



FINANCIAL INFORMATION

School Funding

The cost of private higher education (college and university) in the United States is growing exponentially (average cost—not price—is over \$50,000 per year). At Indigenous Bible College, we keep our education costs lower than the national averages through using numerous volunteers in the classroom as faculty, on work projects, and serving in administration. The total cost of educating each on-campus Indigenous Bible College student is approximately \$30,000 per year. Of that total cost, the average on-campus student only pays a small part. The rest is subsidized by other sources including gifts and donations from individuals and churches that support the mission and vision of IBC.

Given that the average price for a private four-year college is over \$35,000 per year for tuition and fees *only* (not including housing), one of the best things about IBC is its affordability. We are dedicated to helping students attain the quality education IBC offers without generating a crippling debt.

Student Responsibility

On the other hand, Indigenous Bible College does depend on student revenue. Due to this reality, student costs and payment policies are strictly enforced. In the application process, students sign an agreement to take responsibility for their school bill. This becomes a matter of Christian character and a part of their witness and testimony.

Indigenous Bible College Fee Schedule 2025-2026

The following fee schedule is subject to revision without notice.

Tuition

Full-time 12 hours or more ¹	\$315 (per credit hour)
Part-time (fewer than 12 hrs.)	\$315 (per credit hour)
Audit fee	\$75 (per credit hour)

Housing

Singles housing (dorms)	\$2,000 per semester (approx. \$500 per month)
Family housing (per month, utilities included, max 3 ppl per BR) ² :	
1 BR apartment	\$900
2 BR apartment	\$1,000
2 BR house or duplex unit	\$1,150
Dorm cleaning/damage deposit (refundable)	\$200
Family housing/damage cleaning deposit (refundable)	\$400
Key deposit (refundable)	\$25
Dorm guest rent (per person per night, family apartments inquire at Business Office)	\$30
Block course / break housing (per night)	\$25

Administrative Fees

Application fee (long-form only)	\$25
Late application fee (in addition) ³	\$25
Registration fee (full-time and/or residing on-campus, per semester)	\$100
Part-time students	\$25
Late registration (in addition, full-time only) ⁴	\$25
Activity & services fee (full-time and/or residing on-campus, per semester) ⁵	\$400
Part-time students	\$100
Music lab fee (non-refundable)	\$50
Graduation fee ⁶ for Bachelor degree	\$150
for Associate degree	\$100
for Certificate of Biblical Studies	\$50
Transcripts (each, first is free)	\$7

¹ A 10% discount on tuition will be given to full-time students if entire bill is paid in full on the first day of class. If the student has arranged to make monthly payments (see student monthly payment policy for details), the first payment is due on the first day of class and the remaining on the first day of each month thereafter. Student accounts (including rent) must be paid in full by the end of the semester. A student will not be allowed to take classes in a new semester until their account is paid in full. There is a 50% tuition discount for spouses of full-time students. IBC's scholarships are primarily for full-time students.

² Rent for family housing units is due on the first of the month. Students must make their first payment (including deposits) before moving into family housing. Rent payments that are one month overdue will result in the student being suspended and evicted from campus housing. A partial payment (of at least 25% of the installment amount due) will extend this deadline to 2 months.

³ The application deadline is August 1st if applying for the fall semester and December 1st if applying for the spring semester.

⁴ The registration deadline for new students is the Monday of the first week of the semester; the deadline for returning students is the end of registration the semester before.

⁵ Includes IT services (internet, computer lab, etc.), library services, student activities (fall campout, conferences, recreational teams, etc.), lunch program costs, and non-credit requirements (chapel and Christian Service Assignment).

⁶ Graduation fees for each program are applied to a student's bill in their final semester of each program.

Estimated Cost of Attendance

The following costs include tuition, fees, housing and food, textbooks, and other related expenses. These figures do not account for financial aid or scholarships that students may receive. The actual amount students pay is typically much lower.

