The Student Handbook

FULLER THEOLOGICAL SEMINARY
PASADENA, CALIFORNIA 91182
TELEPHONE: 818-584-5200
Statement

The provisions of this publication are not to be regarded as irrevocable terms of the contract between the student and Fuller Theological Seminary. Changes are effected from time to time in the general regulations and in the academic requirements. There are established procedures for making changes, procedures which protect the Seminary’s integrity and the individual student’s interest and welfare.

This publication is a vehicle of information for students on various academic and administrative policies which affect them. It is accurate at printing, although not comprehensive, in the policy statements which it includes.
About
THE STUDENT HANDBOOK

The Fuller Theological Seminary Student Handbook is designed to provide students information about various Seminary services, organizations, and activities as well as official Seminary policies and statements. Published by the Office of Student Concerns, the Student Handbook serves as the official reference guide for Fuller students.

All Fuller Seminary students are encouraged to read the entire Student Handbook and to retain a copy for their records. Students are expected to adhere to all regulations and policies outlined in this handbook. The Seminary does not view ignorance of policies as a valid reason for granting exceptions to Seminary rules.

The first section of the Student Handbook features information on student services. Details about the services, including office hours, locations, and the particular assistance they provide are listed as well as phone numbers students can call to obtain additional information. The second section details student organizations and activities, including the All Seminary Council and the concerns committees under its auspices. Campus services are outlined in the third section.

The Student Handbook also contains extensive sections on "Registration, Records, and Academic Policies" and "Financial Policies and Services." These portions of the handbook are vital for all students. The "Registration, Records, and Academic Policies" section discusses the services the Office of the Registrar provides and its official regulations related to Registration and other academic policies. "Financial Policies and Services" offers detailed information not only about the Office of Finance and Accounting but also about all facets of financial aid and planning services available to Fuller students through the Office of Financial Aid.

The final chapter of the Student Handbook contains official statements of the Seminary. They are official policies which affect the entire Seminary community. Among those statements are the "Statement of Faith" and the "Formal Statements of Community Standards."

Finally, a table of contents, comprehensive index, listing of emergency numbers, and an up-to-date campus map are included to guide students through this handbook and through the Fuller campus and emergency situations they might encounter.

The Office of Student Concerns welcomes all students who need information not listed in the Student Handbook to visit its office on the second floor of Kreyssler Hall, or to call 584-5435.
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<tr>
<td>January 4</td>
<td>Orientation and Registration for new students</td>
</tr>
<tr>
<td>January 8</td>
<td>Classes commence</td>
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<tr>
<td>January 12</td>
<td>Last day to add classes</td>
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<td>January 15</td>
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<td>January 18</td>
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<tr>
<td>January 29</td>
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<tr>
<td>February 5</td>
<td>Last day to drop classes with 50-percent refund</td>
</tr>
<tr>
<td>February 15</td>
<td>Last day to drop classes without grade penalty</td>
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<tr>
<td>February 23 - 26</td>
<td>Registration for Spring Quarter</td>
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<td>March 11</td>
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<td>March 11</td>
<td>Classes end</td>
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<tr>
<td>March 14 - 18</td>
<td>Quarterly examinations</td>
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<tr>
<td>March 21 - 25</td>
<td>Spring recess</td>
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### Spring Quarter

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<tr>
<td>March 25</td>
<td>Orientation and Registration for new students</td>
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<tr>
<td>March 28</td>
<td>Classes commence</td>
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<tr>
<td>April 1</td>
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<td>April 5</td>
<td>Last day to change to credit/no credit status</td>
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<td>April 8</td>
<td>Last day to drop classes with 100-percent refund</td>
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<td>April 22</td>
<td>Last day to drop classes with 50-percent refund</td>
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<tr>
<td>April 29</td>
<td>Last day to drop classes without grade penalty</td>
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<tr>
<td>May 17 - 19</td>
<td>Registration for Summer Quarter</td>
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<tr>
<td>May 30</td>
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<td>June 1</td>
<td>Baccalaureate</td>
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<td>June 11</td>
<td>Commencement</td>
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### Summer Quarter

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<tr>
<td>June 20</td>
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<td>Classes commence</td>
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<tr>
<td>July 4</td>
<td>Independence Day holiday</td>
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<tr>
<td>August 29</td>
<td>Spring incomplete work due to professors</td>
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<tr>
<td>August 29 - September 2</td>
<td>Quarterly Examinations</td>
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### Fall Quarter

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<td>September 19 - 23</td>
<td>Orientation</td>
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<tr>
<td>September 20 - 23</td>
<td>Registration</td>
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<tr>
<td>September 26</td>
<td>Classes commence</td>
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<tr>
<td>September 30</td>
<td>Last day to add classes</td>
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<td>Date</td>
<td>Event</td>
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<tr>
<td>October 4</td>
<td>Last day to change to credit/no credit status</td>
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<td></td>
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<tr>
<td>October 7</td>
<td>Last day to drop classes with 75-percent refund</td>
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<tr>
<td>October 14</td>
<td>Last day to drop classes with 50-percent refund</td>
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<td>October 21</td>
<td>Last day to drop classes with 25-percent refund</td>
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<td>November 15-18</td>
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<td>Classes end</td>
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<td>January 3</td>
<td>Christmas recess</td>
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*See quarterly published course schedules for course deadlines in five-week and 10-day courses.*
STUDENT SERVICES

Academic Advising

The Academic Advising Office for the School of Theology is open Monday through Friday from 8 a.m. until 5 p.m. Academic advisors are available to answer questions regarding Fuller's academic policies and curriculum as well as to assist students in planning their quarterly schedules and their Seminary curriculum.

The School of World Mission Academic Advising Office is located in Payton Hall, Room 229. Advisors are available to assist students in course selection and long-range planning, as well as to interview prospective students, give tours of the campus, and review student files.

School of Psychology and MFT students are provided a peer advisor in the School of Theology Academic Advising Office to help them determine their theology curriculum, as well as a School of Psychology faculty advisor who consults with them about their clinical curriculum.

Admissions Office

The Admissions Office begins its service to students long before they actually arrive at Fuller, but its service doesn't end once they are accepted and enrolled. The Admissions Office, part of the Academic Services division, provides students information on the Graduate Record Examination (GRE) and the current Seminary catalog. Students who have questions relating to Admissions, or those who know of individuals interested in attending Fuller are invited to visit the Admissions Office in the Academic Services Building, Monday through Friday from 8 a.m. to 5 p.m.

Alumni/ae Relations

Fuller Theological Seminary has a long-term commitment to its students. The Seminary also has organizational needs that its alumni/ae are in a unique position to meet. Hence, the aim of the Alumni/ae Program at Fuller is to nurture an exchange-of-value friendship in which Fuller invests its resources in its alumni/ae and in which its graduates strengthen the ministry of Fuller in the ways they are able.

The twofold purpose of the new Alumni/ae Program at Fuller is manifested in the following ways. First, the program channels Fuller graduates to the services and resources the Seminary makes available to them, such as Continuing Education, on-campus events, Career Services, and more. Second, the program works to strengthen the ministry of Fuller by encouraging alumni/ae to participate in helping meet identified organizational needs, including praying for the Seminary, recruiting prospective students, providing financial aid, supervising and/or providing intern and placement opportunities for students, and more.

For more information, contact the Office of Alumni/ae Relations at 584-5498.

Babysitting

BABYSITTING CO-OP

The Babysitting Co-op is open to all members of the Fuller community. The Co-op is organized on a point system, with parents earning points each time they sit with a child. Other than a membership fee, no money is involved in the Co-op. Contact the Office of Student Concerns at 584-5435 for more information on the Babysitting Co-op or for a list of babysitting/child care centers in the area.

MADISON HOUSE

The Madison House, at 289 N. Madison, is managed by the Community Life Program, and it offers babysitting Monday through Thursday in three sessions:
- Session 1: 7:45 a.m. - 10:30 a.m.
- Session 2: 10:30 a.m. - 1 p.m.
- Session 3: 12:45 p.m. - 3 p.m.
Children may stay for all three sessions or for as little as one session, one day a week. To register for the program, or to inquire about current costs, contact the managers at 793-3827. Spaces fill up quickly, so drop-ins cannot be accommodated.

Special classes are offered on Fridays. "My Baby and Me" is a group class for parents and children which meets from 9 to 11:30 a.m. A nominal fee is charged for this class. "Parents' Night Out," from 7 to 9 p.m. on Fridays, provides low-cost evening babysitting.

Bulletin Boards

Fuller’s campus bulletin boards provide the advertising space students need to sell an old typewriter, to find a ride home for Christmas, to announce a local church choir musical, and much more.

The campus bulletin boards are located in the Garth, by the Mail Center, and in Kreyssler Hall. A specific purpose and policy statement is posted at the top of each board to clarify the type of notices appropriate to post. Students must obtain permission from the Office of Student Concerns before posting notices on the General Use boards. Unauthorized and/or outdated materials are removed from the boards. No other posting (on walls, windows, etc.) is permitted.

Bulletin boards for specific types of announcements include:

All Seminary Council Information and Announcements
Board of Declaration
Books For Sale, Books Wanted
Car Pools and Rides Offered, Needed
Career Services
Field Education
Mission Concerns
On-Campus Events
Peace and Justice Concerns
Personnel Services
Psychology Graduate Union
Registrar’s Office
School of World Mission Graduate Union
Sports
Theology Graduate Union
Want Ads, For Sale
Women at Fuller

Other boards of interest to most Fuller students are the four job boards. One board is located in the Career Services Office and is for general use by the Fuller community. Two others list on-campus jobs and are located downstairs from the Personnel Services Office, next to Admissions. The Psychology Students’ Employment Opportunities board is located on the second floor of Finch Hall.

Career Services

WHAT IS CAREER SERVICES?
Career Services helps the Fuller community (all Fuller students and their spouses, Fuller alumni/ae, and other Fuller-related persons) in career planning and choices and in finding all types of jobs.

HOW CAREER SERVICES CAN HELP

1. Students often need “survival jobs” when they first arrive on campus, or they may be interested in finding work that is related to their field of interest. The Career Services Office maintains several job boards that provide a great place to begin a job search. Full- and part-time ministry positions, missions opportunities, mental health positions, and jobs in both Christian and secular organizations are posted on the boards. Summer and temporary jobs are also listed.

2. The Career Services Office offers career planning and assessment on both an individual and group basis—an important service for students who are questioning or re-evaluating why they are attending Seminary. Individual assistance is offered on an appointment-only basis, and group workshops are offered each academic quarter.

3. As graduation nears, Career Services helps students prepare for and find the positions they want. In addition to its computer matching system, Career Services has a variety of tools staff members use to assist career seekers on both an individual and group basis, including:

- Resume/dossier writing help
- Resume/dossier circulation for seniors and alumni/ae
- Interview rehearsal and job-seeking tips
On- and off-campus interview opportunities
Computer Job Matching Service

4. The job boards as well as the Alumni/ae Placement Bulletin are available to Fuller alumni/ae who are searching for a new position. The Alumni/ae Placement Bulletin is issued bimonthly, and it lists all the full-time ministry positions currently posted in the Career Services Office.

Career Services also has a library of books for those who want to read about some aspect of career planning or job information.

Students should contact the Career Services Office as early as possible to obtain ongoing assistance throughout their Seminary career.

Chapel

Chapel provides a time of community celebration and reflection: an opportunity to share together in worship, teaching, and exhortation. In the diversity of Fuller, Chapel provides exciting exploration into the rich heritage of both traditional and contemporary forms of Christian worship. Students, faculty, and staff meet to refresh their spirits and express the vitality of a common life together in Christ.

Meeting from 10 to 10:45 a.m., Monday through Friday, Chapel follows the weekly schedule listed below:

- **Monday:** Denominational Meetings and Prayer Groups (Meeting times and locations are listed in The Semi.)
- **Tuesday:** Prayer and Praise
- **Wednesday:** Community Chapel Day
- **Thursday:** School of World Mission Chapel
- **Friday:** Occasional special convocations.

The Chapel program at Fuller is under the direction of the Dean of the Chapel, who can be contacted through the office of the Dean of the School of Theology.

Chapel Choir

A new choir is formed each Fall Quarter, giving faculty, students, spouses, and staff an opportunity to participate in and enhance Community Chapel on Wednesdays. The choir rehearses once a week, with the time varying from quarter to quarter to fit participants’ schedules.

Christian Community, Office of

Coming to Seminary is a significant experience which can affect many areas of a student’s life. Relationships with family and significant others, co-workers, the church, even a student’s personal relationship with God are all areas which are affected and changed by the rigors of the Seminary experience.

The Office of Christian Community (OCC) has been established by the Seminary to provide resources and programs designed to assist students in meeting the challenges they’re bound to face as Seminary students.

Under the leadership of OCC Director Gary Sattler, along with several student interns, the OCC currently provides programs, seminars, retreats, and other resources in the general areas of spiritual formation, marriage care, and special concerns. Since the OCC wants to help all students, its staff members are continually seeking to develop and implement new resources. The OCC welcomes student involvement in the program to assist in this ongoing process. Listed below are programs offered by the OCC:

- **THE SPIRITUAL FORMATION PROGRAM** is a sequential two- or three-year program designed to provide a context in which students can intentionally pursue spiritual growth. "Spiritual Formation" refers to the work of the Holy Spirit in the life of all Christians which draws them to Christ and empowers them to become conformed to his image, thus enabling them to demonstrate the reality of Christ’s presence and love to the world. To that end, the Spiritual Formation Program provides a variety of relationships and experiences designed to encourage this process of growth.
THE MARRIAGE CARE PROGRAM provides seminars, workshops, small groups, and an annual retreat, all designed to offer resources to student couples as they respond together to the particular challenges and stresses of Seminary life. Further information on specific events is available from the OCC during the year.

SPECIAL CONCERNS of students are addressed in a variety of ways by the OCC. Through small groups, special forums and workshops, and personal relationships, the OCC seeks to respond to needs that arise throughout the year.

For more information on any of the programs offered through the OCC, stop by the OCC Office in Carnell Hall.

Church Relations

Fuller Theological Seminary is a multi-denominational institution which encourages all students to be actively involved in and responsible to the church bodies which they are preparing to serve. The Office of the Associate Provost for Church Relations coordinates the interaction of the Seminary with various denominations. Many denominations have volunteer liaisons who work with the Office of Church Relations to assist their denominational groups in the task of providing fellowship, guidance, and academic support to students. The Church Relations Office is a focal point for contacts between the churches and their denominational groups on campus. Courses in denominational distinctives are offered by adjunct faculty to each denominational group requesting this service as part of the regular curriculum. The staff of the Associate Provost for Church Relations is available to provide information about the relationship of Seminary students to their churches.

Churches, Local

In the Pasadena area there are many local congregations in which people gather to learn, to hear the Word preached, and to celebrate the sacraments. Many are even within walking distance of the Fuller campus. Students are encouraged to become a part of one of these communities of Christians. A directory of local churches is available in the Office of Christian Community (OCC).

Clothing, Used

The Fuller Theological Seminary Auxiliary, an organization of both men and women committed to supporting the Seminary community in a variety of ways, is aware of the financial struggles of Seminary students and their need for clothing of good quality. In order to assist students and their families, the Auxiliary collects, maintains,
and distributes used clothing through the on-campus Naomi's Nook clothing room. There is no charge for any of the items in the clothing room. Interested students may pick up the key to Naomi's Nook at the Switchboard in the main lobby of Payton Hall, Monday through Friday from 8 a.m. to 5 p.m.

The Auxiliary also provides a handmade blanket for each baby that is born to a Seminary couple during their stay at Fuller. Births should be reported to the Office of Student Concerns, and announcements should include the parents’ names and information about the baby. An Auxiliary representative delivers the blankets to the parents.

