPA	The Rev. and Mrs. Robert Parker Thompson	Miss Sharpe, BPC Librarian, 1935-1946
The Rev. Glenn J. Thompson Scholarship	A student from Georgia who maintains a 2.5 GPA	The Rev. and Mrs. Robert Parker Thompson	Their grandfather an Ailey pioneer, businessman, educator, postmaster, minister, founder of Ailey Baptist Church
Lettie Pate Whitehead Foundation	Deserving female student from nine Southern states who demonstrate financial need		
Kell C. Williams and Mary Frizzelle Williams Scholarship	No restrictions	Kell C. Williams Mary Frizzelle Williams	
Lunelle Powell Franklin Mathematics Scholarship	Students who major in Mathematics, with priority to students from Ben Hill, Irwin, and Habersham Counties	Dr. James W. Franklin, Sr. and Mr. James W. Franklin, Jr.	Mrs. Franklin, a BPC alumnus (1942) and Mathematics professor
Virginia B. Chapman Music Scholarship	Students majoring in Music	Mr. George Chapman	His wife, a devotee of music and the fine arts
Benjamin Aaren and Vivian McLemore Conner Piano Scholarship	A student who is majoring in piano, is an active church member, demonstrates financial need and maintains a 2.5 GPA	Mrs. Anna Conner Perkins, BPC Class of 1932, Sylvania, GA	Her parents
Marjorie Boatright Edenfield	Students of good character and high	Mr. and Mrs. Wallace V.	Mr. Edenfield's mother

Scholarship	moral values who have an acceptable academic record and financial need, with priority to music majors	Edenfield, Millen, GA	
Dupre Scholarship	An organ major (or a music major if no organ major is eligible) who maintains a 2.5 GPA	Dr. Charles C. and Mrs. Angie Greer, BPC trustee, 1989-1993 from Cordele, GA	
William Feltham Scholarship	A music major who maintains a 2.5 GPA	Mr. and Mrs. James Feltham	Their son
Sara Smith Kennard Scholarship	A student who intends to become a piano teacher, keeps a 2.5 GPA and provides evidence of engaging in piano activities while benefiting from this scholarship fund	Mr. Lawrence A. Kennard, BP High School, 1913	His wife, a piano teacher in Toombs County for many years
Mr. and Mrs. W.H. Parker, Sr. Scholarship	A deserving music major who maintains a 2.5 GPA	Mr. Daniel F. Parker, Atlanta; Mrs. William H. Parker, Jr. and Mrs. Charles A. Parker, Jesup	Mr. and Mrs. W.H. Parker, Sr., Mr. Charles A. Parker, and Mr. W.H. "Billy" Parker, Jr.
Linda Proctor Sellers Music Scholarship	Recipient, preferably a freshman, must be a BA Music major or BM Music major. Must maintain a 2.0 GPA	Mrs. Albert Proctor, mother of Linda Proctor Sellers	Linda Proctor Sellers, alumna of BPC & church music director/pianist/organist
Hildegard Jo Stanley Choral Scholarship	A member of the BPC choir who maintains a 2.0 GPA	Mrs. Faye L. Messer, Tulsa, OK	Her daughter, Miss Stanley, BPC Music Chair, 1966-2000
James E. Bacon, Sr. Scholarship	Applicants must be entering a church related vocation; first priority goes to students from Tatnall, Toombs, and Wayne Counties; recipients must maintain a 2.5 GPA	Mrs. Nanelle Bacon, Mr. Edwin Bacon, Mr. Will Bacon	The Rev. Mr. Bacon, BPI graduate and Baptist minister, public school teacher, principal, superintendent
Alvin and Hilda	Students who have	Mrs. Sarah Groves	Their pastor, Dr. Alvin

Brackett Scholarship	determined to devote their lives to Christian ministry in the Baptist denomination and who maintain a 2.5 GPA	Saliba, and the late Mr. Herbert A. Saliba, Byronville, GA	Brackett, a BPC alumnus and denominational leader, and Mrs. Brackett
Zephie B. and M.J. Bruce Foundation, Inc. Ministerial Scholarship	Recipients must be ministerial student in the Baptist faith who maintain a 2.5 GPA	Bruce Foundation	The Rev. M.J. Bruce, a Baptist clergyman and his wife
Martha Edwards Burrell Memorial	Ministerial student from GA who are Southern Baptists, regularly attend church, participate in church activities, demonstrate a financial need and maintain a 2.5 GPA	Dr. A. Judson Burrell	His wife, a 1931 alumna of BPC
Kathleen and Chauncey Daley Scholarship	Applicants must be entering some area of Christian ministry, with priority going to residents of Screven County, recipient must maintain a 2.5 GPA		Parents of Dr. Chauncey Daley, BPC alumnus who attended the institution during the Great Depression
Danville Baptist Church Scholarship	Student must be a member or a family member of a member of this congregation or a member of another church in the Ebenezer Association; must be pursuing a degree in a church-related field; must maintain a 2.5 GPA (letter of recommendation from church required)	Danville Baptist Church	
Vera Mayo Fine Memorial Scholarship	Recipient must be pursuing a church-related or Christian life vocation and maintain a 2.5 GPA	The late Ms. Edna Fine, Metter, GA	
R.T. Gilder, Jr.	Recipients must	Mr. and Mrs. R.T.	