Indigenous Bible College 2025-2026 Cost of Attendance For One Year

**estimated costs*

Tuition, Fees, Books & Course Materials

Tuition	\$	10,395.00	Per credit hour \$315
Fees	\$	1,050.00	
Books, Course Materials*	\$	400.00	
Total	\$	11,845.00	Per academic year

Living Expenses

Resident Dorm Students			
Housing and food*	\$	5,509.00	Dorm \$4,000 per acad. yr.
Personal*	\$	2,239.00	
Transportation*	\$	3,050.00	
Total	\$	10,798.00	
Total All	\$	22,643.00	Per academic year

Married Students- 1 bdr apt			
Housing and food*	\$	11,460.00	Rent \$900/mo
Personal*	\$	3,723.00	
Transportation*	\$	2,720.00	
Total	\$	17,903.00	
Total All	\$	29,748.00	Per academic year

Married Students- 2 bdr house			
Housing and food*	\$	13,460.00	Rent \$1,150/mo
Personal*	\$	3,723.00	
Transportation*	\$	2,720.00	
Total	\$	19,903.00	
Total All	\$	31,748.00	Per academic year

Married Students- 2 bdr apt			
Housing and food*	\$	12,260.00	Rent \$1,000/mo
Personal*	\$	3,723.00	
Transportation*	\$	2,720.00	
Total	\$	18,703.00	
Total All	\$	30,548.00	Per academic year

Payments Made on Student Accounts

The school can only process payments designated for a student’s bills owed to the school or donations designated for the IBC General Scholarship Fund (donations cannot be designated for a specific student). IBC will not process funds for the personal use of students. Payments from outside sources will be applied to the student’s account, and any overage of funds may be dispersed to the student only at the direction of the payor. The school will administer IBC Scholarship Fund awards at the discretion of the IBC Scholarship Committee.

Donors may give to students directly and personally. However, tax-deductible receipts will only be issued for donations made directly to the IBC General Scholarship Fund (not to a specific student).

Student Payments

While some students are able to pay for their entire school bill at the beginning of the semester (and thus receive the 10% tuition discount), most need to make regular payments. The payment schedule is as follows:

<u>Payment</u>	<u>Fall Semester</u>	<u>Spring Semester</u>
#1	First day of class	First day of class in January
#2	October 1 st	March 1 st
#3	November 1 st	April 1 st
#4	December 1 st	May 1 st

Students living in family campus housing need to make their first rent payment upon moving in (rather than on the first day of class). Family housing rent is charged monthly (partial months will be charged on a pro-rata basis).

Delinquent Accounts

Student bills (tuition, fees, books, and dorm housing) will be due in four monthly installments over the course of a semester. School bills from the previous semester must be paid off in order to return the following semester. Special circumstances may cause the Business Office to approve a student to return while owing from the previous semester, but only if the outstanding debt is less than \$1,000.

Students are encouraged to make their first payment before moving into campus housing.

Students will not be allowed to run up bills and cannot live in campus housing or attend classes until bills are paid off according to the above policy. In addition, students cannot receive diplomas or certificates until all bills are paid in full. Due to IBC's biblically mandated commitment to discipleship, IBC reserves the right to allow a student to stay in school as they work to pay down a delinquent bill if they submit to corrective discipleship.

At the discretion of the school, a student with a poor financial record may be required to pay the full amount at the beginning of a semester.

Withdrawals and Refunds

Before dropping a course or withdrawing from IBC, students are strongly advised to speak with the Registrar and the Business Office to understand the academic and financial ramifications. Students first consult with the Registrar to begin the drop or withdrawal process. Refunds will be made according to the following criteria:

Institutional Cancellation and Refund Policy

Three-Day Cancellation: An applicant who provides written notice of cancellation within three days (excluding Saturday, Sunday, and federal and state holidays) of signing an enrollment agreement is entitled to a refund of all monies paid. No later than 30 days of receiving the notice of cancellation, the school shall provide the 100% refund.

Other Cancellations: An applicant requesting cancellation more than three days after signing an enrollment agreement and making an initial payment, but prior to entering the school, is entitled to a refund of all monies paid, less the \$100 registration fee.

Refund after the commencement of classes:

Procedure for withdrawal/withdrawal date:

- A. A student choosing to withdraw from the school after the commencement of classes is to provide written notice to the Registrar of the school. The notice is to indicate the expected last date of attendance and be signed and dated by the student.
- B. A student will be determined to be withdrawn from the institution if the student has not attended any class for 30 days.
- C. All refunds will be issued within 30 days of the determination of the withdrawal date.

Tuition charges/refunds:

- A. Before the beginning of classes, the student is entitled to a refund of 100% of the tuition. Registration fees will be deducted after the tuition refund.

