



Midwifery School FINANCIAL GUIDE 2017

How do I pay for my education?



One of the biggest hurdles that prospective students must get over is how they will make their time at Birthwise work financially. Although the total cost of tuition for our three-year program can seem daunting, our goal with this document is to give you information that will help you understand the financial aid process and show how even students with few resources can attend Birthwise. We don't want finances to prevent you from reaching your goal of becoming a midwife—please talk with us if you still have concerns after reading through this information.

Tuition may either be paid in full at the start of each semester or a payment plan (with financing fees) can be negotiated to spread tuition payments out over the semester.

Contact Us

Contact the Birthwise financial aid office for more information. Call (207) 647-5968 ext. 104 or e-mail Elizabeth@birthwisemidwifery.edu

Cost of an Education at Birthwise

Birthwise is a 6 semester (3 year) program and tuition is paid at the start of each semester.

Approximate tuition costs by program and semester (2017-2018 tuition rates):

Campus Program	
Semester 1	\$6,400.00
Semester 2	\$6,400.00
Semester 3	\$6,400.00
Semester 4	\$6,400.00
Semester 5	\$6,400.00
Semester 6	\$6,400.00
Total Cost	\$38,400.00

Community Program	
Semester 1	\$6,400.00
Semester 2	\$6,400.00
Semester 3	\$6,400.00
Semester 4	\$6,400.00
Semester 5	\$6,400.00
Semester 6	\$6,400.00
Total Cost	\$38,400.00



Calculating Tuition Cost

Tuition cost for a matriculating full-time student is \$6,400 per semester. Tuition fees for a part-time student is \$370 per credit hour. Tuition and fees for a non-matriculating student is \$390 per credit hour. Courses can be audited for \$250 per credit hour.

These tuition rates are subject to change in subsequent years.

Additional Costs to Consider

Students are required to purchase certain books each semester. This cost varies depending on whether books are purchased new or used, but averages around \$1,400 for the entire program. Students purchase their books independently from the supplier of their choice. All required books are on reserve in the Birthwise library for Birthwise students to access. Midwifery equipment costs are approximately \$385.

Other Costs

- » **Travel costs to and from Birthwise and clinical rotation placements.**
- » **Housing costs while attending Birthwise.**
- » **Lab fees are required for a few select courses.**

Financial Aid & FAFSA

Birthwise is an accredited institution recognized by the U.S. Department of Education. Our students are eligible to apply for federal student financial aid through the FAFSA application found on-line at FAFSA.gov. This is the same application that all students in the U.S. complete when seeking federal financial aid to attend higher education. Once this application is completed, the student indicates that they would like to attend Birthwise Midwifery School by including our school code (036123) when asked. This begins the process of awarding you aid that can be used toward your education at Birthwise based on four criteria:

- 1.) Family income (parent income if dependent)
- 2.) Dependent (24 years old or younger) vs independent status (>24 years old)
- 3.) Full vs part-time enrollment status (this affects Pell Grants only)
- 4.) Past student loan awards



Applying for FAFSA

The FAFSA becomes available on October 1, 2016.

Birthwise

- 1) **school code is 036123 for Title IV.**
- 2) **Is an undergraduate, 3-year, certification program.**

Federal Student Aid

Federal Student Aid comes in these possible forms:

Pell Grants »

This is money that is awarded based on family income and does not need to be paid back. This is only available to students who do not have a bachelor's degree. The annual Pell Grant is split in two parts, each part being paid at the start of each of the two semesters of that academic year.

Subsidized Stafford Loans »

These are loans that do not accrue interest until after the student is no longer attending school. The student must begin paying back these loans 6 months after either graduating, withdrawing from school, or dropping below half time status. The annual loan amount is split in two parts, each part being paid at the start of the two semesters of that academic year. Most students are eligible for the maximum amount of these loans unless their family income is very high or they have reached the limit set by the U.S. government due to past educational loans.

Unsubsidized Stafford Loans »

Similar to Subsidized loans, these loans are low interest, but the interest is not subsidized and therefore does accrue from the time the loan is given. The student does not need to begin payment on the loan until 6 months after graduating or withdrawing, or dropping below half time status, but they do need to pay off the interest that accrued while they were in school. The annual loan amount is split in two parts, each part being paid at the start of the two semesters of that academic year. Most students are eligible for the maximum amount of these loans unless their family income is very high or they have reached the limit set by the U.S. government due to past educational loans.



Can I defer the payments on the student loans I already have while I am a student at Birthwise?

Yes! You can defer previous loans until you graduate from Birthwise.

Pell Grant Availability

One thing to note is that Birthwise students are not eligible for as much Pell Grant money as a student attending a degree granting institution. This is because academic credits are divided by two for schools that do not confer degrees (associates, bachelors, etc.), and Pell amounts are based on whether the student is full time (12 or more credits), three quarter time (9-11 credits), or part time (6-8 credits).

For example, if a student registers for 17 academic credits at Birthwise, the USED recognizes that as 8.5 credits, which is part time.

However, clinical credits (clinical rotations and preceptorships) are recognized as full credits. For example, if a student registers for 16 credits of preceptorship, the USED recognizes all 16 credits and that student is considered eligible for a full-time Pell Grant.

