



## Completing the 2020-21 VFAO Student Interview (Freshmen)

**You will want to allow an hour to complete the interview.**

### What is the VFAO?

The VFAO ([bethanygu.vfao.com](https://bethanygu.vfao.com)) is BGU's Virtual Financial Aid Office. BGU is a client of Weber and Associates (recently acquired by Campus Ivy), a third-party business, which partners with our in-house Financial Aid Office to process our students' financial aid applications.

The service that our VFAO provides for our school is to collect, review, and analyze the information students provide on their FAFSA and in the Student Interview to ensure that the paperwork is done correctly and meets the government requirements for federal student aid awards. They also manage all of the requirements of students selected for verification (the process by which the information students have submitted is "verified") or must submit additional information due to having made errors or entering conflicting information in their FAFSA or student interview.

### How to setup an account in the VFAO?

Each student must set up an account with our VFAO, which they will access throughout their enrollment at BGU.

#### **To set up your account (save your login information!):**

1. Go to <https://bethanygu.vfao.com/>
2. Click "Register" at the top right to begin the registration process. In the registration process it is best to choose the same email address you used in your BGU application, so you can receive all of your emails in the same place. However, it is MOST important to choose an email that you will check regularly!
3. When the registration process is complete, you will automatically be logged into the BGU VFAO.

### Trouble logging into the VFAO?

1. Click "Recover login information" on the right side of the login page and follow the instructions.
2. If you still have trouble, click "Student Support" at the top. In some browsers, the page may not fully appear, so click the link that says "Click here if you want to login using Google, Facebook, or Twitter or to open the support site in a new tab."
3. Click "Sign up with us" or login using Google, Facebook, or Twitter, then provide your information.
4. Click "New support ticket" and then describe your issue.

### Now let's complete the student interview!

When you complete the VFAO student interview you are applying for Federal Pell Grants, institutional scholarships, Practical Training-related scholarships and funds, and if desired, Federal student loans. You are also confirming and selecting costs specific to Bethany Global University.

**Tip:** If you are able to log into your FAFSA, this is ideal, as you will need to reference some of the information you entered there, when completing the student interview.

You will need:

- **Your dependency status**, as determined when you completed the FAFSA (either “dependent” or “independent”)
- **Your EFC** (Expected Family Contribution), as determined when you completed the FAFSA
- **Your social security number and birthdate**
- **An email address that you will check regularly-** Important! The address you enter into your VFAO student interview is the address where all communications from the VFAO concerning your application will be sent.
- **15 – 45 minutes**, approximately, to complete the VFAO Interview and additional forms for loans, if necessary.

**Tip:** As you complete this student interview, input any information you entered in your FAFSA EXACTLY the same way. Any inconsistencies or errors can require additional documentation to be provided for verification.

1. Click "Interviews" at the top, then "Start Interview".
2. *Carefully* answer all questions according to the instructions in this document and submit.

**Tip:** You are applying for the 2020-21 academic year! Do not select any other years. Only select costs that apply to the 2020-21 academic year.

Only select the costs that you will incur from **August 2020 to May 2021**.

**Tip:** Please note the information we have provided below relating to specific sections of the interview. The sections are listed below in the same order that they appear in the interview.

### Prior Schools

- List any other COLLEGES OR UNIVERSITIES you have attended IN THE LAST YEAR, other than BGU.

### Terms & Attendance

- Choose **2 terms**, *unless* there is a specific situation where you will only attend for 1 term.
- Select **Full-Time** from the drop-down on the right, for **each** term, *unless* there is a specific situation where you will attempt less than 12 credits (Full-Time = 12 or more credits, Three-Quarter-Time = 9-11 credits, Half-Time = 6-8 credits, Less-Than-Half-Time = 5 or less credits).
- **Freshman:** Choose **Fall & Spring** (or, if you have a special circumstance and will only attend for one term, only choose the applicable term).

