1. **Are these courses really offered “Totally Online?”** Yes, the class delivery is 100% online. You will take tests, complete readings and other assignments, but you will not be required to come to the campus to complete the online courses.

2. **Are the courses accredited?** Yes, the online courses are offered as part of Midwestern’s current undergraduate degree programs. The undergraduate programs are accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools, the same agency that approves schools such as The University of Minnesota, Kansas State, Southwest Baptist and Wheaton College.

3. **What is the schedule for the course offerings?** Courses will be offered in 8-week terms. There will be two terms each semester. Full-time students will be those taking two courses per term or 12 hours per semester. Special permission would be required to take more than three courses in one term.

4. **How do I enroll in the program?** You can enroll in a course as a “Non-Degree-Seeking Student” in a matter of minutes. To earn credit toward a degree, you will need to complete the application for admission and meet the requirements for admission to Midwestern Baptist College, SBC. After that, you may register for courses, both on-campus and online, that are part of your degree program.

5. **What is the tuition? How will I make payments for courses?** The proposed tuition rate is $300 per credit hour which is a total of $900 per course. There is also a one-time application fee of $50. **Unlike many online courses, there are no “hidden charges” such as registration fees, technology fees or testing fees. This makes Midwestern’s college online courses an even better value!**

Payment of all charges for online courses is due in full by the Monday one week prior to the term start date. Payment options are:
- **Mail your check** to MBTS, Attn: Business Office, 5001 N Oak Trfy, Kansas City, MO 64118
- **Pay in person (cash, check or credit card)** at the Business Office in the Administration Building. Office Hours are 8:00 a.m. until 4:00 p.m. CST Monday through Friday.
- **Pay in monthly installments through e-Cashier FACTS:** Make a down payment IMMEDIATELY and arrange for monthly payments by automatic draft from a checking or savings account. There is a $25 enrollment fee. Payments can be deducted from your account on the 5th or 20th of each month.
- **Pay in full by credit card.** Simply make your payment through the student portal. Click the **Make Payment** button on the **My Ledger** page and follow the prompts.
6. **What types of financial aid are available?** See four options below:

1) **FACTS/NELNET TUITION PAYMENT PLAN:**
   - Available for degree seeking and non-degree seeking students. All payment plans are subject to a minimum tuition amount.
   - b. Tuition payments made through FACTS/NELNET are set up as an automatic monthly debit of your checking or savings account.
   - c. A $25 fee is charged to participate with no interest applied to the account.
   - d. For questions about the FACTS payment plan, contact the Business Office at (816) 414-3718.

2) **FEDERAL GRANTS (PELL) & LOANS:**
   - These programs are only available to fully admitted, degree seeking students.
   - a. **Pell Grants** are need based federal government aid that is based on the EFC# (Expected Family Contribution) which is generated when you fill out the online FAFSA form. If you only need Pell, complete steps b, g & h. Steps c-f are for loans.
   - b. Complete FAFSA (Free Application for Federal Student Aid) at [www.fafsa.gov](http://www.fafsa.gov).
   - c. Enter [www.studentloans.gov](http://www.studentloans.gov) using your FAFSA PIN#. MBTS# G02485
   - d. Generate DL Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov).
   - f. **Loan Types Available:** Subsidized, Unsubsidized, and Parent Plus. Most undergraduate students will be eligible for the Subsidized and Unsubsidized Loans which offer the best rates and terms. You must be at least half-time (one class per term) to qualify for loans.
   - g. **Contact the Financial Aid Office** at financialaid@mbts.edu to help retrieve the cost of attendance and establish your Expected Family Contribution (EFC).

3) **TUITION ASSISTANCE:**
   - If your employer or other agency, such as Vocational Rehabilitation, is going to assist you in paying for all or a portion of your education, you will need to follow these steps:
     - Obtain and send a copy of your Tuition Voucher to the Financial Aid Office.
     - Enroll in classes
     - Send a copy of your class schedule to the Financial Aid Office each semester you wish to receive benefits.
     - Notify the Financial Aid office if there is any change in your enrollment status.