Each semester is calculated using this formula and Pell is awarded accordingly.



Pell Grant Details

Some semesters students will meet the USED criteria for full time status and others will be considered part time. Because the Community Program has more clinical credits distributed throughout the program, students enrolled in that program will be eligible for larger Pell Grants. See the table on *page 7* for status of students by semester and the maximum award amounts available.

Maximum Loan Amounts Available

Dependent Status (24 years of age or younger)

	Campus Program			Community Program		
	Status	Max Loan Amount	Max Pell Grant	Status	Max Loan Amount	Max Pell Grant
Sem 1	Part Time	\$2,750	\$1,480	Part Time	\$2,750	\$1,480
Sem 2	Part Time	\$2,750	\$1,480	Full Time	\$2,750	\$2,960
Sem 3	Part Time	\$2,750	\$1,480	Full Time	\$2,750	\$2,960
Sem 4	Full Time*	\$3,250	\$2,960	Full Time*	\$3,250	\$2,960
Sem 5	Full Time	\$3,250	\$2,960	Full Time	\$3,250	\$2,960
Sem 6	Full Time	\$3,250	\$2,960	Full Time	\$3,250	\$2,960
Totals		\$18,000	\$13,320		\$18,000	\$16,280

Independent Status (more than 24 years of age)

	Campus Program			Community Program		
	Status	Max Loan Amount	Max Pell Grant	Status	Max Loan Amount	Max Pell Grant
Sem 1	Part Time	\$4,750	\$1,480	Part Time	\$4,750	\$1,480
Sem 2	Part Time	\$4,750	\$1,480	Full Time	\$4,750	\$2,960
Sem 3	Part Time	\$4,750	\$1,480	Full Time	\$4,750	\$2,960
Sem 4	Full Time*	\$5,250	\$2,960	Full Time*	\$5,250	\$2,960
Sem 5	Full Time	\$5,250	\$2,960	Full Time	\$5,250	\$2,960
Sem 6	Full Time	\$5,250	\$2,960	Full Time	\$5,250	\$2,960
Totals		\$30,000	\$13,320		\$30,000	\$16,280

**Financial aid amounts increase as a student progresses through the program. By the fourth semester, aid increases.*

Other Financial Aid Possibilities

State Education Grants » Many states have small grants that our students are eligible for each year if they are a resident of that state (in Maine it is FAME). Ask our Financial Aid Officer for details.

GI Bill » Birthwise students with a GI Bill can use it to pay for their education.

Americorps » Those who have an education grant as a benefit of serving in Americorps can use this towards their Birthwise education.

Parent Plus Loans » Parents of Birthwise students who are dependents can apply for a loan to help you with your tuition through the Parent Plus federal loan program. Please go to www.studentaid.gov for more information.

Questions about financial aid can be answered by our Financial Aid Officer. Call (207) 647-5968 ext. 104 or e-mail Elizabeth@Birthwisemidwifery.edu.



Underserved Communities Midwifery Scholarship

Up to two applicants per year can be awarded a tuition scholarship that will cover 30% of their tuition throughout the Birthwise program. Recipients of this scholarship will be chosen each year using the following criteria:

The Goal of the Underserved Communities Midwifery Scholarship

- » To expand midwifery into communities where access to midwives and midwifery care are non-existent or limited.
- » To support students who come from communities that could benefit from the care of a trained midwife and who plan to return to those communities upon graduation to serve and become midwifery leaders.

- » Student must be a member of a distinct ethnic/religious/cultural community inside or outside the United States that desires to incorporate respectful birthing practices into their community. They must demonstrate that their community is in need of the services they will provide as a midwife.
- » Student makes a commitment to Birthwise to return to their community to work as a midwife and help improve conditions for birthing women and their families when their training is completed.
- » Student has proven to be or has potential to be a leader in their community.
- » Their philosophy of birth and midwifery is compatible with Birthwise.
- » Student can demonstrate clear financial need (FAFSA application).
- » Student meets all the admission requirements as outlined in the Birthwise catalog.
- » Student has proficiency in the English language.



Midwives of Color Access program

Birthwise Midwifery School offers a program to decrease financial barriers for applicants of color. This is not an award of a specific amount of money, or a specific percentage of the total tuition, but rather is an individualized aid package that will continue for the duration of the student's enrollment at Birthwise and can change semester to semester.


How does the program work?

- » Once the participant completes a FAFSA application, a financial aid package will be created that will cover the student's demonstrated financial need for tuition, books, and fees required (based on estimates). Awards to students enrolled in the Community Program will also cover the estimated cost of housing for each of the academic sessions in Bridgton.
- » This aid package may include Federal Student Loans (Stafford Loans), Pell Grants, and a Birthwise Grant and together will cover the estimated educational expenses the student will have.
- » Please visit our website for more information and eligibility criteria.



Goals of the Midwives of Color Access Program

- » **To remove the financial barriers to enrollment at Birthwise by committing to meet the participants demonstrated financial need through an integrated financial aid package.**
- » **To play a small part in addressing the disparities in birth outcomes among Black mothers, people of color, and their babies.**



Birthwise



www.birthwisemidwifery.edu | 207.647.5968