- B. After the commencement of classes, the paid tuition refund amount shall be determined as follows:

Refund Schedule for 15-week Courses:

- 100% tuition refund by the end of the 2nd week
- 80% tuition refund by the end of the 3rd week
- 60% tuition refund by the end of the 4th week
- No refund during or after 5th week

Refund Schedule for 5-week Courses:

- 100% tuition refund by the end of the 1st week
- 80% tuition refund by the end of the 2nd week
- 60% tuition refund by the end of the 3rd week
- No refunds after the 3rd week of class

Refund Schedule for Block Courses:

- 100% tuition refund by the end of the first day of class
- 80% tuition refund by the end of the 2nd day
- 60% tuition refund by the end of the 3rd day
- No refunds after the 3rd day of class

Textbooks

The school takes great care in selecting textbooks that are affordable and useful as current and future resources. As such, the school does not offer a textbook buyback program, and, except in limited circumstances, books are not refundable.

Dormitory and Housing Refunds

Refunds for dormitory students will be calculated on a prorated weekly basis. Any refunds calculated will be repaid to each source that paid the original cost. No refunds are given after the fifth week of classes. Refunds for family housing residents will follow the guidelines in the lease for any overpayments on rent.

Refunds when Reducing Credits

Tuition refunds for students charged by credits taken will be handled according to the same schedule as withdrawal from college.

Financial Aid

There are several ways for students to obtain financial assistance, including federal financial aid (Pell grants only; at this time IBC does not process student loans) as well as tribal and institutional scholarships. The student will receive personalized assistance with everything from filling out a FAFSA, to finding scholarships for which they qualify, to filling out applications. Please contact the Financial Aid Administrator or the Accountant for more information.

Federal Financial Aid Program

To receive federal Title IV financial assistance, all students must be admitted to IBC, be enrolled in an eligible program of study, be in good academic standing, and be making satisfactory academic progress. The first step is to fill out the FAFSA found at www.fafsa.ed.gov. The student will then be contacted by the Financial Aid Administrator regarding eligibility for financial aid.

Return to Title IV Funds Policy (R2T4 Policy) For Students Who Receive Federal Title IV Financial Aid

General Information:

The U.S. Department of Education requires institutions to apply the Return to Title IV Funds Policy for students withdrawing from the College who receive Title IV financial aid. Title IV funds include the following financial aid programs: Direct Loans, Unsubsidized Direct Loans, Direct PLUS Loans, Federal Perkins Loans, Federal Pell Grants, Iraq and Afghanistan Service Grants, TEACH Grants, Federal Supplemental Educational Opportunity Grants, and other Title IV assistance. Currently, IBC participates only in the Federal Pell Grants program.

Title IV funding is awarded under the assumption that a student will complete course(s) for the entire semester and/or payment period for which the funds were awarded. When a student stops attending class, officially and/or unofficially, regardless of the reason, the student may no longer be eligible for the full amount of Title IV funds originally awarded.

The reimbursement schedule for Title IV program funds when a student withdraws from school is separate from the IBC refund policy. Therefore, the student may still owe funds to the school to cover unpaid institutional charges. IBC may also charge the student for any balance that might occur due to Title IV funds that were initially used to cover institutional charges having to be returned.

A student who withdraws after completion of more than 60% of a semester is entitled to retain all Title IV aid for that semester. However, if the student withdraws after completion of 60% or less of the semester, unearned Title IV funds, as determined by the federal policy, must be returned to the Title IV programs. These funds must be returned even if IBC provides no refund to the student. This means the student could owe IBC and/or the U.S. Department of Education a significant amount of money.

Determination of Withdrawal Date

The return of Title IV funds process begins when the student officially or unofficially withdraws from or stops attending classes. The withdrawal date used in the return calculation of a student's federal financial aid is the date the student began the official withdrawal process and/or the date of the student's notification that they wish to withdraw. If a student stops attending classes without notifying IBC, the withdrawal date will be the last date of academic activity as documented by the student's instructor(s).

Post Withdrawal Disbursement:

If the student did not receive all the funds that were earned prior to withdrawing, a post-withdrawal disbursement may be due. IBC may automatically use all or a portion of the post-withdrawal disbursement of grant funds for allowable institutional charges such as tuition, fees, books purchased from IBC Bookstore, and IBC campus housing charges. Permission is required to use the post-withdrawal grant disbursement for all other school charges. Students will be notified of post-withdrawal disbursement eligibility within 30 days of the date of withdrawal determination.