4) **VETERANS/MILITARY BENEFITS**
   - Midwestern participates in the VA/Military Education programs. If you believe that you qualify for benefits, you can apply and check your eligibility at [www.gibill.va.gov](http://www.gibill.va.gov). Once you are granted benefits, do the following:
     - Send a copy of your Certificate of Eligibility or NOBE to the Financial Aid Office
     - Enroll in class
     - Send a copy of your class schedule to the Financial Aid Office each semester you wish to receive benefits.
     - Notify the Financial Aid office if there is any change in your enrollment status.
     - The Financial Aid office will certify your enrollment.
     - Depending upon the type of VA benefit you are receiving, the MBTS tuition payment may be sent to you or directly to the school.
7. **What type of computer and software must I have?** The learning environment is compatible with Windows versions XP, Vista, and Windows 7 as well as Mac OS 10.5 through 10.7.

### Minimum Recommended System Requirements:

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<tr>
<th></th>
<th>Windows</th>
<th>Macintosh</th>
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</thead>
<tbody>
<tr>
<td>Operating System</td>
<td>Windows XP SP2 (or higher)</td>
<td>OS X 10.2 (or higher)</td>
</tr>
<tr>
<td>Processor</td>
<td>1 GHz (or higher)</td>
<td>G3 800 MHz (or higher)</td>
</tr>
<tr>
<td>RAM</td>
<td>256 MB (or higher)</td>
<td>256 MB (or higher)</td>
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</tbody>
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Compatible browsers include Internet Explorer 7 and Internet Explorer 8 where supported within the Windows operating systems (Windows 7 does not support Internet Explorer 7). For the MAC OS the compatible browsers are Safari® 4.0, 3.2 and Firefox 3.6, 3.5 and 3.0.

For more information see [Blackboard Release 9.1 SPS Supported Browsers and Operating Systems](#). Of course you must have a reliable internet connection. Students should have Microsoft Office 2003 or later [or the Mac equivalent].

8. **How will the course material, tests, etc. be delivered?** MBC, SBC will be using Blackboard to manage the delivery of all course material. After enrolling in a class, you will have access to the course syllabus, lecture notes, videos, and other teaching material as designated by the professor. You will participate in discussion of significant issues and questions, all online. Quizzes and exams will be completed and graded online. There will be no need to travel to the campus for any instruction.

9. **What is an online course like?** The online course is a rewarding way of learning. You study on your time schedule and at your pace. You may be “in class” with students from many parts of the world. This brings a rich perspective on issues. At the same time, you still have the opportunity to interact with students and the instructor through email, phone calls, and the discussion board.

10. **How much time will each class take?** Anticipate spending a minimum of 12 hours per week per class to complete readings, assignments and class participation.

11. **How will I purchase books and other learning material for a course?** Books with student discounts may be purchased from our on-campus LifeWay store. To order, call: (816) 455-3925.

12. **How do I order books if I live overseas?** LifeWay will send textbooks by US postal service, but will not guarantee arrival time. You will need to plan adequate time for this task and arrival of the books.

13. **What is the level of English language proficiency?** All international students (i.e., students with F-1, J-1, or R-1 visas) whose native language is not English must take the Test of English as a Foreign Language (TOEFL). The TOEFL score submitted to Midwestern must be from a test taken within two years of the applicant’s anticipated first date of attendance. To be official, the applicant’s TOEFL score report must be sent directly to Midwestern by the Educational Testing Service. Only official score reports will be
considered; applicants are not to send copies of their personal score reports. The minimum TOEFL score for admission to Midwestern is a total score of: 80 on the Internet-based test, 213 on the computer-based test, and 550 on the paper-based test.

14. **How do I know if online studies are right for me?** Online studies are different from the face-to-face in-class experience. You will not have physical access to your professor nor will you audibly hear discussion and questions from other students. However, most classes will involve greater interaction with the instructor and other students through the Discussion Forums. Therefore, you must consistently take initiative in planning and completing your studies. You must set aside time each week to complete assignments. You should be able to work alone, without the social interaction provided by an in-class experience.

15. **How can I find out more about the online college courses?** Email us at collegeonline@mbts.edu.