Community Life Program

The Community Life Program is designed to enhance the quality of life for residents living in Fuller-owned housing. These housing units are served by Community Coordinators, a Student Activity Coordinator, and a Children’s Recreation Coordinator who foster relationships and develop activities that would not otherwise exist. Community Life staff work under the supervision of the Director for Student Concerns and in cooperation with the All Seminary Council, Housing Office, and other campus departments which serve students. They also actively represent the needs and concerns of residents, and they develop a network of resources to meet residents’ needs. They also serve as resource people in emergencies.

Complaints

Students who have complaints, concerns, or grievances with others in the Fuller community should first try to resolve their conflicts with the office or persons involved. In most cases, discussion on a one-to-one basis works best. There are times, however, when a student may feel such a confrontation was inadequate or misunderstood, leaving the conflict unresolved. If this situation occurs, the student may consult with a Community Coordinator or make an appointment with the Director for Student Concerns who will discuss the complaint with the student and help him or her resolve the problem.

The Office of Student Concerns is located on the second floor of Kreyssler Hall, and it is open every weekday from 8 a.m. to noon and from 1 to 5 p.m.

Counseling Services

Seminary training can be a time of rapid growth and self-discovery, but it can also strain students psychologically to their limit and beyond. Intensive study and changes in life situations and experiences can be exhilarating, producing new energy and perspectives as well as baffling changes in feelings, perceptions of self, and relationships with others. These changes can be disturbing or even debilitating.

Fortunately, a number of excellent counseling services exist within the Seminary to assist members of the Fuller community with issues of personal growth and development.

Each quarter (except Summer Quarter) psychotherapy is available through the School of Psychology at a nominal fee. Child, adolescent, adult, and family therapy are available on a quarterly basis. Specific information regarding psychotherapy opportunities offered during Fall, Winter, and Spring Quarters is available in the School of Psychology office.

PSYCHOLOGICAL CENTER SERVICES

A broad range of mental health services are available through Fuller’s Psychological Center. It consists of 11 clinics and facilities which are part of the Graduate School of Psychology’s doctoral program. Services are available for people of all ages and in all stages of life.

The Child Development Clinic (CDC) serves children and teenagers who need outpatient psychological services. The Pasadena Community Counseling Clinic (PCCC) serves adult individuals and couples who need outpatient psychological or interpersonal assistance. Services include psychological evaluation, individual, marital, and group therapy. CDC and PCCC are located at 180 N. Oakland Ave. Office hours are from 8 a.m. to 5 p.m., Monday through Friday. Evening appointments can also be scheduled. Fees for both clinics are on a sliding scale, based on family size and monthly income.
Stop Abusive Family Environments (SAFE) is a domestic violence program which provides crisis and ongoing counseling, advocacy, and court assistance to victims of spousal abuse.

Gerontological services include Heritage House, an outpatient facility for seniors needing psychological counseling; the Crime Resistance Involvement Council (CRIC) which, along with the Pasadena Police Department and senior volunteers, helps prevent crime and provide assistance to senior victims of crime; and the Community Assistance Program for Seniors (CAPS), a day treatment/day care program for the elderly.

Other services of the Psychological Center include Covenant House, Inter-Community Alternatives Network (I-CAN), and Project IV Family Outreach.

Covenant House is a residential treatment facility for developmentally disabled children ages 6 to 12. I-CAN is a day treatment program for chronically mentally ill adults. Clinical trainees at Project IV provide outreach to children and families in home or school for the purpose of linking those families to human resources in the community.

Programs of the Psychological Center are staffed by supervised interns and trainees of the Graduate School of Psychology and by Christian clinical psychologists, social workers, and marriage and family therapists. For more information on any of the programs described above, call 584-5540.

Year-round relationship counseling is also available through the Marriage and Family Therapy (MFT) department's Relational Counseling Clinic for anyone in the Fuller community. The services offered include six free counseling sessions (fees for additional sessions are determined on a sliding fee scale) in relational areas. This includes dating, pre-marital, marital, work relations, friendships, parent-child, and family of origin concerns. Counseling is provided by second- and third-year MFT students who are under supervision of the MFT faculty. For more specific information, contact the MFT office on the second floor of Finch Hall, or call 584-5330.

### Emergencies

Students with unpredictable schedules and private study areas in the Library and on campus can be difficult to contact in the case of an emergency involving family members and others.

Emergency calls for students that come into the Seminary Switchboard are referred to the Office of Student Concerns (OSC). In the case of a death, serious illness, or accident in a student's family, a staff member from the OSC attempts to locate the student in class. Generally speaking, classes are not interrupted to deliver messages. Messages not concerning a death or serious illness are delivered to the student's on-campus box. When members of a student's family or a friend calls to leave an emergency message, the staff in the OSC carefully discusses the nature of the emergency with the caller in order to determine the best course of action.

### Employment

**CAREER SERVICES**

Students looking for a full- or part-time job should begin their search in the Career Services Office. For more information, refer to the section titled "Career Services."

**CHURCH-RELATED JOBS**

Students interested in a church-related internship should contact the Field Education Office located in Slessor Hall. The Field Education staff members help students determine which churches will be most helpful to them as they seek to fulfill Field Education requirements.

**CLASSIFIED ADS**

The Pasadena Star News lists local want ads while the Los Angeles Times and the Herald Examiner contain ads for the entire Los Angeles area. Other local city papers also include want ads.

**EMPLOYMENT AGENCIES**

The Office of Career Services has information on reputable employment agencies in the Pasadena area.
CAMPUS EMPLOYMENT

Students who are interested in working in a particular office or facility on campus should contact the Personnel Services Office and check the campus job boards. Students should submit job applications to the Personnel Services Office located at 120 N. Oakland.

Attention International Students:
International students must see the Immigration Counselor in the Registrar's Office before considering employment, other than Fuller Seminary assistantships awarded as financial aid. Certain types of visas may limit an international student's job options.

Attention All Division of Psychology Students:
Contact the Director of Clinical Training before accepting psychology-related positions. Also, it is helpful to keep in close contact with Career Services.

Extended Education

The Division of Continuing and Extended Education offers fully accredited and fully transferable courses in the M.A. and M.Div. programs through its Extended Education programs in seven locations: Seattle, WA; San Francisco Bay area, CA; Santa Barbara/Ventura Counties, CA; Orange County, CA; San Diego County, CA; Phoenix, AZ; and Hawaii. Students may register for these courses through the regular campus registration procedure or through the local extension offices.

Students may do all of the course work toward the M.A. through Extended Education in Seattle, San Francisco, Orange County, and Phoenix.

Course listings for Extended Education may be obtained through the Office of Extended Education located at 490 E. Walnut, as well as in the Academic Advising Office. For more information, call 584-5290.

Field Education

The activities and concerns of Field Education at Fuller reflect what Seminary is all about: students preparing for future ministries through the integration of practical experience with theological education.

A vital part of the School of Theology curriculum for M.Div. students is the internship program. Its purpose is to provide an educational opportunity in which academic information can be applied in a practical area of ministry under qualified supervision. Because this type of education requires the input of academic classes and learning, first-quarter students are discouraged from getting involved in the program immediately. However, students should also not wait too long to start the internship program because it usually takes one-and-one-half to two years to complete the work.

All Field Education experiences involving students at Fuller are arranged through the Field Education Office. This office posts available positions and their descriptions in the Intern Information Center located on the first floor of Slessor Hall. Many different types of internships are available, including overseas missions, chaplaincies in hospitals and correctional institutions, ministries to youth or seniors, and many local church ministries.

Since M.A. students as well as M.Div. students may take Field Education courses and since there are many Field Education courses offered, generalizations about Field Education are difficult to make. Students should refer to the Expanded Course Descriptions for the specific requirements of each course. Listed below are general guidelines to follow:

1. All Field Education students must attend a preparatory workshop as part of the entry process.

2. All Field Education students must have an approved supervisor.

3. The initial step of registering for all Field Education Courses takes place in the Field Education Office. Registration is completed through the normal processes of the Registrar's Office.

4. Meeting date deadlines in Field Education is very important. Time cognizance is part of the practicum training, and failure to
respond to due dates can affect a student's grade. Learning Agreements are due on the third Friday of the quarter and evaluations are due on the 10th Friday of the quarter.

The Field Education staff, available weekdays from 8 a.m. to 5 p.m., provides counsel, enrolls students in internships for credit, and acts as the coordinator between the supervisor and the student by monitoring the internship experience through evaluations and interviews.

FIELD EDUCATION WAIVER
Students who enter Seminary with significant background in church ministry may petition to waive one or both of the Field Education requirements. Waiver forms are available from the Field Education Office.

Fuller Spouses

The Seminary recognizes the important roles of the husbands and wives of future ministers, Christian psychologists, missionaries, and other Christian workers currently studying at Fuller.

The Fuller Wives Fellowship and Growth Group is a support group designed to strengthen and encourage Seminary wives in their various roles and ministries in the Body of Christ and in their personal and spiritual growth.

Under the leadership of Kathleen Hart, the group is committed to helping wives settle into their new community and to providing support and fellowship in both transitional and settled times. The Fuller Wives Fellowship is composed of women from many cultures, denominations, and in many stages of life who are united in Christ.

Activities provided by the fellowship include weekly morning and evening Bible study groups, small support groups that meet weekly in each Student Housing area, a prayer chain, and child care for some group activities.

For more information on the Fuller Wives Fellowship as well as other spousal support groups, contact the Office of Student Concerns (584-5435), located on the second floor of Kreyssler Hall.

A men's support group is usually available through the Office of Christian Community (OCC). Husbands of Seminary students as well as all men on campus are invited to attend the group and other activities offered by the OCC. For more information, contact the OCC at 584-5322.

Health Insurance

Fuller's registration policies require each student registered for more than eight units to be covered by an adequate health insurance plan. Fuller offers a group policy for students who are enrolled in at least one class for credit with the following policy options: student only; student and spouse; student, spouse, and children; and student and children. Any of these policies can be contracted on a per quarter or per year basis. Annual policies are slightly less expensive.

Students can enroll in a health insurance program during quarterly Registration or during the first week of each quarter in the Office of Student Concerns (OSC), located on the second floor of Kreyssler Hall. Payment for the health insurance policy is due in full when the contract is signed, either at Registration or during the first week of classes during each quarter.

Students already enrolled in a comparable health insurance plan or who are enrolled part-time (eight units or less for most programs; four units or less in some programs) and want to waive the insurance requirement must stop by the Health Insurance table at Registration to sign a waiver form. Full-time students are required to show evidence of their health insurance coverage at Registration to waive the requirement.

Internationals studying in America on exchange visitor or student visas are also required to have health insurance.

Forms for filing insurance claims, pre-addressed envelopes, and brochures that explain the student insurance policy are available outside the OSC. Instructions on "Filing for Benefits" are available on the back of the policy brochure. The OSC is open Monday through Friday from 8 a.m. to noon and from 1 to 5 p.m. to assist students with their insurance needs.
Housing

The Fuller Student Housing Office manages the approximately 400 Seminary-owned apartments and provides information about other accommodations available in the Pasadena area.

Students are eligible to apply for Student Housing any time after they have been accepted into a degree program. There is an on-going waiting list for Student Housing. The waiting period for one-bedroom units is approximately six to 10 months; 12 to 14 months for two-bedroom units; and an indefinite time for the limited number of three-bedroom units. The Housing Office staff members process students' applications for housing and offer accommodations to students on the waiting list as they become available.

The Housing Office, located in Kreyssler Hall, is open from 9 a.m. to noon and from 1 to 4:30 p.m., Monday through Friday.

COSTS FOR STUDENT HOUSING

The approximately 400 Seminary-owned apartments are located in several complexes which are within walking or biking distance of Fuller. Apartment rents vary from $265 to $275 a month for bachelors/studios; $330 to $410 for one-bedroom apartments (to be rented to a married couple or roommates of the same sex); $435 to $465 for one-and-a-half and two-bedroom units (which are reserved for couples with children); and $510 to $675 for three-bedroom units (reserved for families of five or more).

APARTMENTS IN THE COMMUNITY

Since apartments in the community provide housing for most incoming students, the Housing Office has ongoing contact with property owners who prefer to rent to Fuller students, usually at rates slightly lower than the general market rentals. These vacancies are listed in notebooks kept in the Housing Office. Rentals are arranged directly between students and property owners or managers. Other listings include Fuller students looking for roommates, houses shared in "Christian community living," housing-employment offers, and rooms in private homes. This information is available only to Fuller students and staff, and it is not available to students by phone or mail.

Apartment owners in the community frequently charge first and last month's rent in advance and/or a security deposit. Rent for rooms in private homes starts at approximately $200 a month, with private or shared bath and kitchen privileges. Monthly rates for apartments and houses usually fall in the following ranges:

- One-bedroom, $450 to $480
- Two-bedroom, $600 to $640
- Three-bedroom, $700 to $750
- Two- or three-bedroom house, $750 to $1,500

TEMPORARY HOUSING

Temporary housing is available on a limited basis at reduced rates for incoming students. For more information, call the Temporary Housing Office at 584-5443 for current rates and reservation information. Listings of nearby hotels and motels are also available upon request.

BUYING A HOME

The Auxiliary Services Office can provide students who are considering purchasing a home information on local real estate conditions and Christian realtors in the area.
I.D. Cards

Student identification cards are prepared for students at their first Registration, and students are to use their I.D. card during their full course of study at Fuller. I.D. cards are updated with a sticker to indicate current enrollment. Replacement cards are available from the Registrar’s Office at a cost of $5 each. Student I.D. cards help students identify themselves at various Fuller offices, and they may also help students in obtaining discounts on transportation and entertainment in the Los Angeles area.

International Student Services

International Student Services (ISS), coordinated through the Office of Student Concerns (OSC), assists the international community (including permanent and naturalized U.S. citizens) at Fuller through a variety of activities and support services. These services include an orientation to American culture, a teaming of new international students with Americans and returning internationals from their country or region, an area where used household items can be obtained for a minimal fee, and other support services helpful to students living and studying in a second culture.

ISS works closely with the International Students Committee (ISC). International students looking for information or support at any time during their stay at Fuller, or American students seeking deeper involvement with the international community at the Seminary, should contact the ISS Office in the Carriage House, behind the Ethnic Ministries building.

Orientation

New Student Orientation is an important introduction to Fuller life. It is designed to acquaint students with the Seminary curriculum, provide opportunities for dialogue with faculty and administrators, and to allow time for students to meet and interact with fellow seminarians before the quarter begins. During Orientation, students get acquainted with the Fuller community and get a glimpse of what they will be involved in during their degree programs.

Since the majority of Fuller students enter Seminary in the Fall Quarter, there is a week-long Orientation as well as New Student Registration held at the beginning of each Fall Quarter. All entering students are expected to attend. For those who enter in Winter, Spring, or Summer quarters, an abbreviated Orientation takes place before the beginning of classes. As with Fall Orientation, all entering students are expected to attend. Students who enter in Winter or Spring Quarters may attend the week-long Orientation in the fall. Students who enter in the Summer Quarter are expected to attend Fall Orientation.

International Student Services (ISS) conducts a special "Orientation to American Culture" for international students each Fall Quarter in conjunction with Fall Orientation. This special orientation provides an opportunity for internationals to get acquainted with the ISS staff who will assist them throughout their time at Fuller.

The Semi

Every week during the regular academic school year and once a month during Summer Quarter the Office of Student Concerns (OSC) publishes The Semi newsletter, Fuller’s single-most-important and up-to-date announcement, schedule, and notice communicator. Nearly 2,000 copies of The Semi are distributed to all campus mailboxes, and they are available each week in the Mail Center, at the Switchboard in the main lobby of Payton Hall, and in the OSC.

Seminary organizations can announce their events in The Semi at no cost as long as the announcement does not exceed 10 lines. The Semi also publishes class schedule changes as well as time and location information for Chapel services, prayer meetings, denominational meetings, and recreational activities.
Fuller organizations as well as individuals can also run full- or part-page advertisements in The Semi for a nominal cost. For more information about ad rates, contact the editor of The Semi in the OSC.

