



BIRTHWISE



Midwifery School Financial Aid Guide 2020

How do I pay for my education?

We know that one of the biggest questions our prospective students have is how they'll pay for their education. Our goal with this document is to give you information that will help you understand the financial aid process. 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.
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E-mail:
Elizabeth@birthwisemidwifery.edu



Cost of an Education at Birthwise

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

Approximate tuition costs by program by year (2020-21 tuition rates):

Campus Option	
Year 1	\$16,300
Year 2	\$14,000
Year 3	\$11,700
Total Cost	\$42,000

Community Option	
Year 1	\$14,000
Year 2	\$14,000
Year 3	\$14,000
Total Cost	\$42,000

These tuition rates are subject to change in subsequent years



Calculating Tuition Cost

Tuition for a matriculated full-time student is \$7,000 per semester.

Tuition for a part-time student is \$475 per credit hour.

Tuition for a non-matriculated student is \$500 per credit hour. Courses can be audited for \$250 per credit hour.

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 \$2,200 for the entire program.

Students purchase their books independently. All required books are on reserve in the Birthwise library for Birthwise students to access.

Midwifery equipment costs are approximately \$165.

Other Costs

- » **Travel costs to and from Birthwise and clinical rotation placements.**
- » **Housing costs while attending Birthwise.**
- » **Materials fees are required for a few select courses, ranging from \$12 to \$35.**
- » **Fees for Advanced Standing applications.**

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 (FSA) through the FAFSA application found on-line at www.FAFSA.gov.

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 is available on October 1 of any given year.

On the FAFSA be sure to choose the following:

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

We will not be able to process a financial aid award package otherwise.

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 into at least two parts, paid at the start of each semester in an award 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, or dropping below half-time status. The annual loan amount is split in into at least two parts, paid at the start of each semester in an award 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 USED due to past educational loans.

Unsubsidized Stafford Loans >>>

Like 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, 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 in into at least two parts, paid at the start of each semester in an award year. Most students are eligible for the maximum amount of these loans unless they have reached the limit set by the USED 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) per the Department of Education (USED).

For example, if a student registers for 16 academic credits at Birthwise, the USED recognizes that as 8 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.

See the table on the following page for student status by semester and the maximum award amounts available.

Maximum Aid Amounts Available

Dependent Status (24 years of age or younger)

	Campus Option				Community Option			
	Status	FT Tuition	Max Loan Amount	Max Pell Grant	Status	FT Tuition	Max Loan Amount	Max Pell Grant
Sem 1	PT	\$4,650	\$1,375	\$1,549	3/4	\$7,000	\$2,750	\$2,323
Sem 2	3/4	\$4,650	\$1,375	\$2,323	FT	\$7,000	\$2,750	\$3,097
Sem 3	3/4	\$7,000	\$2,750	\$2,323	FT	\$7,000	\$2,750	\$3,097
Sem 4	3/4*	\$7,000	\$3,250	\$3,097	FT*	\$7,000	\$3,250	\$3,097
Sem 5	FT	\$7,000	\$3,250	\$3,097	FT	\$7,000	\$3,250	\$3,097
Sem 6	FT	\$7,000	\$3,250	\$3,097	FT	\$7,000	\$3,250	\$3,097
Sem 7	FT	\$4,700	\$3,250	\$3,097	N/A	N/A	N/A	N/A
Totals		\$42,000	\$18,500	\$18,583		\$42,000	\$18,000	\$18,000

Independent Status (more than 24 years of age)

	Campus Option				Community Option			
	Status	FT Tuition	Max Loan Amount	Max Pell Grant	Status	FT Tuition	Max Loan Amount	Max Pell Grant
Sem 1	PT	\$4,650	\$2,375	\$1,549	3/4	\$7,000	\$4,750	\$2,323
Sem 2	3/4	\$4,650	\$2,375	\$2,323	FT	\$7,000	\$4,750	\$3,097
Sem 3	3/4	\$7,000	\$4,750	\$2,323	FT	\$7,000	\$4,750	\$3,097
Sem 4	3/4*	\$7,000	\$5,250	\$3,097	FT*	\$7,000	\$5,250	\$3,097
Sem 5	FT	\$7,000	\$5,250	\$3,097	FT	\$7,000	\$5,250	\$3,097
Sem 6	FT	\$7,000	\$5,250	\$3,097	FT	\$7,000	\$5,250	\$3,097
Sem 7	FT	\$4,700	\$5,250	\$3,097	N/A	N/A	N/A	N/A
Totals		\$42,000	\$30,500	\$18,583		\$42,000	\$30,000	\$18,000

PT = Part Time; ¾ = Three-quarter Time; FT = Full Time

**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 with tuition through the Parent Plus federal loan program. Please go to www.studentaid.gov for more information.

FAME (Finance Authority of Maine)
» Facilitates private student loans. Please go to www.famemaine.com for more information.

Ontario Student Assistance Program » Canadian applicants from Ontario are potentially eligible to receive financial aid through the Ontario Ministry of Training Colleges and Universities



Birthwise also curates an informal Google Doc with third-party scholarships are students are potentially eligible for. To access this Google Doc, please visit the [Financial Aid](#) page on our website.

The *Midwives of Color* and the *Underserved Communities* Scholarships



Scholarship Application Deadlines

» Applicants must submit scholarship applications by:

December 6th - Campus Option

February 14th - Community Option

» To Apply: Complete the application located on the [Midwifery Scholarships](#) page of the Birthwise website and email to admissions@birthwise-midwifery.edu

Our vision at Birthwise is that every person has access to safe and empowering midwifery care that is representative of them and their community. We know that increasing the numbers of midwives of color and midwives serving other distinct and underserved communities is one way to realize this vision. Birthwise Midwifery School therefore offers two scholarships designed to reduce the financial barriers to education for these prospective midwives.

The scholarships consist of a potential tuition reduction and a stipend for books and materials. The applicants' financial needs and their award amount is determined based on information generated by the Federal Application for Financial Student Aid (FAFSA). The tuition reduction is designed to eliminate out-of-pocket tuition costs above what the applicant is eligible to receive in Federal Financial Aid.

Eligibility Criteria

Recipients of these scholarships will be chosen using the following criteria. In addition to meeting the application deadline, applicants must:

- » Identify as a black, indigenous or as a person of color and/or identify as LGBTQIA, and/or be a member of a distinct undeserved community.
- » For those without a prior college degree, applicants must be eligible for a Federal Pell Grant as determined in the FAFSA application process OR
- » For those with a prior college degree, applicants must demonstrate financial need through the FAFSA application process.
- » Meet all the admission requirements as outlined in the Birthwise catalog and be admitted to the midwifery program.
- » Maintain satisfactory academic progress, as outlined in the Student Handbook, to continue receiving the scholarship.

For more information about our scholarships, please contact us directly or visit our website.



Since 2010, Birthwise has provided over \$90,000 to over 20 individual students awarded the Underserved Communities Scholarship

Since 2016, Birthwise has provided over \$80,000 to over 10 individual students awarded the Midwives of Color Scholarship



BIRTHWISE



www.birthwisemidwifery.edu | 207.647.5968