Documenting Attendance:

Before processing a Return to Title IV Funds, IBC must verify the student began attendance in all classes used to determine financial aid eligibility. IBC will contact all instructors to verify class attendance. If a faculty member indicates the student never attended, IBC will first adjust the disbursed aid, if there is a resulting change in eligibility, and then calculate the Return of Title IV Funds. As a result, the student

may end up owing the institution for the amount of unearned aid. If the student never attended any classes, all aid will be canceled, and the student billed for all outstanding charges.

Determining Earned Aid:

Title IV financial aid is earned by the calendar day, not class day. This includes weekends, holidays, and breaks of less than five consecutive days. IBC is required to determine the amount of Title IV aid the withdrawing student has earned and then either disburse any additional funds the student may be entitled to up to the amount earned, or return funds in excess of the amount earned which the student has already received.

If it is determined that funds will need to be returned to a federal program, then a further calculation will be made to determine how much of the amount needs to be returned by IBC and how much, if any, needs to be returned by the student. For example: If \$1000 in federal aid is disbursed, and the student withdraws at the 30% point of the term, \$700 of the aid is unearned and needs to be returned to the identified aid program.

Order of Aid to be Returned:

The amount to be returned will be distributed in a specified order - Unsubsidized Loan; Subsidized Loan; Perkins Loan; PLUS Loan; Pell Grant; SEOG; TEACH; other Title IV assistance; Tribal scholarships; other federal, state, institutional, and private aid; and last, to the student. Pell Grants are the only Title IV program that IBC participates in at this time.

Grant Overpayment:

Any amount of unearned grant funds that the student must return is called an overpayment. The maximum amount of a grant overpayment the student must repay is half of the grant funds that were received or scheduled to receive. The student does not have to repay a grant overpayment if the original amount of the overpayment is \$50 or less. Arrangements must be made with IBC or the Department of Education to return the unearned grant funds. The student will be notified of any grant overpayment within 30 days of the date the school determined the student withdrew.

Timeframe for Returning Title IV Aid:

The calculation and return of Title IV Funds will occur as soon as possible but no later than 45 days after the date that IBC determined the student withdrew.

Credit Balances When A Student Withdraws:

The school must determine the correct Title IV credit balance, taking into account the results from both the Return to Title IV calculation and the institutional refund calculation. If after the Return to Title IV funds and the institutional refund calculations are applied to the student's account a credit balance results, the credit balance will be disbursed as soon as possible but no later than 14 days after the date of the Return to Title IV calculation is performed.

Notification to Student:

The student will be notified by the Financial Aid Officer once the Return to Title IV Funds calculation has occurred. The results of the calculation, the aid that was returned, and any outstanding balance now due to the institution will be delivered to the student's campus mailbox or mailed to the student's address on file if the student is no longer on campus.

IBC strongly encourages students and parents to consult with the Financial Aid Officer to determine the financial impact of withdrawing before making a final decision.

Unofficial Withdrawals:

Title IV aid recipients who fail to withdraw but stop attending class are considered unofficial withdrawals. The last day of academically related activity as recorded by faculty who assign an "F" grade will be used to determine the amount of Title IV assistance that must be returned. If the student stopped attending prior to the 60% point of the term, the student will be billed for the outstanding charges as a result of the Return of Title IV funds. The last date of attendance for unofficial withdrawals will be calculated within 30 days of determining the student was an unofficial withdrawal and the return of Title IV funds will be processed within 45 days.

Institutional Financial Assistance

Scholarships/Student Assistance

IBC's tuition and housing fees are some of the lowest available. Additionally, a limited number of scholarships are available through IBC. To receive financial assistance from the IBC Scholarship Fund, a student must be degree-seeking and enrolled in at least twelve credits in a traditional semester program, including certificate programs, and be willing to perform four hours of volunteer service to the school per semester. Some scholarship funds are available for part-time students as well. The student must be able to demonstrate financial need and maintain satisfactory academic progress.

Students need to be aware that scholarships usually do NOT cover all of a student's bill, and institutional scholarships are not awarded until after the semester begins. Therefore, a student should always start the semester with enough money for at least the first payment.

The Scholarship Committee awards all institutional scholarships administered by IBC. Scholarship applications are evaluated according to a student's financial need, commitment to an IBC education, and commitment to Native American ministry. The Committee may modify scholarship requirements to meet available funds and other special situations; its deliberations and decisions are confidential.