Organizations or individuals who want information published in The Semi should submit their ads or announcements to the OSC by 5 p.m. on the Friday before the week in which they want the information to appear.

The OSC, located on the second floor of Kreyssler Hall, is open 8 a.m. to noon and from 1 to 5 p.m., Monday through Friday.

Spiritual Life

Students often find that theological education at Fuller challenges their faith, and those challenges typically come from two directions. First, Fuller is a diverse community. Students encounter fellow believers of every race, culture, and theological tradition who challenge their perspectives. Second, theological education is in and of itself challenging. Students are forced to study and examine beliefs and attitudes they may have held without much thought. Students sometimes find more questions than answers.

While the challenges Seminary students face help them grow in Christian maturity, the Seminary also recognizes the need to surround the challenges with a network of supportive relationships and experiences.

Several Seminary organizations are designed to encourage Christian community at Fuller, including the Office of Christian Community (OCC), the Chapel program, the Spiritual Life Committee, the Office of Student Concerns (OSC), and the concerns groups sponsored by the All Seminary Council (ASC).

Spiritual Life Committee

The Spiritual Life Committee, composed of representatives from each of the three schools of the Seminary, is a working subcommittee of the Joint Faculty. It attempts to monitor and highlight various spiritual needs on campus, and it sponsors a weekly prayer letter published through the Office of Student Concerns. The committee works closely with the Dean of the Chapel, the Office of Christian Community (OCC), the Office of Student Concerns (OSC), and the All Seminary Council (ASC). It reports its findings to the Joint Faculty and, when appropriate, to the Student Affairs Committee of the Board of Trustees.

Student Activity Coordinator

A variety of student activities are coordinated by the Student Activity Coordinator out of the Office of Student Concerns (OSC). Funded by the All Seminary Council (ASC), the Student Activity Coordinator keeps a student activity calendar and works with all student offices and organizations to encourage student involvement. Students seeking creative opportunities to serve their fellow students are invited to contact the Student Activity Coordinator in the OSC on the second floor of Kreyssler Hall.
Student Concerns

The Office of Student Concerns (OSC), a part of the Seminary Services division, is responsible for special services and programs designed to supplement the formal educational environment for students. The office is open to individuals for expression of their needs and concerns.

RANGE OF SERVICES
Under the leadership of Director Lucy Guernsey and with several student staff members, the OSC provides such services as health care services, the Community Life Program, Madison House, student activities, New-Student Orientation, International Student Services, liaison with student government, referral services, and special projects.

MEDICAL REFERRALS
Advocacy for student health needs at Fuller is provided by the OSC. Referral lists of doctors and dentists in the area who offer discounts or special services to the Fuller community are available in the OSC. The Health Services Coordinator assists students in filing insurance claims and advises them concerning their insurance coverage.

SEMI, STUDENT HANDBOOK
The OSC also edits and distributes two on-campus publications which are important resources for students, staff, and faculty. The Semi newsletter is published weekly, and The Student Handbook is published annually.

Students needing information not provided in this handbook should contact the OSC. Staff members have prepared informative brochures on physicians and clinics in the area, babysitting services, tourist attractions, places to shop, transporation, schools, and banks. Staff members are also available to help students in any way with concerns or questions.

The OSC, located in Kreyssler Hall, is open weekdays from 8 a.m. to noon and from 1 to 5 p.m.

Women’s Concerns, Office of

Fuller Seminary is committed to providing women students an affirmative setting for professional growth and training. The Office of Women’s Concerns, located on the second floor of Kreyssler Hall, and the Director of Women’s Concerns are available to help provide that affirmative setting. The Director of Women’s Concerns serves as an advocate to represent women’s academic, professional, and personal needs on campus. Programs and activities for Fuller women students are coordinated through the Office of Women’s Concerns, in cooperation with the Women’s Concerns Committee. All women students are invited to make this office one of their first stops on campus.

STUDENT ORGANIZATIONS AND ACTIVITIES

All Seminary Council

The multifaceted academic programs at Fuller encompass the Schools of Psychology, Theology, and World Mission. Each student body represents diverse backgrounds, goals, and interests. The All Seminary Council (ASC) of Fuller Seminary is constitutionally organized, and it reflects the structure and diversity of the Fuller institution.

Students from the Schools of Psychology, Theology, and World Mission elect representatives to their particular Graduate Union (GU). Each GU represents needs, interests, and opinions which are of concern to its particular school. Graduate Unions have their own constitutions, and they elect representatives annually. While Graduate Unions represent the academic, professional, and social needs of students within their respective schools, the ASC responds to issues and needs that concern the entire community. The ASC coordinates intramural activities; represents the student body in
contacts with Fuller faculty, administration, and the Board of Trustees; and facilitates student involvement in Seminary-related organizations and interest groups.

Each year the entire student body elects three officials to the ASC cabinet: the President, Vice President, and Treasurer. Each GU sends two representatives to the ASC, while the Ethnic Concerns, International Students, Peace and Justice Concerns, Missions Concerns, and Women’s Concerns Chairpersons are elected yearly from among their constituency to serve on the ASC.

The following individuals are serving as the officials and representatives for the ASC of Fuller Theological Seminary during 1987-88:

ASC President: Reed Sheard
ASC Vice President: Rick Fraser
ASC Treasurer: Jim Larkin

Psychology GU President: Beth Houskamp
Psychology GU Vice President: Grace Wong

Theology GU President: Mary Benedict
Theology GU Vice President: Betsy Runkle

School of World Mission GU President: George Alexander
School of World Mission GU Vice President: Helen Mooradkanian

Ethnic Concerns Chairperson: Mickey Rosado
International Students Chairperson: Max Rivera
Peace and Justice Concerns Chairperson: Tim Cooper
Missions Concerns Chairperson: Trevor (Steve) Houston
Women’s Concerns Chairpersons: Callie Shively, Greta Hassel

Sports Commissioner: Jon Good
Sports Vice Commissioner: Erla Champ

Student Activity Coordinator: Jess Vega

Copies of GU constitutions and the ASC constitution as well as office job descriptions and budget reports are available in the ASC office on the second floor of Kreyssler Hall. The ASC encourages students to offer feedback and input on Seminary programs it sponsors and oversees. Contact the ASC through Box 72 or by calling 584-5452.

Board of Declaration

The Board of Declaration, Fuller’s "Wittenberg Door," is the place where students, staff, faculty, and administration can freely voice their opinions, suggestions, and concerns in writing for the Fuller community to see. Under care of the All Seminary Council, the Board of Declaration is located in the Garth area, outside Payton 101. All notices or articles on the Board must include the submitter’s name and box number as well as the date it was posted. Notices remain posted for three weeks. Any notices that are posted anonymously or on the incorrect bulletin board are removed by ASC officers.

Ethnic Concerns Committee

The Ethnic Concerns Committee, composed of students from the schools of Psychology, Theology, and World Mission, seeks to integrate ethnic awareness and sensitivity within all three disciplines. A primary goal of the Ethnic Concerns Committee is to challenge and affect the Fuller community and the community at large through various forums which are specifically designed to stimulate growth and creative investigation into the areas of ethnicity. The Committee seeks to represent the broad range of ethnic and cultural identities represented on campus and in the community. The Semi publishes meeting times and locations.
Fitness

Students interested not only in exercising their minds but also their bodies may enjoy working out at one of the local fitness clubs in Pasadena. Fuller students are eligible for special membership rates at the Pasadena Athletic Club (PAC) and at the YMCA. For more information on the special membership rates, contact the Sports Commissioner in Kreyssler Hall.

Below are recommended health and fitness clubs in the Pasadena area:

Jack La Lanne’s European Health Spa
1720 E. Colorado Blvd.
Phone: 796-0444

Pasadena Athletic Club (PAC)
25 W. Walnut St.
Phone: 793-8161

YMCA
235 E. Holly
Phone: 793-3131

YWCA
78 N. Marengo Ave.
Phone: 793-5171

Fuller Fund

The Fuller Fund is the official channel for soliciting funds on campus for mission and social concern efforts. The Fuller Fund enables students and faculty to donate financial gifts toward internships and ethnic grants. Individuals may make donations at Registration or throughout the year at the Office of Finance and Accounting.

The groups that share the Fuller Fund are the Mission Concerns, Peace and Justice Concerns, Ethnic Concerns, and International Students Concerns Committees. Each committee receives a percentage of the funds which are allocated to Fuller summer mission interns, community service interns, and qualified ethnic students in the form of grants to study at Fuller. Questions regarding the Fuller Fund should be directed to the All Seminary Council Office, Box 72.

NOTE:
Direct student solicitation of funds for Christian projects or personal expenses must be cleared with the Director for Student Concerns.

International Students Committee

The International Students Committee (ISC) is an autonomous special-interest group sponsored by the All Seminary Council (ASC). The ISC seeks to include in its membership representatives from all identified international student groups at Fuller. The chairperson of the ISC serves on the ASC and provides advocacy for the needs and interests of international students at council meetings. All international students are invited to check the ISC bulletin board for information on upcoming activities and events of special interest to the international community at Fuller.

Intramural Sports

Fuller’s Intramural program, sponsored by the All Seminary Council, is designed to build and strengthen the sense of community at Fuller and to promote physical wellbeing. Intramurals offer a wide range of team and individual sports in which men and women can participate. Each quarter a different team sport is highlighted. In the fall, flag football is offered. In the winter, both basketball and volleyball are available. Softball is the team sport organized in the spring.

Tournaments are set up at various times throughout the year for such sports as golf, tennis, and racquetball, depending upon interest. Sign-up sheets are posted on the Intramural board, located opposite the Mail Center, near the vending machines.

Fuller students can also purchase memberships at the Pasadena Athletic Club or the YMCA at reduced rates.

For information on the Intramural program or health club memberships, contact the All Seminary Council Sports Commissioner, Box 76. Phone: 584-5454.
Missions Concerns Committee

The Missions Concerns Committee is an active group of students from all three schools of Fuller Theological Seminary who have joined together to promote the cause of world missions within the student body. The committee’s chapels, retreats, and field trips are designed to keep the Great Commission forefront in the Fuller community. The Missions Concerns Committee coordinates cross-cultural internships, mobilizes ministry teams, and forms prayer groups which focus on various areas of the world.

The Missions Concerns Office is located on the third floor of Kreyssler Hall in room 305. For more information, contact Trevor Houston at 795-4648 or through Box 419, or contact Kelly Hilderbrand at 797-0845 or through Box 679.

Peace and Justice Concerns Committee

Initiated and envisioned by students concerned about issues of ethical and social importance, the Peace and Justice Committee encourages the Fuller community to become more sensitive to and aware of the social problems facing contemporary society. Composed of students, the Peace and Justice Committee stimulates campus awareness by sponsoring and directing convocations, outside speakers, and information displays. The Semi publishes news about specific topics and meeting locations.

Women’s Concerns Committee

The Women’s Concerns Committee, composed of women students from all three schools, meets weekly to represent women at Fuller Seminary. This committee plans programs and social events and serves as a referral source for areas of women’s concerns. Any woman interested in serving on the committee may contact the Office of Women’s Concerns. This committee is chaired by the Women’s Concerns Representatives to the All Seminary Council.

CAMPUS SERVICES

Bookstore

The Fuller Seminary Bookstore, part of the Auxiliary Services division, is a ministry of Fuller Theological Seminary which serves its faculty and students as well as churches and the general public. Fuller’s resources make it possible to provide a bookstore of unusual depth and breadth. The Bookstore currently stocks 15,000 different titles which are organized by topics. The Bookstore seeks to provide the resources students need as they prepare for ministry and service.

ACADEMIC REGALIA
Pulpit/academic robes, hoods, and caps may be purchased through the Bookstore. They are custom-made by Bentley & Simon, and delivery time is 10 to 12 weeks.

CHARGE ACCOUNTS
All students may receive charge account privileges after they complete a credit form. Bookstore accounts are separate from student accounts, but funds may be transferred by making a request in person at the Office of Finance and Accounting. A minimum purchase of $5 per transaction is required, and maximum credit allowed to students is $200.

All Bookstore charge accounts are to be paid in full within 30 days of the statement date. If the account is one month past due, charge account privileges will be discontinued and the student will not be able to register for classes until the account has been paid. A student whose account is three months delinquent loses charge privileges permanently and an account which is 120 days past due is a candidate for collection (unless special arrangements have been made with the Bookstore manager or bookkeeper before the three-month deadline).

THERE IS A SERVICE CHARGE OF 1 PERCENT PER MONTH ON OVERDUE ACCOUNTS.

The Bookstore also accepts Master Card and Visa with a purchase of $5 or more.

CHECK CASHING
Students may write checks for up to $10 over the amount of purchases of $5 or more. Two-party checks are not accepted.
CONSIGNMENTS
Books may be purchased on consignment in order to provide book tables at retreats, etc.

DISCOUNTS
Most books and stationery are sold at a 10-percent discount, and most sets are sold at prices significantly below retail. Quantity discounts are available on 25 or more copies of a single title.

HOLIDAYS
The Bookstore observes the same holidays as the Seminary.

HOURS
The Fuller Seminary Bookstore is open Monday through Saturday from 9 a.m. to 5 p.m. During the first week of Fall, Winter, and Spring Quarters, the hours are extended to 7 p.m., Monday through Thursday.

RECENT ARRIVALS LIST
The Bookstore provides bibliographies of significant new titles which have recently arrived in the store. These are available at the front desk.

RETURNS
Individuals may return merchandise to the Bookstore and receive full credit up to 14 days after the purchase date if the merchandise is in mint condition and if it is accompanied by the receipt.

At the discretion of the Bookstore, returns after 14 calendar days may be credited at 50 percent of the purchase price.

SALES
The Bookstore offers occasional sales on merchandise at 30- to 35-percent savings.

SHIPPING
The Bookstore provides mail-order and shipping services throughout the United States and to many foreign countries. Phone orders for mailings are accepted with Master Card or Visa, or with advance payment.

SPECIAL ORDERS
The Bookstore will order any title that is not currently stocked. A 50-percent deposit is required on all titles not normally sold in the Bookstore. Books are held for 10 days from the date of notice. After that, the books are no longer held and the deposit is forfeited. No returns are allowed on special orders.

Building Services
Building Services maintains all Seminary buildings, Fuller-owned housing, and grounds. Building Services' personnel also provide students, faculty, and administrators access to Seminary buildings.

Students who need to borrow poster easels for use in the Garth, or those who need to reserve campus rooms for meetings and group events should contact Building Services, located in the maintenance garage at 120 N. Los Robles. (See also "Calendar, Master" for more information on reserving campus rooms.)

Calendar, Activity
When students at an academic institution are as involved in community life as Fuller students and their families are, scheduling activities and meetings that don't conflict with other events can be a challenging task.

The Student Activity Master Calendar is designed to help students avoid scheduling conflicts as they plan campus events. Therefore, it is important to list events on the master calendar as soon as they are planned.

Below is the procedure for listing an activity on the Master Calendar:

1. Call the Student Activity Coordinator in the Office of Student Concerns (584-5438) to check for conflicts with any student events.

2. Call Building Services (584-5360) to reserve campus space for the activity.

3. Pick up a Master Calendar Request form in the Office of Building Services or the OSC.

4. After filling out the form completely and making a xerox copy for the sponsoring group's records, send the entire four-part form to Building Services (Box 111).

Students should use the master calendar to list all events they plan which involve the Fuller community, even if the event will not be held in a campus building.
Catalyst

The Catalyst, the coffee shop in Kreyssler Hall, was formed in 1977 by students. Its early morning menu features gourmet coffee, donuts, muffins, hot cider, bagels with cheese, an assortment of hot teas, and a variety of dairy products and juices. The Catalyst also serves the finest in "theological sandwiches," gourmet soups, desserts, iced teas, and sodas.