### Financial & Enrollment

- **EFC:** Your EFC can be found either on your **FAFSA application** OR on the first page of the **Student Aid Report (SAR)** that you received after you completed your FAFSA. For more information about the FAFSA visit: <http://www.fafsa.ed.gov>. If your EFC starts with a zero (such as 053453), only enter the five digits following the zero (53453). If your EFC is 100,000 or more, enter five 9s (99999).
- **College Grade Level:** choose Freshman.
- **Graduation Date:** Enter the Year and Month of your **expected Graduation Date** according to your program:
  - **Bachelor's** = 2024-5 (Year-Month)
  - **Associate's** = 2022-5
  - **Certificate** = 2021-5
- **Will you have your first bachelor's degree before you begin the 2020-2021 school year?**
  - If you **will NOT** have a Bachelor's Degree by the start of the school year, then select **No**.
  - If you **will** have a Bachelor's Degree by the start of the school year, then select **Yes**.
- **Off-campus or on-campus:**
  - **Off-campus:** online students or married students that will not live on campus.

- **On-campus:** all other students.
- **Status with the School:** this question is only for research purposes for our third-party servicer. Your answer to this has no effect on your financial aid.

### Residence Costs

- **Personal Expenses:** this is an estimated amount and is not charged by BGU.
- **Room & Board:**
  - **Room & Board:** Standard Room & Board at \$4,125/term.
  - **Room & Board (Gluten-Free/Dairy-Free Diet):** this guarantees a gluten-free/dairy-free entree at every meal. Additional cost of \$500/term.
  - **Medical Exemption:** Room only is charged (\$3,455/term). Requires that you submit the “Meal Plan Exemption Request Form”, completed by your physician, prior to your enrollment; however, please select this option now, if you intend to submit the form. See Tip below for further info.
- **Travel Expenses:** this is an estimated amount and is *not* charged by BGU.

**Tip: If you intend to submit the Meal Plan Exemption Request Form, note that you must be diagnosed with Celiac disease or other medical conditions so extreme that your physician is prescribing that you do not eat any meals provided by the BGU Foodservice. See the form itself for details and instruction.**

**This is located in the Files tab of your online student profile at [bethanygu.populiweb.com](http://bethanygu.populiweb.com). Click on Shared to the left and scroll down to Meal Plan Exemption Request Form.**

### Other Costs

- **Laptop:** select this if you will be purchasing a laptop this year for educational purposes from an outside entity. This is an estimated amount and is *not* charged by BGU.
- **Global Internship country costs:** *DO NOT* select these.
- Other costs such as Room Deposit, Graduation Fee, LEAD Activity Fee, etc. are added later in processing, as necessary.

### Scholarships & Assistance

**\*Online students: do not choose anything on this page.**

- **BGU Tuition Scholarship:** input **\$6,825 (or \$10,163 for Certificate in Pre-Field Prep with trip)** as the Expected Amount. This will later be adjusted according to your Pell Grant amount.
- **Practical Training Tuition Scholarship or Federal Work College Award:** input **\$6,675 (or \$3,337 for Certificate in Pre-Field Prep with trip)**
- **Campus Visit Event Scholarship:** input **\$300** if you attended a Preview Weekend event.
- **Individual Campus Visit Scholarship:** input **\$200** if you had an individual campus visit *and* did *not* attend Preview Weekend (both discounts cannot be applied).
- **Pay in Advance Discount:** input **\$300 (or \$150 for Certificate in Pre-Field Prop with trip)** if you will be paying for your full, annual Room & Board and Fees by the First Payment Deadline. *Loans do not count as payment for this discount*. If you don't have the funds in hand for the entire year, but are in the process of working, applying for private scholarships, etc., and it is *more likely than not* that you will be able to pay in advance by the First Payment Deadline, go ahead and select this discount. If you discover later that you will not be able to pay in advance, then contact us at [financialaid@bethanygu.edu](mailto:financialaid@bethanygu.edu) as soon as you know, so we can adjust your balance due and remove the discount.
- **Legacy Scholarship:** input **\$8,250** if your parent is a current Bethany International Associate (including employees of Bethany Gateways and Bethany Global University) for at least one year.

## Detailed Financial Plan

- Although a message appears at the bottom of the page that says to contact us if the remaining responsibility is not \$0, there is no need to contact us due to the reasons listed below. Refer to the Financial Information documents to get a more accurate idea of the total amount you will pay and the financial aid that applies to it.
- Please be sure to read the entire paragraph at the top of the page.
- The estimated loan amounts are based on an independent student, even if you are a dependent student.
- Institutional aid (such as BGU Tuition Scholarship, PT Tuition Scholarship, etc.) is not included in the estimated financial plan.
- The Cost of Education includes estimated costs, such as Personal Expenses, Travel Expenses, Books, etc. that BGU does not charge you for.