Academic Honors Scholarships

Indigenous Bible College desires to recognize and reward solid academic performance. Students who receive a 3.0 or higher Grade Point Average (GPA) for a semester will be eligible for the Dean's List scholarship of \$300. Students who receive a 3.5 or higher GPA for a semester will be eligible for the President's List scholarship of \$400. The President's List scholarship will be increased by \$50 for consecutive semesters (2nd and beyond). A GPA of 4.0 will increase these amounts by an additional \$50. All academic honors scholarships will be applied to the following semester.

Student Employment

Some on-campus jobs are available each semester, please contact the Business Office for open positions and job applications. Schedules and duties will be set by the Business Office, and students employed will be required to work scheduled hours. If student employment positions are limited, preference will be given to students with greater financial need.

Wages will be paid on the 15th and last day of the month. If payday falls on Saturday or Sunday, wages will be paid on the preceding Friday. If payday falls on a holiday, wages will be paid on the preceding business day. Paychecks may be released only to the employee unless other arrangements have been made.



Students who have fallen behind on their school bills are encouraged to direct a portion of their IBC paycheck towards payment on their account- this may be arranged with the Business Office.

Theology of Work and Work Pathways

Work and IBC

We believe and teach that meaningful work has a divine purpose unique to each individual. While at IBC it is hoped that students experience the following:

- ✓ A level of health that comes from good hard work.
- ✓ A productive way to fit into the community.
- ✓ A positive step in battling dependency and healing broken economies.
- ✓ A model for peer and community leadership.
- ✓ A preparation for future ministry by development of needed work skills in light of the likelihood of a need for bi-vocational work.

Work Pathways at IBC- An Overview

A student's Work Pathway at IBC begins with a class designed to provide an opportunity for the student to explore individual abilities and strengths, begin developing a resumé, and practice filling out work applications and doing job interviews.

The Work Pathway continues with the opportunity to obtain campus employment designed to provide some oversight, guidance, and motivation in mostly simple work skills. For students pursuing an associate's degree, Ministry Funding Strategies expands on the foundational class and work experiences. This class introduces bi-vocational concepts and exercises which are useful for both strategic ministry and personal livelihood. Students in the bachelor's program can take the elective Business Building Strategies, which trains students in the mechanics of starting and operating their own business.

Fifth Wind and IBC

The next Work Pathway steps are picked up through the evolving project known as Fifth Wind. Fifth Wind is the trade name attached to several products created by IBC students and marketed in various places around Flagstaff and elsewhere. Students have opportunities to use their gifts and backgrounds to produce quality items or in providing valuable services, such as tool sharpening.

Other Financial Assistance Sources*IBC Scholarship Fund Awards*

Applicants may be new or returning students at IBC. Awards are primarily based on financial need. Applicants should demonstrate academic progress and a desire for Native ministry. Applications may be obtained from the Business Office. Amounts vary depending upon the level of designated support from churches or individuals.

Hutchcraft Ministries Scholarship

Applicants for this scholarship must be team members of On Eagles Wings. Applications may be obtained directly from Hutchcraft Ministries.

Western Navajo Bible Fellowship Scholarship

This scholarship is open to new and current students with a GPA of 2.0 or higher. Applications may be obtained by contacting Western Navajo Bible Fellowship.

Tribal Scholarships

Many tribal governments will provide scholarships or other educational assistance to IBC students. The student should contact their tribal government to check on availability and eligibility requirements.

The American Indian College Fund Scholarships

The American Indian College Fund provides scholarships to American Indian and Alaska Native college students enrolled in certificate, undergraduate, or graduate programs at tribal colleges and other nonprofit, accredited schools. See <https://collegefund.org/students/scholarships/>.

Local Church Scholarships

Many local churches will provide scholarships or aid to IBC students. Check with your local church to see if they have any assistance available.

Other Financial Assistance Resources

The following list of websites related to scholarships and financial assistance is not associated with Indigenous Bible College. IBC disclaims responsibility for its accuracy. This information is designed to help the student in the process of searching for financial assistance. A student should contact the Business Office for assistance in determining his/her eligibility for financial assistance.

www.finaid.org – The Smart Student Guide to Financial Aid

www.fastweb.com – Read instructions carefully for the scholarship search engine. You may or may not have to pay for this service.

Business Office

Business Office hours will be posted on the door of the office. The office is normally open Monday through Friday 8:00 am to 5:00 pm except on major holidays. Summer hours are 8:00 am to 4:00 pm.