The Catalyst is open Monday through Thursday from 7:30 a.m. to 9 p.m., and from 7:30 a.m. to 2 p.m. on Fridays. The Catalyst closes from 10 to 11 a.m. on Wednesdays for Chapel. Sandwiches and other lunch and/or dinner foods are served from 10:30 a.m. to 7:30 p.m.

Copy Services

Fuller students invariably need copying services for class projects, dissertations, and personal use. Copy Services, located at 120 N. Los Robles (in the Maintenance Garage north of the Fuller Seminary Bookstore), welcomes student business. Prices are low, work is usually done within 24 hours, and the proximity to campus is hard to beat!

Library

HOURS
McAlister Library is open from 8 a.m. to 10:30 p.m., Monday through Friday, and from 9 a.m. to 10:30 p.m. on Saturdays. For vacation days and times when classes are not in session, special hours are posted in advance.

CARDS
Students must present their student I.D. cards at the circulation desk to receive a Library card. Duplicate cards can be purchased for $1 each. Students should not lend their Library card to anyone. Card holders are liable for all fines and/or replacement costs for all books checked out on their card.

MAXIMUM NUMBER OF BORROWED BOOKS
Students can check out no more than 10 books at any one time, and they can have only a total of 10 Library books in their possession. Writers of dissertations should inquire at the circulation desk for further details.

DUE DATES
Circulating books are checked out for three-week periods and may not be renewed. Writers of dissertations may have a three-month borrowing period, unless the book is requested by another patron, in which case it is subject to the regular three-week loan period. Reserve books may be checked out at 8 p.m. for overnight use, and they are due at 9 a.m. the following day.

Escort Service

Because of Fuller Theological Seminary’s urban setting, the Seminary provides a Security Escort Service. The Escort Service offers personal protection to students, faculty, administrators, and staff. The Service is operated by student personnel, and its staff members rely on the entire Fuller community to inform them of any suspicious behavior, vagrancy, or vandalism.

Available and on call from dusk until one half-hour after the McAlister Library closes, Escort personnel are identifiable by their red shirts/jackets. They carry large white flashlights and mobile transmitters. Each escort carries an official identification card. The Escort Service operates Monday through Saturday.

To request an escort, call the Security Office, located on the first floor of Kreyssler Hall, at 584-5450. Escorts are available to walk individuals to and from the Library, parking lots, classrooms, offices, and campus housing.
day. Some reserve books are loaned for three days. Dissertations are checked out for three weeks only.

RETURNING CHECKED-OUT BOOKS
Books should be returned to the circulation desk on or before the due date, or to the Book Drop when the Library is closed.

FINES
Library fines are 20 cents per day for each overdue book (or 10 cents per day if payment is made when books are returned). Fines for overdue reserve books are 25 cents per hour. Fines for three-day reserve books are $1 per day. Delinquent accounts may result in a hold being placed on a student’s account at Registration.

REFERENCE BOOKS
Reference books do not circulate. Students must allow time to use these books during regular Library hours.

PERIODICALS
Magazines and other periodicals are also not circulated.

PHOTOCOPIERS
Photocopy machines are available on the first and fourth floors and in the second basement for duplicating materials. Fees for copying are 5 cents per page. Payment can also be made with a prepurchased copier card, available in the Fuller Seminary Bookstore. Three copiers are coin-operated and three are card-operated.

STUDY CARRELS
Students who want to reserve a study carrel can sign up at the circulation desk during the week of Fall Registration and the first week of Fall Quarter. Graduate students and thesis writers are given first rights to study carrels. School of World Mission students should contact the School of World Mission Office regarding carrels. All carrels are assigned each fall for the entire year.

INTERLIBRARY LOANS
For $1.50, students may request an inter-library loan. Graduate Theological Union (Berkeley) and Missionary Research Library (New York) catalogs listing their holdings are available in the Library. Some libraries charge an extra fee for loaning books. Students can also request that libraries photocopy journal articles. Charges vary according to the loaning library.

OTHER LIBRARIES
Students may also check out books from the library of the School of Theology in Claremont using their Fuller Library card as identification. Additionally, students may purchase a borrowing card from UCLA at reduced costs.

WOMEN’S RESOURCE CENTER
The third floor of the Library holds a collection of materials on a wide variety of women’s concerns. This file is constantly being updated to reflect the newest scholarship in these areas. The Library also has books in its regular collection for research on women’s issues.

Lost and Found
The Fuller Seminary Lost-and-Found is located at the Switchboard in the main lobby of Payton Hall. The Switchboard operator is available Monday through Friday from 8 a.m. to 5 p.m. to assist students who have lost or found an item.

Mail Services
The Fuller Seminary Mail Center is a postal contract unit which can provide students stamps; money orders; and insured, certified, registered, express mail, and special delivery services. The hours for the Mail Center are 8 a.m. to noon and from 1 to 5 p.m., Monday through Friday. The Mail Center observes all government and Seminary holidays.

All new students are given a mailbox when they register. Students are to limit the use of their mailbox to intra-campus mail. Incoming students may receive personal U.S. Postal Service mail on a temporary basis only if mail is addressed to 135 N. Oakland, General Delivery, Pasadena, CA 91182. The student’s box number must also be included, or the notation "Hold for Delivery" must be added if the student has not been assigned a box number at the time of mailing.

Students who initially use the Mail Center for personal mail must notify all correspondents of their new mailing address by
the end of the quarter in which they entered Seminary. The U.S. Postal Service does not handle the usual forwarding of mail from the Mail Center address. All personal mail received by the Mail Center after the student's first quarter at Fuller will be returned to the sender unless a written agreement has been established between the Mail Center manager and the student.

Also, students may not use their Fuller mailbox for conducting the business of a church or other off-campus organization or corporation.

Students who plan to leave for a quarter must notify the Mail Center in writing or their mailbox will be closed. Doctoral students may have continued use of their mailbox even if they are not registered for a particular quarter by notifying the Mail Center.

Mail is usually placed in students' mailboxes by noon Monday through Friday, with no deliveries on the weekend.

Outgoing mail is taken to the post office twice daily; once at 7 a.m. and again at 4:30 p.m. Mail may be deposited in the drop slot near the service window in the lobby of the Mail Center.

All intra-campus mail must include the recipient's name and box number as well as the sender's name and box number. Hours for stuffing boxes with fliers or memos regarding campus organizations and events are from 8 to 9 a.m. and from 1 to 4 p.m., Tuesday through Friday.

Media Services

Designed to serve the Fuller community, the Media Services Department provides a sizeable tape library of classes, language tapes, theology lectures, Chapel sermons, and many seminars and symposiums.

Media Services also stocks a large supply of blank audio- and videotapes for sale. A tape duplication service is provided for personal recordings as well.

Media Services rents video players, film projectors, microphones, and other equipment from its large audio/visual equipment inventory. Prices are lower than those at off-campus locations.

A full video studio complete with color cameras, 3/4-inch editing, character generator, and SEG is maintained by the Media Services staff. This facility is available at a reduced rate for special projects, dissertation work, etc.

Located on the second level basement of McAlister Library, the Media Services Office is open from 9 a.m. to noon and from 1 to 5 p.m., Monday through Friday. Students are invited to visit the Media Services Office to discuss available services and to pick up the latest edition of the Media Services tape catalog.

Optimum Patrol Agency

In the Pasadena area security is a serious concern. To help deal with this concern Fuller has hired the Optimum Patrol Agency
(OPA) to provide greater security for students, their personal belongings, and the Seminary campus. OPA comes highly recommended because of its high rate of success, qualified personnel, and strategy of patrol.

OPA patrols the main and north campus, as well as outlying Fuller housing on a limited basis, with a fully marked and outfitted patrol car. They patrol every night from around 8:30 p.m. until 5:30 a.m. To cover emergencies during daylight hours OPA patrols on a limited basis, but a dispatcher is available to take calls and can have an OPA or Pasadena police car to the scene within minutes to offer assistance. All patrol personnel are fully trained by the police academy, qualify for California Peace Officer status, carry valid CPR and First Aid Certificates, and are certified for fire arm use.

Students who see or hear anything suspicious during OPA's patrol hours should call the dispatcher immediately at 304-1111. OPA's business phone is 792—0522. Phone stickers imprinted with this number are available in the Office of Auxiliary Services, and students should not hesitate to call. Response time to calls is usually very prompt.

Students are reminded to take their own personal security precautions, as well. A patrol is only an aid in security. Students must take responsibility for their own safety by avoiding potentially dangerous situations. Students are encouraged to use the Security Escort Service; to lock their cars, rooms, and apartments; to know their neighbors; and to be alert to the security risk which is a part of urban settings such as Pasadena. Fuller students should cooperate with OPA, identifying themselves when officers approach them on campus. Individuals living in Fuller Housing may also want to join one of the Neighborhood Watch groups.

Refectory

The Refectory is open Monday through Thursday from 7 a.m. to 2:30 p.m. and on Friday from 7 a.m. to 2 p.m. The Refectory serves breakfast and lunch, and it is closed on weekends and holidays.

Seminary Services

Created in the fall of 1983, the Seminary Services Division of Fuller Theological Seminary provides many of the essential support services necessary to the functioning of the Seminary. The Vice President for Seminary Services is responsible for the offices and functions which serve students, faculty, and staff, including Admissions, Records, Financial Aid, Student Concerns, Auxiliary Services, Building Services, Personnel Services, Computer Services, and Campus Planning.

Telephones, On-Campus

Pay phones are located in Finch Hall, in the Garth, in the hallway west of the Switchboard, and on the first floor of the Library. There is an in-house phone for calling on-campus extensions at the Switchboard. Telephone services at Fuller are part of the Auxiliary Services division.

Most on-campus numbers can be dialed directly without going through the main Switchboard operator.

Vehicles, Parking and Licensing Regulations

Students who drive to campus must purchase a parking permit and decal for their car, motorcycle, or moped at the beginning of each quarter. The decal is to be displayed on the lower right corner of a car's rear window or on the rear fender of a motorcycle or moped.
There are five categories of parking on the Fuller campus, indicated by five colors of permits. Students should check the parking map included in the Fuller Theological Seminary Traffic and Parking Regulations brochure to determine the lots in which they are permitted to park. The brochure is available at Orientation or in the Parking Office located on the first floor of Kreyssler Hall. Students who park their vehicles improperly, or whose cars are without a permit in Fuller lots will be ticketed.

For more information about parking, contact the Parking Office. The Parking Coordinator schedules appointments with students to provide information or to discuss parking citation disputes.

AUTOMOBILES IN CALIFORNIA
California has strict laws about residents obtaining a California driver's license and automobile registration. Students moving to Pasadena from out of state should call the Department of Motor Vehicles to learn the requirements. Out-of-state students are not exempt from the regulations. The information number for the DMV is 575-8611.

BICYCLES
The state of California requires that all bikes be licensed. While it may sound unusual, licensing may reduce the threat of theft. And, if a bicycle is stolen, a license helps police find the owner if it is recovered. Licenses are available from the Pasadena Police Department.

Fuller Seminary also has rules regarding bicycles and mopeds. First, no bikes or motorized bicycles are allowed in the Mall, Garth, campus buildings, or elevators. Second, bikes or mopeds are to be parked in the racks and parking spaces that are specially designated for that purpose. Bicycles parked on the Mall, in the Garth, or in other undesignated places on campus may be removed by Building Services and held in the maintenance garage.

Official documentation of the rules governing bicycles and mopeds can be found in the Fuller Theological Seminary Traffic and Parking Regulations brochure in the Office of Auxiliary Services.

Moped riders should note that they are required to purchase a "Motorcycle" parking permit and decal at quarterly Registration or in the Office of Finance and Accounting. Mopeds may be parked in bicycle racks or in parking spaces marked at the base with a brown rectangle (motorcycle parking) or designated "Motorcycle Parking."

REGISTRATION, RECORDS, AND ACADEMIC POLICIES

Office of the Registrar

STAFF AND SERVICES. The Office of the Registrar exists to serve the faculty, administration, and students of the Seminary in numerous ways related to registration for classes. For students, the Office of the Registrar provides such services as Registration and course changes, quarterly grade reports, grade change reports, transcripts, enrollment certification, loan deferments, student I.D. cards, the campus directory, Veteran's Affairs assistance, immigration assistance, graduation clearance and processing, and more.

The Registrar's staff consists of the following positions: Registration Services Coordinator, Immigration Counselor and VA Coordinator, Grade Recorder, Student Records Coordinator, Information Services Coordinator, and Graduation Processor.

The Registrar's Office is in the 120 North Oakland building, with its entrance off Barker Commons. Office hours are Monday through Thursday, 9 a.m. to noon and 1-4 p.m., and Friday, 1-4 p.m. Registration packets, ADD/DROP forms, Incomplete requests, deferment requests, and other such documents or forms may be deposited through the mail slot in the door when the office is closed.

Quarterly schedules, special notices, reminders, Registration priority lists and schedules, and other matters of interest are posted regularly on the Registrar's Office bulletin board, located near the Mail Center.

Registration

FALL QUARTER. Registration for all students takes place during the week before the beginning of the quarter. Returning students are scheduled Tuesday through Thursday
morning; new students are scheduled Thursday afternoon through Friday. Both groups of students are scheduled according to a priority system (see the section on this topic). Students who cannot register during Registration week may register through the end of the first week of classes using Special Registration Packets. Students who meet special qualifications may register during or after Registration week with Mail-in Registration Packets. In either case, a service charge is assessed, and special conditions apply. New students register on an announced day, usually the Friday before the first week of the quarter, or the Monday of that first week (see New Student Registration).

REGISTRATION AND COURSE CHANGE DEADLINES. Course changes (adding and dropping of classes, including changing of grading status) are processed beginning Monday after Registration week in all quarters. To request any change in Registration, students must see their academic advisor for an ADD/DROP form, and bring the completed form to the Registrar’s Office. No registration or course change is official until it is recorded by the Registrar’s Office. To meet the deadlines the Seminary has established, any registration or course change must be received by 5 p.m. on the day indicated below. If extenuating circumstances resulted in a student missing a deadline, he or she may petition for an exception. Ignorance of the deadline, lack of time, or forgetfulness do not provide a basis for petition.