## Processing Option

- To get full Tuition Paid financial aid, you must choose one of the options below:
  - **Grants and Loans** (if you want loans); OR
  - **Grants only** (if you do NOT want loans).
- **Loans only** appears as the only option if you indicated that you already have a Bachelor's degree on the "Financial & Enrollment". If you do *not* already have a Bachelor's degree, go back and change your answer. If you do already have a Bachelor's degree *and* do *not* want loans, cancel the interview and email [financialaid@bethanygu.edu](mailto:financialaid@bethanygu.edu) to let us know that you have a Bachelor's degree and don't want loans.
- **Sign your Student Loan Promissory Note!** If you choose one of the Loan options, you must sign a Master Promissory Note (MPN) by clicking on the "[Federal Direct Student Loan Program](#)" link. This will bring you to the studentloans.gov website. You will need the same FSA ID that you used to complete your FAFSA. Please allow approximately 30 minutes to complete the MPN. THIS IS ONLY REQUIRED IF YOU HAVE NOT COMPLETED AN MPN WITHIN THE LAST 10 YEARS.

**TIP:** If you take out only Direct Federal Student Loans as a dependent, they will NOT completely cover your Room & Board and Fees because of the limits described below.

If you need further assistance to cover the remaining balance, you may set up a monthly payment plan with the Student Billing Office, your parents may complete the Direct Parent PLUS Loan application by following the instructions below, or you can apply for private student loans.

**IMPORTANT!** Your parent must complete a PLUS application AND separate MPN at studentloans.gov and email [financialaid@bethanygu.edu](mailto:financialaid@bethanygu.edu) when these are completed. See below for more info.

**Federal Direct Student Loans:** The approximate MAXIMUM NET AMOUNTS are listed below. This includes the loan fee deduction of 1.062% (more info available [here](#)).

Grade	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
Freshman	\$5,442	\$9,400
Sophomore	\$6,432	\$10,390
Junior and Senior	\$7,422	\$12,368

**Federal Parent PLUS Loans:** The parent is the borrower. The maximum loan amount is the cost of attendance (determined by the school) minus any other financial aid received. *If the parent has an adverse credit history or a qualifying extenuating circumstance, the student may receive the Independent loan amount listed above.*

**A PLUS loan application AND Master Promissory Note (separate from the student's MPN) must be completed by the parent at studentloans.gov. Please complete both of these upon finishing the VFAO Interview and notify us by email at [financialaid@bethanygu.edu](mailto:financialaid@bethanygu.edu).**

## One of two things will happen next:

### 1. **Your financial aid will be completed.**

- You will receive an email notifying you that your financial aid is complete AND
- If you are receiving any federal aid, you will be sent a separate email with your Award Letter, which includes the aid you are scheduled to receive, the amounts, anticipated disbursement dates, disclosure statements, etc. Also, you may access the list of scheduled aid by logging into the VFAO, clicking “Interview”, then “Student Financial Aid Status Report” AND
- The Student Billing Office will contact you about your payment plan, if you have a remaining balance that is not covered by financial aid.
- Your aid will be added to Populi. New students will receive a call from our Enrollment Team with details about your balance in Populi.

### 2. **You will be selected for Verification (once completed, the actions in #1 above will be completed).**

If your FAFSA is selected for verification by the U.S. Department of Education, it means that you are being asked to “verify” information you provided in your FAFSA.

This process typically requires that you submit tax return information and W2 forms (from 2018). Sometimes additional items verifying your household information, dependency status, etc. are requested.

**Important: If selected for verification, you will receive an email within a couple of weeks of completing your VFAO Interview.** This email contains very important instructions for completing verification. Be sure to read the “Issue Details” section of the email for each Issue that requires attention. **You may also access the list of verification issues and notes by logging in at [bethanygu.vfao.com](http://bethanygu.vfao.com), clicking “Interview”, then “Student Financial Aid Status Report”.**

BGU will also send you an email with a document, *Important Tips for Students Selected for Verification*, to help you navigate the process successfully!