and Nell Gilder Scholarship	obtain qualifying letters of recommendation and maintain a 2.5 GPA	Gilder, Jr.	
Richard Z. and Pearl Graves Memorial Scholarship	Recipient must be a ministerial student and maintain a 2.5 GPA	Mr. and Mrs. Graves	
Ministerial Alumni Club Scholarship	Recipient must be from GA, a ministerial student, a Southern Baptist active in a church. Must demonstrate financial need and maintain a 2.5 GPA	Ministerial Alumni Club	
Sara A. Murchison Scholarship	A worthy freshman who is studying for the ministry and maintains a 2.5 GPA		Mrs. Murchison
John M. and Lizzie Hall Pilcher Scholarship	Baptist men who are preparing for a preaching ministry and maintain a 2.5 GPA		
The Reverend Robert Lee Robinson and Julia Maddox Robinson Scholarship	A ministerial student who demonstrates financial need and maintains a 2.5 GPA	Mrs. Mary Julia Robinson Whaley and Miss Ruth L. Robinson	Rev. Robert Lee Robinson (BPC President, 1941-1946), and Mrs. Julia Maddox Robinson, his wife
Charles Walker Smith and Mary Deane Chason Smith Scholarship	A Christian ministerial student who maintains a 2.5 GPA	Mr. and Mrs. Smith, Vidalia, GA	
Professor Chappel A. Collins, Sr. Scholarship	A Science major or Mathematics major who demonstrates financial need and maintains a 2.5 GPA		Prof. Collins, former BPC faculty member and coach
Milton M. Ratner Scholarship	A Science or Mathematics major who maintains a 2.5 GPA	Milton M. Ratner Foundation, Southfield, Michigan	
The Goizueta Foundation Scholars Fund	Must Demonstrate a financial need, Hispanic/Latino students whose	The Goizueta Foundation	

	parents currently reside in the United States.		
Curry Scholarship	Recipient must pursue a degree in Christianity with the goal of serving full-time in the ministry. Must be a GA resident who demonstrates a financial need and maintain a 2.5 GPA. Must contact Gary or Lois Curry each semester to give progress update.	Gary or Lois Curry	
Ty Cobb Scholarship	Single residents of GA who have completed at least one year of scholastic work at an accredited college with a B average or higher	Ty Cobb Foundaiton PO Box 725 Forest Park, GA 30051	Tyrus "Ty" Cobb renowned major league baseball star and a native of Georgia
Bachelor of Ministry	Must be a ministry student and be approved by the Baptist church of which he/she is member. Must maintain a 2.5 GPA. Must engage in ministry or pursue advanced training within 2 years after graduation.		
Glenn E. & Trudie P. Bryant Scholarship	Student of BPC, Liberty County Campus. Resident of Liberty, Long, or East Bryan County (Richmond Hill/Keller). Must take a minimum of 2 courses (6 hours) per semester. Must maintain a minimum		

	of 2.5 GPA		
Richard Z. & Pearl Graves Scholarship	Ministerial Student. 2.5 GPA		
Johnson – Walters Scholarship	No restrictions		
Doris Stephenson Moore Scholarship	Sophomore, Junior, or Senior. Must have and maintain a minimum GPA of 3.0. Preference be given to any applicant who has a physical disability or special needs (with <u>highest priority</u> given to any qualified applicant who has hemophilia) Preference given in Education Field.		
C. B. Sharpe Scholarship	Student from the state of Georgia. Must maintain a 2.5 GPA		
Wilbur Harold Green Memorial Scholarship	Ministerial Student. 2.5 GPA		
Kell C. Williams & Mary Fizzelle Williams Scholarship	No Restrictions		
Wylie Davis Memorial Athletic Scholarship	Awarded to either a baseball or softball player. Maintain a 2.5 GPA or higher. Financial Aid should be considered, but not as a final determination.		

### **Music Scholarship**

Music scholarships are available to both students who major in music as well as those who desire to participate in one or more of the performing ensembles. These scholarships are granted upon an audition. The audition should be scheduled with the appropriate faculty member(s) in the Division of Music. All music scholarship recipients must complete the financial aid process via the Free Application for Federal Student Aid (FAFSA).

Although the Division of Music makes recommendations for music scholarships, actual award offers are made only through the Student Aid Award Letter issued by the Financial Aid Office.

Students receiving a music scholarship for ensemble participation are required to participate in the ensemble(s) indicated in the Contract issued by the Division of Music. All students enrolled in College Choir must participate in Choral Society. All music scholarship students as well as music majors and music minors are required to attend a specific number of concerts each semester. The number is announced at the beginning of each semester. Non-compliance with this regulation can result in lowering of the appropriate ensemble grade and/or forfeiture of the scholarship the following semester.

Any student on an ensemble scholarship who receives a grade lower than a "C" in any ensemble for which he/she is receiving a music scholarship or whose overall grade point average drops below 2.0 will forfeit his/her scholarship for the following semester.

Students receiving music major scholarships must maintain the grade point average specified by the endowed scholarship received, or in absence of a specific grade point requirement in either an endowed scholarship or an institutional grant, a 2.5 minimum GPA each semester.

All stipulations of the scholarship/grant contract must be met by the student in order to maintain the scholarship/grant.

## **DEFERRED PAYMENT PLANS**

### **The Tuition Plan**

Through the Tuition Plan, the college offers a convenient monthly payment plan for those parents who desire to budget the annual costs of tuition, room and board. If you take advantage of the Tuition Plan, all arrangements must be made with that organization. The transaction will be personal between you and the firm. The college is not involved since loan proceeds are mailed directly to you and monthly payments are made by you directly to the Tuition Plan. Inquiries may be addressed to: Financial Aid Office, Brewton-Parker College, Mount Vernon, Georgia 30445, or the Tuition Plan, Concord, New Hampshire 03301.

### **Other Tuition Plans**

The college receives brochures from other commercial companies which deal with deferment and loan programs. For information or a brochure, get in touch with the Financial Aid Office.

## **VETERANS BENEFITS**

Eligible veterans may receive monthly income to assist in paying educational and living expenses. The student may also obtain additional aid mentioned above if need is demonstrated. Please call or write the Veterans Affairs Office at the college for further information.