DEADLINES FOR COURSE CHANGES: TEN-WEEK CLASSES

Last day to add a course for credit ..........Friday of the first week
Last day to add a course for audit ..........Tuesday of the second week
Last day to change Grade or CR/NC status of a course ..........Tuesday of the second week
Last day to drop without grade penalty ..........Friday of the fifth week
Last day to drop with:
   Full refund .......Tuesday of the second week
   75 percent refund .......Friday of the second week
   50 percent refund .......Friday of the third week
   25 percent refund .......Friday of the fourth week

DEADLINES FOR COURSE CHANGES: TWO-WEEK COURSES

Last day to add a course for credit ..........Tuesday (second day of class)
Last day to add a course for audit
~~~~~~~~~~~~~~~Tuesday (second day of class)

Last day to change Grade or CR/NC status of a course
~~~~~~~~~~~~~~~Tuesday (second day of class)

Last day to drop without grade penalty (NC)
~~~~~~~~~~~~~Friday (fifth day of class)

Last day to drop with:
  Full refund....Tuesday (second day of class)
  75 percent refund....Wednesday (third day of class)
  50 percent refund....Thursday (fourth day of class)
  25 percent refund......Friday (fifth day of class)

DEADLINES FOR COURSE CHANGES: FIVE-WEEK COURSES

Last day to add a course for credit
~~~~~~~~~~~~~~~Wednesday of the first week

Last day to add a course for audit
~~~~~~~~~~~~~~~Wednesday of the first week

Last day to change Grade or CR/NC status of a course
~~~~~~~~~~~~~~~Wednesday of the first week

Last day to drop without grade penalty
~~~~~~~~~~~~~~~Wednesday of the third week

Last day to drop with:
  Full refund....Wednesday of the first week
  75 percent refund....Monday of the second week
  50 percent refund....Wednesday of the second week
  25 percent refund......Monday of the third week

PREPARATION FOR REGISTRATION. There are a number of things you need to do to be ready to register:

1. Make an appointment with your academic advisor to determine your options and choice of classes for the quarter, and have a Class Request Card completed and approved.

2. Be sure to have your student, housing, and bookstore accounts cleared or arrangements made before Registration. You CANNOT register without clearing these accounts, and repayment schedules requiring negotiations will not be processed during Registration week.

3. Check the Registrar’s Office bulletin board (near the mailroom) or see your academic advisor for your priority number and scheduled registration time. Write them down and bring them with you to Registration.

4. Make every effort to register at your assigned time. No one may register before his or her assigned time. You may register after your time, but may be asked to wait while we give priority to those who are there at their assigned time.

5. Be prepared to pay all fees at Registration (including health insurance). Cash or check only. No credit cards are accepted. The Office of the Registrar CANNOT register you without payment of fees.

6. If you already have health insurance, bring proof of coverage.

7. If you will need a parking sticker, bring automobile information (make, model, vehicle license number, etc.).

PRIORITY REGISTRATION SYSTEM. Registration for all campus courses during the scheduled registration week utilizes a Priority Registration system that assigns days and times for Registration based upon the total number of units a student has completed and a number of other factors (see below). Registrations after that week are accepted on a first-come, first-served basis.

PRIORITY LISTS. Priority lists, listing students alphabetically and showing the priority number assigned to each student, are posted about two weeks before Registration. At the same time, a schedule is posted showing the days and times scheduled for the priority numbers. If a student’s name does not appear on the list, he or she may contact the Registrar’s Office to be assigned a priority number. Students may register any time after their assigned times, but no authority exists to allow any student to register before his or her assigned priority time.

RETURNING STUDENTS. A computer program assigns priority numbers to returning students. The program selects students who have registered as campus students in any one of several previous quarters, and have not graduated. (These parameters are designed to keep the initial list manageable and realistic; students who do not appear on the list may request a priority time assignment from the Registrar’s Office, and will be
Priority numbers are assigned according to a number of factors, in the following order (highest priority first):

1. Number of units. The number used is the sum of units completed - i.e., not including Incompletes and NCs - and current quarter units enrolled (the benefit of the doubt is given that the student will complete these units). The total includes transfer credit that has already been granted and posted by the Registrar's Office.

2. First Term Graded. If the first two factors are the same, the students who were registered and completed courses earliest have the higher priority.

3. Admission Status. If the first three factors are the same for a group of students, they are ranked by admission status, in the following order: Regular, Probation, Special, and Provisional.

4. Program. The final factor considered, if all the above are equal, is program, in the following general order: Ph.D. (including Psy.D. and SOT Th.M.), D.Miss., Th.M. Miss., M.Div., and M.A. (all schools).

NEW STUDENTS. Priority numbers for new students are also assigned by a computer program. The students selected are those who have indicated that they intend to begin that quarter. The factors used to assign the priority numbers are (in order from top to bottom, as above) Application Date, Decision Date (when admission was granted), Admission Status, and Program.

AUDIT-ONLY STUDENTS. Audit-only students are not included on the priority list. See the section on Audit-Only Registrations.

SPECIAL AND MAIL-IN REGISTRATION PACKETS. Students who are unable to register during registration week must use one of these packets to register. The packets are only needed for Registration, i.e., not for adding or dropping classes. Audit-only students do not need these packets. Students who live or work far enough from the Seminary that it is impossible (not merely inconvenient) for them to be on campus during the day to register may use the Mail-In Registration Packet. Both packets are available from the academic advising offices. There are special conditions which apply to this kind of registration. They are spelled out on the back of the Checklist sheet in the packet. By using the packet, students affirm that they have read and understand the conditions of this special registration.

Students are responsible to see that the completed packet is received by the Registrar's Office within registration deadlines. If the office is closed, a packet may be left through the mail slot in the door. The registration is processed in the Registrar's Office, with the financial portion handled by the Coordinator of Student Accounts in the Office of Finance and Accounting. Students will receive a receipt from that office.

If a Special or Mail-in Registration Packet is received during Registration week, the registration will be processed as soon as possible after the student's assigned priority time. However, the only guarantee is that such packets will be processed by the end of the day of the student's assigned time, if received by that day, or the end of the day it is received, if it is received later. Students using either packet must understand that by doing so they may not receive full benefit of their priority.

REGISTRATION CHANGES. Classes may be added or dropped, or changes made between CR/NC, Grade, and Audit status for a class, at any time between your initial registration and the normal deadlines for such changes (see the section "Registration Calendar" for details). An ADD/DROP form must be obtained from an academic advisor and the completed form must be brought to the Registrar's Office. Any appropriate charges or refunds will be calculated by the Office of Finance and Accounting and posted to the student's account. There is a $5 charge (added to the account) for the processing of each DROP/ADD form (no matter how many changes are on the form).

SPECIAL NOTE ON DROPPING CLASSES. When you registered for classes, you entered a contract. This contract has certain stipulations, including a schedule of deadlines and tuition refunds. If you want to drop a class, don't just stop attending, or tell the professor. If that is all you do, you haven't dropped the class, and you are still liable for full tuition and a grade (which will be a No Credit if you do not complete the work for the class). See your academic advisor for an ADD/DROP form, and bring it to the Registrar's Office. The longer you wait, the less tuition you get back.
DROPPING ALL CLASSES IN A QUARTER. Students registered for more than one class in a quarter who then drop all classes will be charged a $50 severance fee.

CLOSED CLASSES. When a class reaches a stated enrollment capacity, which represents either a room capacity (with no larger room available) or a negotiated enrollment limit, the class is closed. The Wait List provides a means for students to add the class for credit if openings occur within registration deadlines. Auditors cannot be added to a class after it has closed, even if openings occur.

WAIT LISTS. Students may request to be added to the Wait List for a closed class at any time after they have registered. The Wait Lists are posted on the Registrar's Office bulletin board (near the Mail Center), and in academic advising offices, and it is updated daily.

WAIT LIST OPENINGS. As openings occur, they will be indicated on the lists. The Registrar's Office will attempt, as time permits, to notify students who are eligible to add the class. However, it is the student's responsibility to check the lists daily to see if openings occur. If a Wait List indicates that there is an opening for which a student is eligible and he or she wants to add the class, the student should inform the Registrar's Office and then obtain a DROP/ADD form from an advisor. If the student does not want to add the class, the Registrar's Office should be notified so the opening may be made available to the next student on the list.

The Wait List ensures that openings in closed classes will be made available to students in the order of registration only until noon Thursday of the first week of the quarter. After this time, openings are available to any student on the Wait List for the particular class on a first-come, first-served basis, without regard to the order of the list.

AUDITING CLASSES. Auditing a class refers to the privilege of sitting in on a class on a non-credit basis without the responsibilities that go with earning credit for the class. "Informal" audits are not permitted. To be present in a class requires that a person be registered as a credit student or an auditor. Some classes are closed to auditors.

Current Seminary policy permits master's level students in the Schools of Theology or World Mission, or their spouses, to audit eight units without charge for every 12 units taken for credit. These hours may accumulate from Fall through Summer Quarters; no eligibility carries over into the Fall Quarter, whether or not a student has used this privilege. Special audit privileges are also offered to Fuller graduates, pastors, and missionaries (see the catalog).

OVERLAP CLASSES. Students are not permitted to enroll in classes that overlap in scheduled meeting times, in whole or in part, with other classes. This includes short-term (e.g., two-week and five-week) classes that overlap with regular 10-week classes. Students desiring an exception to this policy must submit an Academic Petition to the Registrar's Office through their advisor prior to registration deadlines. The final decision will be made by the Registrar, with the concurrence of the Dean(s) of the School(s) involved. The conflict will not be permitted unless all faculty members involved in the conflicting courses agree to it. When such agreement exists, the petition will be decided on its own merits (impact on a student's program, extenuating circumstances, availability of alternatives, etc.). If permitted, the terms of the conflict will be specified by the faculty members involved and communicated as part of the decision (e.g., pattern of attendance in the classes involved, make-up work, etc.).

INDEPENDENT STUDIES. There are various guidelines in place and under development governing independent studies in the various schools and programs of the Seminary, covering the structure of such courses and their place in the curriculum. From a registration standpoint, all independent studies (also called directed studies or readings) are considered 10-week courses, and therefore are subject to 10-week registration deadlines.

INTENSIVE COURSES. Two-week intensive courses are offered in all quarters. There are special considerations that apply to these courses:

1. Students may not register for more than one such course in any two-week period.

2. There is a special calendar for course changes (adding, dropping, refunds, CR/NC status changes), accelerated proportionately; see the section "Registration Calendar," and pay careful attention to these deadlines.
3. All work for intensive courses (with the exception of the "sixth summer session - see below) is due within the normal quarter deadlines (or earlier, at the professor's discretion), regardless of when in the quarter the two-week session occurs. The normal quarter deadlines for requesting an Incomplete also apply.

4. There are five two-week sessions which begin and end within the 10-week Summer Quarter. There is also a "sixth summer session," which does not end until after the official graduation date for Summer Quarter. Work for this course is due one week after it ends. In addition, although courses in this session are registered and transcripted as Summer Quarter courses, they are not counted for Summer Quarter graduation.

PROGRAM CHANGES. Students may change from certain degree programs and concentrations to certain other degree programs or concentrations without a new application. A request for such a change can be completed through academic advising offices. Approved changes will be effective beginning the first quarter for which a student registers after the Registrar's Office has received the request.

STUDENT I.D. CARDS. Student photo I.D. cards are issued to new students each quarter during Registration. These cards are permanent I.D. cards, and they are updated annually with a validation sticker. Replacement cards are $5.

INTERNATIONAL STUDENTS. Federal immigration law requires that students who have come to the United States on F-1 or J-1 visas be enrolled full-time (a minimum of 12 units for most programs) at all times, with the possible exception of summer or other approved vacation periods, and under certain extenuating circumstances. In any case, approval of the Immigration Counselor in the Office of the Registrar is required. If you are not enrolled full-time and have not received an approved exception, you are considered "out of status" by the Immigration and Naturalization Service, and are subject to deportation.

VETERAN'S ASSISTANCE. Eligible veterans may receive educational benefits for training at Fuller Seminary. Upon matriculation, all students eligible for benefits should contact the Veterans' Representative in the Registrar's Office. The student receiving such benefits is responsible for reporting immediately to the Veteran's Representative any changes in his or her program or status that affects the amount of these benefits. The Registrar's Office is required to notify the Veterans Administration of any such changes, as well as unsatisfactory progress, such as grades of NC or Incomplete (incompletes are considered unsatisfactory until completed within the time the Seminary grants for completion). The Veterans Administration requires that the student refund benefits paid for any course not completed with a passing grade.

Student Records

PERMANENT ACADEMIC RECORD. All grades recorded become a permanent part of the student's permanent academic record. Grades of No Credit are never removed, even by retaking the course. The new registration and grade is recorded on the student's record, but the original registration and grade will remain as well. Students should pay careful attention to their academic record, and see that any questions about their registrations or grades are raised immediately. Two years after any grade entry or change, the grade recorded is considered permanent and cannot be changed.

STUDENTS' RIGHT OF ACCESS. Under the Family Educational Rights and Privacy Act of 1974, as Amended (FERPA), a student who has matriculated has the right to view any materials in his or her student files that do not bear a signed waiver of this right (such as admission references). An appointment must be made in the Registrar's Office, usually several days in advance. Students also have the right to appeal or challenge contents of their educational records which they consider to be inaccurate, misleading, or otherwise in violation of their privacy or other rights (this does not include the right to challenge grades assigned by faculty).

DIRECTORY INFORMATION. Certain information (including, but not limited to name and address, telephone number, denomination, degree program, enrollment status, current load, dates of previous Fuller Seminary enrollment) has been designated as "public" or "directory" information and may be released by the Seminary at its discretion.
Students may instruct the Seminary not to release such information by completing a "Request to Withhold Directory Information," a form available at Registration and in the Registrar’s Office. Deadlines and conditions apply; complete details are available in the Registrar’s Office. Even if the withholding of this information is not requested, the Seminary will release it only in response to legitimate inquiries. It is not the policy of the Seminary to provide mailing lists of its students to persons or organizations outside the Seminary community.

ACADEMIC TRANSCRIPTS. The transcript of a student’s official permanent academic record includes all work ever done for academic credit at Fuller. It covers all degree programs; separate transcripts are not available for individual degree programs or calendar periods. Only the complete transcript is issued. Audit enrollments are recorded until Winter Quarter, 1987; beginning with this quarter, they are no longer recorded on the transcript. Continuing Education Units (CEU’s) are not a part of the student’s academic record, and therefore do not appear on the transcript.

Abstracts listing only psychology courses are available to clinical Ph.D. and Psy.D. students along with their full transcript, upon request. Abstracts are not available separately.

Courses registered and grades received in a given quarter will not appear on the student’s transcript until several days after the due date for grades for the quarter. Students requesting transcripts from the Registrar’s Office may indicate if they want the request to be held until the most recent quarterly classes and grades are posted.

The transcript of a student’s academic record will not be released without a signed request or release from the student (except to another school to which the student has applied for admission). A form is available for such a request in the Registrar’s Office. Requests may also be made in the form of a letter bearing the student’s signature, specifying where the transcript is to be sent. Telephone requests are not accepted. The first transcript ever requested from Fuller is free, with a $3 charge for each transcript requested thereafter. Payment is required with the request; the fee cannot be charged or otherwise accessed to student accounts. Transcript requests are normally processed within two days after they are received, but may take up to 10 days in peak periods, such as Registration week. Official transcripts may be issued to students, but in sealed envelopes marked so that they are only considered official if the seal is unbroken.

The providing of transcripts is considered a student service which may be withheld if a student’s financial standing with the Seminary is not satisfactory.

Copies of transcripts of work at other institutions are not available through the Seminary. They must be requested directly from the institutions who granted the credit.

ENROLLMENT VERIFICATION. The Registrar’s Office is responsible for processing student loan deferments and other forms of enrollment verification (e.g., for RTD bus passes, scholarships, insurance policies, etc.).

LOAN DEFERMENTS. The policy governing deferments varies according to the academic program in which the student is participating.

Students may be deferred only for previous work or current enrollment. The Office of the Registrar cannot verify enrollment or defer a student’s loan for a given quarter until he or she has registered for classes for that quarter. Deferments are processed on a quarter by quarter basis. (The only exception to the above policy is that the Office of the Registrar will defer for the entire coming academic year for clinical psychology Ph.D. and Psy.D. students.) If a student drops a class or classes during the quarter, after the deferment has been processed, and the bank or agency later requests an enrollment history, only the classes remaining (not dropped) will be reported.

For the Registrar’s Office to process loan deferment requests, the student must provide one completed deferment form per current or future quarter (i.e., he or she may bring copies in Fall Quarter for the entire year ahead), and one pre-addressed, stamped envelope per deferment form.

ENROLLMENT STATUS. Student enrollment status is defined only on a quarterly basis in most of the programs of the Seminary. This applies especially to enrollment verification for loan deferment. In addition to the following definitions, there are special guidelines which apply to certain classes and certain programs. Contact the Registrar’s Office for details. If students do not know whether they need to be full- or half-time for deferment of their loan, they should contact the Financial Aid Office.
FULL-TIME STUDY. For master's-level programs, the minimum full-time study load is 12 units per quarter. The maximum is 20 units in any quarter. In the Ph.D. programs of the Schools of Theology and World Mission, the D.Miss. program, and the Th.M. program of the School of World Mission, eight units per quarter is considered a full-time study load. For psychology doctoral students in the School of Psychology, the minimum full-time study load is 12 units per quarter. The maximum load is 16 units per quarter (including the Summer Quarter).

HALF-TIME STUDY. At the master's level, six to 11 units per quarter constitutes half-time study status; this is also true of the psychology doctoral programs. Half-time status for other Ph.D. programs, the D.Miss. program, and the Theology Th.M. program is defined as four to seven units per quarter.

INFORMATION CHANGES. It is very important that the Seminary maintain up-to-date information on all of its students. Changes in name, address, telephone number, marital status, and denomination should be reported in writing to the Registrar's Office as soon as possible. A "Change of Information" form is available in the Registrar's Office for this purpose.

Academic Policies

ACADEMIC CREDIT. One unit of credit is defined as an academic designation denoting approximately 25 to 30 hours of classroom experience, academic preparation and research. The faculty has also adopted guidelines for measuring the amount of work that various kinds of assignments may be expected to represent. One hour is represented by one hour of class, 25 pages of reading, or one page of a research paper. Thus a 10-page paper represents 10 hours of the 100 to 120 hours that may be expected in a four-unit class; 500 pages of reading represents another 20 hours.

GRADING POLICY. Grades have been assigned the following numerical values for the purpose of computing the grade point average:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>4.0</td>
</tr>
<tr>
<td>A-</td>
<td>3.7</td>
</tr>
<tr>
<td>B</td>
<td>3.0</td>
</tr>
<tr>
<td>B-</td>
<td>2.7</td>
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All other grades, including CR (Credit), NC (No Credit), SA (Satisfactory), I (Incomplete), H (Hold), and W (Withdrawal) are not computed in the student's grade point average. Courses which continue past the closing of a quarter will show the grade IP (In Progress) until the course ends and the grades are entered. RD (Report Delayed) indicates that the course has ended but the professor has not yet submitted a grade.

COURSE GRADING POLICY STATEMENTS. A clear, complete statement of the grading policy for any course offered by the Seminary must be included in the course syllabus. This must include such matters as:

1. The criteria by which the grade will be assigned, including the relative weight of assignments, examinations, and other factors;

2. Whether a student whose work is not completed at the end of the quarter may receive an Incomplete (or Hold in some programs), a reduction in grade, or a No Credit (NC), and on what basis this will be decided;
3. What grade penalties (if any) will be assessed for the portion of the coursework that is incomplete;

4. A statement of the Seminary policy on when the completed coursework is to be submitted to the professor;

5. Whether a reduction of grade or a grade of NC will be given if work is not completed and turned in at the end of the Incomplete (or Hold) period.

GRADE REPORTS. Quarterly grades are processed as received, and grade reports are generally distributed to students through campus mail and the postal service within the same week as the grades are due. Any student who does not receive a grade report may request a copy within six weeks after the end of the quarter from the Grade Recorder in the Registrar's Office, and it will be provided without charge. After that time, the student will have to request and pay for a transcript to receive a report of that quarter's grades. Extra copies of grade reports are not available.

INCOMPLETES. A student whose work in a master's-level class is not completed at the end of the quarter may request a grade of Incomplete (for students in School of Theology classes, this requires that a Request for Incomplete be signed by the professor and returned to the Registrar's Office by the end of the last day of the 10th week of the quarter). Each faculty member decides whether work not finished at the end of the quarter warrants an Incomplete grade for the course, a reduction in grade, or a grade of NC (no credit). The policy for the course is to be stated clearly in the course syllabus. Incompletes are normally to be granted only when the student's work in a course has not been completed due to extenuating circumstances. They are not to be given for the purpose of allowing a student to improve his or her grade in a course. A grade of Incomplete is not to be given on the basis that the design of the course requires more work than can reasonably be expected to be completed within the quarter (this situation is not supposed to exist). Work to be completed under an Incomplete may, at the professor's discretion, include a take-home final examination, but cannot include a scheduled in-class final examination. This must be taken at the scheduled time unless a petition to reschedule the exam is approved (see the section on 'Final Examinations."

If the Incomplete is granted, the completed course work is due to the professor by the end of the last day of the 10th week of the following quarter. Summer Quarter is considered a regular academic quarter, and is not excluded from this. Grade penalties for work completed during this period may be assessed if such a policy has been clearly described in the syllabus for the course. If the work for the course has not been completed by this time, the faculty member determines whether a reduced grade or a grade of No Credit is warranted, based upon the policy published in the course syllabus. The Incomplete must be resolved to a regular grade (A through C-, or NC) at this time; the grade of Incomplete cannot remain on the record. Further extensions of time (see Petition for Extension of Incomplete) are not normally granted. When the grade has been recorded, a code appears on the student's transcript next to the grade to indicate that it was originally an Incomplete.

Incompletes are not calculated in the student's grade point average. However, they are not considered satisfactory grades when measuring satisfactory academic progress.

HOLDS. Students enrolled in the Theology Graduate Program (Ph.D. and Th.M.), the D.Min. program, doctoral programs of the School of Psychology, and the D.Miss. program, whose work in a course in their respective schools is not completed at the end of the quarter of registration, may request a "hold" grade (H) from the professor. This allows two additional quarters to complete the work (except for D.Min. courses, where the Hold allows 18 months). Unless an extension is granted (by the Academic Affairs Committee of the School or program), the completed work must be submitted to the professor no later than the last day of the 10th week of the second quarter, and a grade must be submitted; the Hold grade cannot remain.

EXTENSION OF INCOMPLETE OR HOLD. Students who are unable to complete their work within the time allotted by an Incomplete or Hold due to extenuating circumstances may petition for an extension of time. Such petitions are rarely granted except in the most extenuating of circumstances. To ensure a response before the last day of the 10th week of the quarter (the due date for the Incomplete work), this petition must be submitted by the end of the eighth week of the quarter. If the petition is submitted after this date, the late submission will not be considered as grounds for granting an extension. The student is asked to specify a date for the completion of the work. This date should
represent the student's best estimate, based on the circumstances, of the time needed to complete the work. An extension may be approved, but a different (earlier or later) date set for completion. Normally, approval is granted for as short a period as possible, and almost never an entire additional quarter.

When a student is granted an Incomplete or Hold, the first priority must always be completing that work. Furthermore, the additional time was not granted to enable the student to improve a grade. The following reasons for requesting an extension are normally not considered acceptable:

1. Heavy course load this quarter
2. Busier than I thought I would be
3. More expected of me at the church than planned
4. Turned out to be a bigger project than I expected
5. Need more time to do my best on this work

FINAL EXAMINATIONS. Final examinations are scheduled at specific hours (not necessarily the same as class hours) during the 11th week of each quarter. These days and times are published on the quarterly schedule, and students are not permitted to take exams at any other time without approval by petition. This is normally only possible in the case of three or more exams scheduled for the same day, serious illness, or a major personal or family emergency. Lack of preparation, inconvenience, normal work conflicts, conflicting plans, and similar circumstances do not provide a basis for petition. Except in the case of serious illness of longer duration, only a few days variation will normally be permitted in the final exam time.

There is a $10 fee for each change which must be paid when the petition is submitted; it cannot be charged to student accounts. It will be refunded if the petition is denied. No fee is charged in the rescheduling is due to three or more exams on the same day, serious illness, or a personal or family medical emergency. The fee is intended to help offset the costs of the special arrangements, but since it is difficult to apply this fee where the costs are incurred, the Seminary donates the fee to the Fuller Student Fund.

The deadline to submit this petition is Friday of the ninth week of the quarter. Except for emergency situations, petitions submitted after this date may be rejected. Petitions submitted after the scheduled examination for any reasons other than unavoidable emergency will be denied.

CREDIT/NO CREDIT POLICY. Master's-level students may choose to take up to one-fourth of their coursework done at Fuller on a CR/NC basis. This normally is a maximum of nine courses for M.Div. students and six courses for M.A. students. No more than one-third of this total may be used in any one division of the School of Theology (Biblical, Theology, or Ministry). Psychology doctoral students may exercise this option in their regular School of Theology curriculum. Students not enrolled in a degree program may exercise this option at a rate of one course in four. Courses which are only offered on a CR/NC basis are not considered a part of any of these limits.

Students indicate their preference for grading or CR/NC status of a class at Registration, and may change this status through the deadlines set for this change: Tuesday of the second week of the quarter for 10-week classes, the Tuesday of the first week of classes for two-week classes, and Wednesday of the first week of classes for five-week classes.
Faculty submit regular grades for all students, but only the CR or NC is entered on the transcript for students choosing this option, and the grade is not calculated in the grade point average. Students may request, on an appointment basis, to be informed of their actual grade in a course, but that grade can never be recorded in place of the CR, and can never be reported in any way.

Students on probation and special students may take courses on a CR/NC basis, but the grades actually submitted will be considered in evaluating their academic progress and in making decisions concerning their status.

The CR/NC option is intended to encourage students to explore courses and schedules that they might not otherwise attempt, or to help students who anticipate difficulty with required courses. It is considered a privilege, and its purpose demands that the option be exercised at the beginning of a course. Accordingly, there is a deadline for selecting this option (or reversing it), and petitions to change this status in either direction after the deadline are almost never granted.

Students anticipating the possibility of doctoral work or other advanced study should be advised that admissions committees will not have access to the grades submitted for courses taken CR/NC, and may not look favorably on students’ use of this grading option in some areas. Since this option cannot be reversed at a later date, students should exercise great care in making this choice.

GRADE CHANGES. Faculty members may submit grade changes for a number of reasons, such as errors in calculation, re-evaluation of work previously graded, or completion of work under an Incomplete or Hold. Grade changes are not accepted for additional work completed without an Incomplete or Hold, or for work redone, after the initial grade is recorded. A grade change report is sent to the student’s Fuller mailbox, or to the last known address if he or she has no box, usually within about two weeks of receipt. The changed grade will appear on the transcript as soon as it is entered.

ACADEMIC PETITIONS. A petition is a request for an exception to a clearly defined, published Seminary policy (such as a deadline). It is not simply the paperwork needed to do what is being requested. Regardless of the nature of the request, it stands a good chance of being rejected if the circumstances which created the problem are not extenuating or the reasons are not compelling. Ignorance of the policy or deadline, lack of time, or forgetfulness do not provide a basis for petition. Forms for submitting various kinds of petitions are available through academic advisors.

FINANCIAL PETITIONS. A financial petition may be submitted to request a greater refund of tuition or fees than the student is entitled to under Seminary policy. This petition is a request for an exception to a clearly defined, published Seminary policy (such as a deadline). It is not simply the paperwork needed to do what is being requested. Regardless of the nature of the request, it stands a good chance of being rejected if the circumstances which created the problem are not extenuating or the reasons are not compelling. Ignorance of the policy or deadline, lack of time, forgetfulness, or inability to pay do not provide a basis for a financial petition.

Normally, a financial petition should not be submitted until the academic action (such as dropping a class) has been recorded. Financial petitions will not be considered on a “What if I drop this course...” basis.

SATISFACTORY ACADEMIC PROGRESS. To remain in good academic standing, students must successfully complete 75 percent of the courses in which they enroll with a 2.5 cumulative grade point average (GPA). Grades which represent successful completion are A through C-, CR, and SA. Grades which do not represent successful completion are I (Incomplete), NC, and W (Withdrawal). Review of student records will occur quarterly, after grades have been recorded for the previous quarter, for all students who have enrolled in at least four courses (or 16 units) subsequent to matriculation.

ACADEMIC PROBATION. In the event that a student fails to meet the above standards, the Registrar will notify the student in writing and encourage the student to meet with his or her advisor. Students who are unable to re-establish good standing within 12 units will be placed on academic probation and notified in writing of this status. Students on academic probation are ineligible for Seminary or federal financial aid. Students placed on probation may be subject to dismissal if they are unable to establish good academic standing within 20 units after being placed on probation. Requests for exceptions to either action, due to extenuating circumstances, may be addressed to the Academic Affairs Committee of the student’s School through the Registrar.
Students admitted on probation, including Special Students, may be subject to dismissal if they are unable to establish good academic standing by the time they have registered for 24 units of work at Fuller.

WITHDRAWAL FROM THE SEMINARY. Students who decide to discontinue their work at the Seminary for any reason are expected to complete Withdrawal forms, which must be signed by the academic advisor, the Registrar, and the Coordinator of Student Accounts. Additional special procedures apply to School of Psychology doctoral students (see the Clinical Psychology student handbook).

EXTENDED ABSENCE (NON-ENROLLMENT). Students in M.A. and M.Div. programs in the School of Theology, the M.A. CCS program of the School of World Mission, and the M.A. MFT program of the School of Psychology who are not enrolled for a period of one year or more must complete a Readmission Update before they can register again. Students in other School of World Mission programs who do not register for a period of five years or more must also complete the Readmission Update. Details are available from the Admissions Office.

TIME LIMITS FOR COMPLETION OF DEGREES. The time limit for completing the M.A. or M.Div. degree in the School of Theology is seven years from the date of matriculation. The time limit for the Th.M. degree is three years, for the D.Min. degree six years, and for the Ph.D. degree eight years. There is a 10-year time limit for completion of degrees in the School of World Mission (master’s or doctoral level), and for the doctoral degrees in the School of Psychology. The limit for the M.A. in Marriage and Family Therapy in the School of Psychology is seven years.

GRADUATION. The prescribed course of study as outlined in the curriculum for each degree program must be satisfactorily completed. Students may choose to meet the requirements set forth in the catalog in effect at the time of their matriculation or any later catalog. However, students who take extended leaves of absence of more than one year are subject to the requirements set forth in the catalog in effect at the time of their reinstatement, unless written permission was obtained before their extended leave. Graduation with a master's degree (M.A. or M.Div.) in any of the three schools requires a minimum cumulative GPA of 2.5. For the Th.M., D.Min., D.Miss., and Ph.D. degrees (SOT and SWM), only courses with a minimum GPA of 3.0 (B) may be counted toward graduation (with the exception of one B- for D.Min. students). For psychology doctoral students, a minimum GPA of 2.7 (B-) is required in each psychology course to be counted for graduation.

In addition to academic requirements for graduation, students must receive the endorsement of the faculty responsible for the degree program in which they are enrolled that they have acted responsibly in attempting to live in accord with standards of wholesome Christian character and with the general standards of the institution as well as those of the particular program.

It is also necessary for students to make satisfactory financial arrangements before graduation. Students who have not done so will not have access to any student services, including transcripts, degree checks, diplomas, transfer, registration, or enrollment in another degree program.

Students anticipating graduation must complete an Application for Graduation. This should be done at the time of the advising appointment for registration for the student’s final quarter. Applications must be submitted no later than the end of the first week of the quarter of intended graduation. A graduation fee will be charged to the student’s account when the Application for Graduation is received in the Registrar’s Office.

Students who for any reason do not complete their degree requirements within this quarter must reapply for graduation. There is no reapplication fee, and the Graduation Fee is not charged again. The only charge that may apply would be a special $50 fee that is levied if a student who participates in Commencement under the Summer Graduation Policy does not complete the coursework during the Summer quarter (see below).

In order to qualify for graduation in a given quarter, all work must be completed and all requirements met by the official graduation date for that quarter (the Friday of final exam week in every quarter except Spring, when it is the next day, which is Commencement Day). Classes which do not end within the quarter (such as summer "sixth-session" intensives) do not qualify for graduation in that quarter. Work completed under Incompletes and Holds applies to graduation in the quarter in which it is actually completed, not the quarter in which the course was originally taken.
GRADUATION CLEARANCE AND DIPLOMAS. Due to the time needed to receive and record final grades and process graduation clearances, degrees will not normally be recorded on transcripts until approximately six weeks after the end of the quarter. Diplomas are mailed at about the same time.

COMMENCEMENT. Commencement is held at the end of Spring Quarter each year. Students who have graduated in the most recent Summer, Fall or Winter quarters and have not already attended Commencement are invited to participate, as are those who apply for graduation in the current Spring Quarter. Students who expect to graduate at the end of the Summer Quarter may also participate, subject to certain limitations (see below). Participation in Commencement exercises is not equivalent to the conferral of the degree, which is official only when faculty approval has been given, the Registrar's Office has determined that all academic requirements have been met, and satisfactory financial arrangements have been made.

SUMMER GRADUATION POLICY. A special policy permits master’s-level students who have no more than 20 units of coursework to complete during the Summer quarter to participate in the June Commencement exercises. The deadline for application is the end of the first week of the Spring quarter, just as for Spring quarter applications. Special conditions apply, and there is an additional charge if the student participates in Commencement under this policy and does not complete the coursework during the Summer quarter.

FINANCIAL POLICIES AND SERVICES

Finance and Accounting, Office of

The Office of Finance and Accounting, located at 535 E. Walnut St., is open from 8 a.m. to noon, and from 1 to 4:45 p.m., Monday through Friday. The office is closed from 10 to 11 a.m. on Wednesdays for Chapel.

During regular office hours the Office of Finance and Accounting offers check authorizations (for cashing checks at Bank of America), and limited student account information. Student accounts and student loans staff members are available to assist students by appointment only. Appointments may be scheduled during the hours specified below under "Student Accounts".

STUDENT ACCOUNTS

The number on a student’s I.D. Card is also his or her student account number. Students with questions regarding their account should make an appointment through the receptionist by calling 584-5470 or by visiting the Office of Finance and Accounting. Appointments can be scheduled Monday through Thursday during the following times:

Student Accounts: 11 a.m. to noon and 1:15 to 3:30 p.m.
Student Loans: 1:15 to 4 p.m.
DEFERRED PAYMENT PLAN
The Deferred Payment Plan allows students to defer payment of tuition in a series of payments. There is a $15 fee for deferment, and deferred payments are due according to the following schedule:

Ten-Week Classes:
One-third due and payable at Registration. Balance due and payable before the end of the month preceding regularly scheduled Registration.

Five-Week Classes:
One-third due and payable at Registration. Balance due and payable before the end of the month in which classes begin.

Two-Week Classes:
Total due at Registration and payable before the beginning of class.

CHECK CASHING
Personal checks up to $500 and checks up to $5,000 drawn by a bank or a savings and loan may be stamped by the Office of Finance and Accounting receptionist and cashed at Bank of America, 530 E. Colorado Blvd. Since Fuller assumes the risk for these checks the following guidelines govern any endorsement: first, the service is available only for new Fuller students who are in their first quarter of study in Pasadena and for D. Min. students; and second, checks returned for insufficient funds will be charged to the student’s account.

Students who have personal checks returned to Fuller because of insufficient funds are charged a $10 fee on their student account. Students who have made payments with three or more bad checks are required to make their payments in cash or certified bank funds. At the discretion of the Office of Finance and Accounting, this requirement may also apply to students who have made payments with bad checks on less than three occasions.

PAYMENT OF ACCOUNTS
Payments may be made in person to the Office of Finance and Accounting receptionist, or they can be mailed. When payments are mailed they should be addressed: Attention—Student Accounts. If a student’s account is not current, he or she will not be able to register for classes or have transcripts or diplomas issued unless special arrangements are made. Overdue accounts are assessed one-percent interest per month on the account balance, until the account is paid in full.

CHECKS RETURNED FOR INSUFFICIENT FUNDS
Students who have personal checks returned to Fuller because of insufficient funds are charged a $10 fee on their student account. Students who have made payments with three or more bad checks are required to make their payments in cash or certified bank funds. At the discretion of the Office of Finance and Accounting, this requirement may also apply to students who have made payments with bad checks on less than three occasions.

PAYMENT BY FOREIGN CHECK
Students who make payments/deposits into their student accounts with foreign checks that require conversion into U.S. funds through the International Banking System will be charged a $45 fee. Students should not write "U.S. Funds" on the check themselves. Students who have questions regarding charges for conversion should consult the bank where they have or plan to establish an account.

COLLECTION POLICY
The Office of Finance and Accounting, in accordance with its goals of maintaining only current student accounts and encouraging faithful financial stewardship among students, may turn any student account that is delinquent 45 or more days over to professional collection when the student is unresponsive or uncooperative in working out satisfactory payment arrangements. Interest and delinquent charges are also added to delinquent accounts. Turning an account over to collections can affect a student’s credit standing.

Students who foresee problems in meeting payments should contact the Office of Finance and Accounting.

NOTE: Student, Bookstore, and Housing accounts are separate accounts. Students should handle payments and arrangements regarding these accounts through the appropriate offices.
Financial Aid: Policies and Guidelines

Fuller Theological Seminary is committed to helping its students as much as it can through grants-in-aid, employment opportunities, and government loans. Since financial aid is limited, financial planning is of utmost importance for students in any graduate program. The Seminary encourages every new student to make an appointment with a staff person in the Office of Financial Aid to discuss all available funding options and to draw up a tentative plan to fund his or her study program.

EDUCATIONAL LOANS: MAKING INFORMED CHOICES

Deciding to come to Seminary is a lifestyle-changing choice that requires a major investment of time, effort, and money. And, the choices continue as students determine the best ways to finance their education.

The Office of Financial Aid (OFA) suggests students start the process of financing their education by totaling the cost of their education, then investigating all available financing options. Students should consider what amount of educational debt is necessary to obtain their educational goals and what impact student debt will have on their future lifestyle. Students should also consider all alternatives to borrowing.

ALTERNATIVES TO BORROWING

If educational expenses exceed a student's income (including grant-in-aid, work, outside support, etc.), student loans are one alternative. Before deciding how much to borrow, however, students should take one more look at their budget and make some choices. By increasing his or her income, decreasing expenses, or both, a student may be able to borrow less. Outlined below are ways to adjust a budget. Students should choose those options that work best for them.

Ways to increase income:

* Work — There are a wide variety of part- and full-time positions in the Pasadena area. The Seminary offers a Job Room to keep students abreast of job opportunities. Part-time secular positions generally pay from $5.50 to $8 per hour. Students should evaluate part-time jobs in terms of the time commitment required to be sure that this source of money is the best one for their situation.

A limited number of federally subsidized College Work Study (CWS) positions are available for eligible students who are enrolled at least half-time. After financial eligibility has been established by the OFA, qualified students are hired through participating Seminary offices. Income earned through the CWS Program is considered financial aid and may reduce a student's eligibility for other forms of financial assistance.

* Home Church Assistance — Many home congregations communicate vocational confirmation to a student preparing for ministry through financial support. The OFA is glad to assist students in exploring this option with their churches by providing a letter verifying their enrollment expenses and need.

* Denominations — In addition to local congregations, some denominations have funds to assist students at Fuller. Students should check with their denomination or the OFA for such assistance. The OFA has a list of denominations known to have funds available.

* Community Scholarships — Look for scholarship funds for special groups. "Who are you, what are you, what are your affiliations?" scholarships are often overlooked sources of scholarship funds. Some community organizations and foundations have funds for students preparing for ministry. Students are encouraged to explore opportunities offered by organizations in their local community. The OFA has a notebook of sources which have supported students in the past. In addition, the OFA keeps students informed of new grant opportunities through The Semi.

* Seminary Grants — Each School awards its grants separately, and eligibility varies in each school. Specific School of Theology eligibility requirements are outlined in the OFA brochure, All You Need to Know About What it Costs to Attend Fuller and What Fuller Does to Meet Your Financial Needs.
Ways to decrease expenses:

* Room or Rent & Utilities — Compare living option costs. It might be cheaper to live in an apartment with roommates or to exchange gardening or household services for rent.

* Medical/Dental — Review any existing coverage parents, a working spouse, or a church denomination may have before paying for additional coverage.

* Clothing & Laundry — Shop discount stores, clothing warehouses, and factory outlets for the best prices. Avoid buying clothes that need to be dry cleaned or altered.

* Miscellaneous — Conserve on miscellaneous expenses, such as long-distance phone calls, and consider all purchases carefully. Avoid credit card purchases.

After making final budget adjustments, students should then determine how much they need to borrow. The items to be considered when borrowing are outlined in the next section on "Understanding Credit."

**UNDERSTANDING CREDIT**

Applying for an educational loan is a step toward establishing credit. Credit is simply a promise to pay later for goods, services, or money that a person receives now. Students are encouraged to control both their use of credit and their credit record by budgeting, planning ahead, and considering how educational debt will affect their future lifestyle. Consider these factors carefully before making an educational loan commitment:

*Eligibility — Most financial aid requires demonstrated financial need. A student's need level is determined by calculating the amount that his or her estimated educational expenses exceed his or her Expected Family Contribution (EFC). The EFC is calculated by using information supplied by applicants to the OFA about their—and, if applicable, their parents'—income and assets. The OFA uses a formula developed by the U.S. Department of Education to determine a student’s EFC.

Unfortunately, a student’s EFC may not be exactly what he or she is willing or able to pay toward educational expenses. Making up this shortfall may mean considering an educational loan.

*Interest Rates — Interest rates are subject to change, but as of October 1987, the interest rates are:

- Perkins Loan or National Direct Student Loan (NDSL), 5 percent
- Guaranteed Student Loan (GSL), 8 percent

NOTE: Students who have previous GSLs at 7 percent or 9 percent continue at the original rate of interest.

- Supplementary Loans to Students (SLS), variable with a 12-percent cap
- Health Education Assistance Loans (HEAL), variable

New GSL borrowers (no previous GSLs) whose period of school enrollment begins after June 30, 1988, will have an interest rate of 8 percent for the first four years of the repayment period. However, beginning with the fifth year of repayment, the interest rate will be 10 percent.

*Loan Costs — In addition to paying back the money they borrow, students may have these other costs for their student loans:

- The guarantee fee is deducted from the principal by the agency which guarantees the loan if the borrower defaults, dies, or becomes totally and permanently disabled. (NOTE: For students at schools with default rates of zero to 15 percent, no insurance premium is charged on CA and HEAL guaranteed GSLs and SLSs. The insurance premium on HEALs is a flat rate of 8 percent of the loan principal.)

- A loan origination fee of 5.5 percent (effective Oct. 20, 1987) is charged on GSLs by the U.S. Department of Education to help cover the cost of administering the program, and it is deducted from the loan principal amount.

- Interest on educational loans is paid by the government while the borrower is at least a half-time student (NOTE: HEAL borrowers must be full-time), and for six to nine months after the student graduates or drops to less than half-time status. When this grace period ends, the borrower begins repaying the loan, plus interest.
*Loan Limits — Loan programs specify maximum amounts that a student may borrow at each grade level. If a student borrows the maximum amount in a loan program, he or she must advance a grade level (i.e., complete 36 units) before borrowing in that loan program again.

*Multiple Disbursements — Federal guidelines specify that all student loans (except SLSs) be issued in at least two disbursements, and that these disbursements must first be used to clear the borrower’s student account(s) before remaining funds may be refunded to him or her.

*Different Lenders & Loan Programs — To reduce the potential for multiple monthly payments and to simplify record-keeping, students may wish to stay with one bank and one loan program whenever possible.

*Length of Repayment Period — Most loans must be repaid within five to 10 years. If a student chooses a shorter repayment period, he or she can save interest costs, and there is no penalty for early repayment.

*Minimum Repayment Requirements — Different loans have different repayment requirements. These are also subject to change. For example:

<> Perkins Loan or National Direct Student Loan (NDSL) $30/month
<> Guaranteed Student Loan (GSL) $50/month

*Special Plans — Internships, deferments, and foreign study may shorten or lengthen the time before repayment begins. Specific information on these options appears later in this guide.

CHOOSING EDUCATIONAL LOAN CREDIT

Students should carefully determine whether they will be able to repay their educational loans. Inability to repay the loan(s) according to the repayment schedule and agreement will affect a student’s ability to make future credit-based purchases such as a car or a home.

Eligibility for the following educational loan programs is determined by the OFA according to federal guidelines. Applications and required supplemental forms are available in the OFA for eligible U.S. citizens and permanent residents. Students must be accepted into a degree program in one of the Schools before the OFA can forward application materials. Loan counseling is available by appointment.

<> Perkins Loans (formerly National Direct Student Loans [NDSL]): These loans are funded by the federal government, Fuller Theological Seminary, and alumni/ae Perkins/NDSL loan repayment. The federal government pays the interest while a borrower is at least a half-time student (six quarter units). Repayment begins six to nine months after a student is enrolled less than half-time, dependent upon when he or she first borrowed in the program. On that date the borrower begins to pay 5 percent simple interest. Since these loans are awarded as part of the financial aid package and are based on relative need, applications are due April 15 of each year.

<> Guaranteed Student Loans (GSL): An eligible graduate student can borrow up to $7,500 per year (up to an aggregate of $54,750, including undergraduate borrowing). The federal government pays the interest while the borrower is at least a half-time student. Repayment begins six months after the student is enrolled less than half-time, and on that date he or she begins to pay 8-percent interest. Students who have borrowed under the program before will have the same terms as with their first GSL.

<> Supplemental Loans for Students (SLS): This program offers the only non-income based student loans available. Students can borrow up to $4,000 per year at a variable interest rate of the 52-week Treasury Bill plus 3.25 percent, with a 12-percent cap. The rate for July 1, 1987 through June 30, 1988 is 10.27 percent. Unlike the GSL and Perkins Loan, interest begins accruing upon disbursement of the check. Lenders will defer interest for full-time students, with some lenders "compounding" (i.e., adding the interest to the principal amount borrowed) interest quarterly, and some offering one-time capitalization when a borrower ceases to be a full-time student.

<> Health Education Assistance Loans (HEAL): These loans are only available to Ph.D. students in the School of Psychology. Eligible students may borrow up to $12,500 per year, not to
exceed $50,000 for all years. Interest may not exceed the rate of the current 91-day Treasury Bill plus 3 percent, and interest accrues from the date the check is issued. Full-time students may defer interest, but it accrues and will be compounded either every six months or only once—when they drop below full-time status—depending on their lender’s terms.

Short-term Emergency Loans: The Seminary has a small fund to help in case of emergencies (e.g., car repairs, unexpected medical bills) and may loan students who are enrolled for at least eight units up to $200. Repayment is due in two months and no interest is charged unless repayment is late. Failure to repay per the terms of the loan forfeits future eligibility for this limited fund.

PLANNING FOR REPAYMENT

Students should begin planning for the repayment of their student loan(s) when they first apply for the loan. It is important that borrowers consider their future vocational objectives as they plan for repayment.

Students should consider what their monthly income and expenses might realistically be after they graduate. Then, they should determine the average starting salaries of graduates in their vocational area and/or denomination. Below are average salary range minimums for all regions taken from the Christian Ministries Salary Survey, Seventh Edition (1987).

- Senior Pastor $33,668
- Associate Pastor $26,381
- Assistant Pastor $21,340
- Youth Director $19,162
- Christian Education Director $21,729

The following estimated entry level salaries are excerpted from the Occupational Outlook Handbook, 1987.

- Psychology, M.S. $21,800
- Psychology, Ph.D. $26,400

Based on information available from various lenders, it is suggested that a student’s total borrowing not exceed 15 percent of his or her anticipated entry level salary (e.g., 15 percent of $18,000 equals approximately $2,621 per year student loan repayment, at $218.40 per month).

Students should complete a budget worksheet (see the section on “Other Repayment Options”) to see if their income will be sufficient, given their choice of lifestyle, to allow for repayment of educational loans.

Choices students make about how much to borrow will directly impact their ability to comfortably repay their student loans.

REPAYING STUDENT LOANS

Most students enter repayment six to nine months after graduation or last attendance. A lender or its servicer will usually remind student borrowers of their debt and arrange a repayment plan. Even if their lender does not contact them, students must contact their lender no later than 90 days before repayment as part of their responsibility to the loan program.
Promptly paying a student loan payment each month will help the borrower establish a good credit record. Good credit is an asset when applying for other credit, such as a car loan or home mortgage. Frequent late payments constitute delinquency and may harm a borrower's credit history. Listed below are tips on how to avoid delinquency:

* Notify lender of name or address changes.
* Send the payment due each month, even if a bill is not sent.
* Call the lender immediately if making payment on time is impossible. Work out a way to catch up in future months.
* Know about borrower's deferment rights and request and complete all necessary forms. Follow-up to be sure that loan payments are deferred properly.
* Keep copies of student loan records, letters, and all payments.
* Always call to clarify a problem. Never ignore correspondence or requests for payment.

The Grace Period

The interval between graduation (or termination of at least half-time enrollment) and the beginning of repayment is called the "grace period." The purpose of the grace period is to give students time to establish themselves financially. During the grace period, repayment is not required and interest does not accrue on GSLs and NDSL/Perkins Loans. Repayment of principal and interest may be deferred on SLs and HEALs, but interest continues to accrue and, in some cases, to be capitalized.

A grace period is six or nine months long, depending on when the student received his or her first loan. The length of the grace period is disclosed to the borrower at the time he or she receives the loan.

During the borrower's grace period, he or she should expect to receive a repayment schedule and disclosure statement from the lender or its servicer. This schedule gives specific information about the terms of repayment, such as the amount of monthly principal and interest payments, the first due date, and subsequent monthly due dates. Coupons or statements, which are to accompany monthly payments, are forwarded at a later date. If the payments are too low or high, the student should contact his or her lender or servicer immediately to discuss other payment amounts. The student should not wait until the first payment becomes due.

Students who can make payments on their loan during their grace period should do so. All payments made during the grace period are interest-free and will greatly reduce the amount of interest the borrower will pay on the loan. Students should contact their lenders for more information about prepayment.

Sallie Who Bought My Loan?

Anytime after students receive their loans, they may be notified by their lender that their loan(s) have been "sold" to either a secondary market or another lending institution. A secondary market is an organization that buys loans from lending institutions, thus giving lenders money to make more loans. If a student's loans are sold or transferred, he or she is then indebted to the secondary market—not the original lending institution. Two secondary markets that regularly purchase loans in this area are the Academic Financial Services Association and the Student Loan Marketing Association—called Sallie Mae for short.

Repayment Options

Deferments

It is possible to defer (or postpone) the repayment of student loans if certain conditions are met. On federally subsidized loans (e.g., GSLs, NDSL/Perkins Loans), interest will not accrue during deferment periods, and repayment of principal is not required. Under SLS and HEAL Program guidelines, interest will continue to accrue and must, depending upon the borrower's choice and his or her lender's terms:

1. Be paid;
2. Be capitalized onto the principal at regular intervals (e.g., quarterly);
3. Be capitalized one time only—at graduation or termination of full-time enrollment.

The chart shown below outlines deferments available for the various student loan programs.
<table>
<thead>
<tr>
<th>Deferment</th>
<th>NDSL/Perkins</th>
<th>Program</th>
<th>Max Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Studying full-time at an eligible school;</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>2. Studying under an eligible graduate fellowship program;</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>3. Participating in an approved Rehabilitation Training Program;</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4. Serving in the Armed Forces (Active Duty) or as an Officer in the</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Commissioned Corps of the U.S. Public Health Service;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Volunteering in the Peace Corps;</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>6. Acting as a full-time volunteer in a tax-exempt organization</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>comparable to the Peace Corps;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Temporarily totally disabled, as determined by a qualified physician,</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>or unable to secure employment because borrower is caring for his or</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>her spouse who is temporarily totally disabled;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Conscientiously seeking, but unable to find, full-time employment in</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>any field (must be renewed every three months);</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Participating in an eligible internship program which is beyond</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>degree requirements, but required for professional recognition;</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. During a six-month period following the expiration of any of the</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>above deferment provisions.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Studying at least half-time at an eligible school;</td>
<td>Yes</td>
<td>Yes(^1)</td>
<td>Yes(^3)</td>
</tr>
<tr>
<td>12. Teaching full-time in an elementary or secondary school in a</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>shortage area which has been established by the U.S. Department of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education(^7);</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Unable to secure employment because borrower is caring for a</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>dependent who is disabled(^9);</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
14. The mother of pre-school-aged children, just entering or re-entering the work force and earning no more than $1 over the minimum wage; or

15. Borrower is pregnant or caring for her newborn or newly adopted child and not employed or enrolled at an eligible school.

Among the professions eligible to apply to the Secretary of Education are:

<> Clinical psychology
<> Clinical pastoral education residency
<> Marriage, family, and child counseling

1 To receive an internship deferment, a student must provide his or her lender a from an official of the internship program stating that:

<> He or she is an intern in an eligible profession,
<> Has a baccalaureate or higher degree, and
<> That the internship program is required in order to receive professional recognition required to begin professional practice.

2 Eligible programs must be approved by the Secretary of Education.

3 Only available for loans made for periods of enrollment beginning on or after July 1, 1987 to individuals who are new borrowers on that date. (NOTE: If a student participated in the NDSL Program before July 1, 1987 [even if the loan(s) has been paid in full], OR if the student had an outstanding GSL/SLS balance for loan periods beginning before July 1, 1987, he or she is not eligible for these additional deferments.)

Students who want to apply for deferment should contact the Office of the Registrar for a Deferment of Repayment Form. Students must prove their eligibility and notify their lender if the reason for which the deferment was granted no longer exists. Finally, students who owe more than one lender must file for a deferment with each.

When Things Get Tough: Forbearance

Lenders understand that borrowers sometimes encounter financial difficulty while paying back their student loans, and some lenders may be willing to offer individuals who find themselves in such difficulty a "forbearance" period. To apply, students must demonstrate to their lender that they are willing but unable to make payments during a particular time of hardship.

If a lender agrees, the borrower may be allowed a short period during which no payments are due, or he or she may be permitted to make lower-than-usual payments.

Borrowers should know that:

* During the forbearance period, interest on the loan will continue to accrue.

* A student’s lender may either require him or her to pay only interest periodically, or add the accruing interest to the balance of the loan.

* Unlike deferment, forbearance is not an entitlement; the lender decides whether to grant it.

* If the lender is willing to allow a student to forbear his or her principal payments, the student will be asked to sign a Forbearance Agreement that discloses information on the length of the forbearance and the required payments.

Students who need information on forbearance should contact the institution where they normally send their monthly payments.
**Military Service**

The Army and the National Guard offer student loan repayment programs for new enlistees with GSLs borrowed after Oct. 1, 1975. For every year of active service a borrower's indebtedness is reduced by one-third or $1,500, whichever is greater. In other words, enlisting for three years will eliminate a borrower's GSL debt.

Individuals may also get their student loans repaid by serving in the Army Reserves. Every year of service cancels 15 percent of a student's indebtedness or $500, whichever is greater. In a standard six-year reserve enlistment, much of a student loan debt can be eliminated.

Students who need more information on this program should call the local Army or National Guard college representative.

**Other Programs Which Offer Partial or Complete Loan Cancellation**

The NDSL/Perkins Loan Program offers partial or full cancellation, over time, for public service in a particular geographic location or in a particular field.

<> **Teaching** — Up to 100 percent of the loan amount, plus interest, is eligible for cancellation while serving:

1. As a full-time teacher for a complete academic year in a designated low-income public or other non-profit elementary or secondary school. An official directory of designated low-income schools is available in the OFA.

2. As a full-time teacher of handicapped children in a public or other non-profit elementary or secondary school system.

This loan will be cancelled at the following rates:

<table>
<thead>
<tr>
<th>Complete Academic Year of Service</th>
<th>Percent of Total Principal</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15 percent</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>30</td>
</tr>
</tbody>
</table>

<> **Headstart** — Up to 100 percent of the loan amount plus interest is eligible for cancellation for service as a full-time staff member in a Head Start Program if:

1. That Head Start Program is operated for a period which is comparable to a full school year in the locality, and
2. Salary is not more than the salary of a comparable employee of the local educational agency.
3. This loan will be cancelled at the rate of 15 percent of the total principal amount plus interest on the unpaid balance for each complete school year or the equivalent of service in a Head Start program.

<> **Military** — Up to 50 percent of the principal loan amount plus interest is eligible for cancellation for service as a member of the Armed Forces in an area of hostilities that qualifies for special pay.

This loan will be cancelled at the rate of 12.5 percent of the total principal amount plus interest on the unpaid balance for each complete year of service.

<> **Peace Corps** — Up to 70 percent of the loan amount plus interest is eligible for cancellation while serving as a volunteer in the Peace Corps or ACTION Program.

This loan will be cancelled at the following rate:

<table>
<thead>
<tr>
<th>12 Month Period Period of Service</th>
<th>Percent of Total Principal Plus Interest Cancelled</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15 percent</td>
</tr>
<tr>
<td>2</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>20</td>
</tr>
</tbody>
</table>

<> **Death & Disability** — The balance of all student loans may be cancelled upon the death or total and permanent disability of the borrower.
Debt Consolidation

Students who find themselves paying back several lenders or loan programs once they graduate, or find that no matter how they figure it, their monthly payments on educational debt simply exceed their discretionary income may want to consider loan consolidation.

By formally consolidating educational loans—including GSLs, SLSs, FISLS, HEALs, and NDSL/Perkins Loans—students may be able to extend their repayment beyond the 10-year limit, thereby reducing their monthly payments.

Consolidation should only be an option if the borrower has an educational debt of at least $5,000 and is not planning to borrow more student loan funds in the future. The interest rate will increase to a minimum of 9 percent if a student consolidates his or her loans, and the student will forfeit his or her right to subsidized deferments.

A lengthier repayment term is available to eligible borrowers with educational debt of $7,500 or more—$5,000 of which is GSL or SLS—and means that the borrower will probably pay substantially more interest on the debt.

Loan consolidation is not for everyone. It could mean paying back student loans well into mid-life. Students should thoroughly consider whether the immediate benefit of lower monthly payments justifies the inevitable effect this decision could have on their future lifestyle choices. To find out more, contact the OFA, Sallie Mae, or the lender.

How and Why to Avoid Default

A default on an educational loan is a claim paid by the guarantee agency to a lender of that loan. It occurs when borrowers fail to repay within the repayment guidelines.

Some consequences of defaulting on educational loans are listed below.

* Defaults are reported to local credit bureaus as derogatory credit.

* The record will remain on the bureau for as long as seven years.

* A poor payment record may delay or prevent a borrower from obtaining other types of credit, such as credit cards, mortgages, auto loans, etc.

* The borrower will be unable to obtain future educational loans as well as other types of government loans that may provide future assistance, such as small business loans or federally subsidized mortgages.

* The borrower may be taken to court or his or her assets may be attached by the guarantee agency.

* Involuntary deductions from salary to repay educational debts are authorized if the borrower works for a federal agency.

* Federal and some state income tax refunds may be attached and applied to the balance of the defaulted loan.

* Increased interest amounts, late charges, and court and attorney fees may be added to the amount the borrower must repay.

* The borrower will be ineligible for deferments once his or her loan is in default.

Default is avoidable. It requires careful planning when students make the decision to borrow, when they make choices about their lifestyle, and throughout the entire repayment period. Students’ choices about student loan debt will enable them to finance their educational investment and to make repayment comfortable.

Other Repayment Information

Answers to Frequently Asked Questions

Bankruptcy: In most cases the filing of bankruptcy will not discharge a student loan.

Consumer Credit Counseling Service, INC. is a non-profit organization which assists consumers with financial planning and budgeting.

Disability: If a borrower had a disability at the time he or she received a GSL, the borrower will not qualify for a disability deferment unless a doctor certifies that his or her condition has worsened.

Early Repayment: Any amount paid during a student’s enrollment, grace period, or periods of deferment will be credited directly toward the loan principal.
Married Couple Minimum Payment: If a student and his or her spouse are indebted to the GSL and/or SLS Programs, their lender(s) may consider their debts as one and allow them to pay the minimum monthly amount jointly. Each loan is allowed a pay-back period of no more than 10 years, unless they consolidate.

Post-Deferment Grace Period: If a student’s GSL loans were disbursed before Oct. 1, 1981, and those loans are later deferred, he or she qualifies for an extra six-month grace period at the end of each deferment period.

Important Contacts

Academic Financial Services Association (AFSA)
227 East 220th St.
Long Beach, CA 90810
(213) 513-2900

American Educational Services (AES)
P.O. Box 162296
Sacramento, CA 95816
(916) 929-1956

CA Higher Education Loan Authority (CHELA)
655 Montgomery St., Suite 1450
San Francisco, CA 94111
(415) 391-3131

Consumer Credit Counseling Service of Los Angeles, Inc.
118 South Oak Knoll Ave.
Pasadena, CA 9110 (What’s the zip)
(818) 795-1616

Educational Funding Services, Inc.
P.O. Box 8020
Newport Beach, CA 92658-8020
(800) 523-7446

Higher Education Assistance Foundation (HEAF)
85 E. Seventh St., Suite 500
St. Paul, MN 55101
(612) 291-8460

Student Loan Marketing ASSC (Sallie Mae)
1050 Thomas Jefferson St., NW
Washington, DC 20007
(202) 965-7700

Wachovia Services
P.O. Box 3176
Winston-Salem, NC 27102
(919) 770-7380

Budgeting For Repayment

INCOME: Assume that you will be taking home approximately three-fourths of your gross salary after taxes are deducted.

EXPENSES: The size of your monthly expense budget is determined by your lifestyle choices.

1. RENT: Housing costs can be enormous, but the burden can be lessened by sharing an apartment with friends. Listed below are housing estimates based on the San Gabriel Valley market in 1987. Use a local newspaper to determine average rents for other areas.
   - One Bedroom: $478
   - Studio: 410
   - Shared Apartment: 350

2. UTILITIES: Utility costs depend on the type of apartment you have. Heat may not be included in your rent. Here are some figures to think about:
   - Utilities $420
   - Phone: 12-20 (Basic services plus long distance.)
3. FOOD: Food costs can vary depending on where you shop. Your eating habits and whether you purchase alcoholic beverages can affect how much you spend on food. A reasonable estimate for one person is $160 per month.

4. STUDENT LOAN REPAYMENT: Total all student loan payments due.

5. AUTOMOBILE: If you need a car, include your monthly loan payment, and an estimate of repairs and gas expenditures. Operating costs for sedans run approximately $1,800 a year; American compact cars, $1,500 a year; foreign compact cars, $1,200 a year.

7. MEDICAL INSURANCE & COSTS: Include any portion of medical or dental insurance payments.

8. OTHER INSURANCE: Total your monthly group or term life insurance, renters or home owners insurance, or car insurance.

9. CLOTHING: These costs will depend on the clothes you need to wear for your job, what’s available in your closet, and your taste in clothing. Include the cost of laundry, dry cleaning, and repairs or alterations.

10. MISCELLANEOUS: Think about the cost of monthly expenses such as movies, an occasional meal out, travel, and charitable contributions.

11. CREDIT CARDS: Total all your monthly payments to Visa, Master Card, American Express, or other store or gasoline credit cards.

TOTAL MONTHLY EXPENSES (Total lines 1-11.)

MONTHLY INCOME LESS TOTAL MONTHLY EXPENSES: Subtract total monthly expenses from take-home earnings.
### Sample Repayment Schedule

<table>
<thead>
<tr>
<th>Total Amt Borrowed</th>
<th>NDSL 5%</th>
<th>GSL 8%</th>
<th>SLS 12% Cap</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Months</td>
<td>Monthly Payment</td>
<td># of Months</td>
</tr>
<tr>
<td>$ 2,000</td>
<td>79</td>
<td>$ 30.00</td>
<td>42</td>
</tr>
<tr>
<td>$ 3,000</td>
<td>120</td>
<td>31.82</td>
<td>72</td>
</tr>
<tr>
<td>$ 5,000</td>
<td>120</td>
<td>53.03</td>
<td>120</td>
</tr>
<tr>
<td>$ 7,000</td>
<td>120</td>
<td>74.25</td>
<td>120</td>
</tr>
<tr>
<td>$ 10,000</td>
<td>120</td>
<td>110.00</td>
<td>120</td>
</tr>
<tr>
<td>$ 15,000</td>
<td>120</td>
<td>160.00</td>
<td>120</td>
</tr>
<tr>
<td>$ 18,000</td>
<td>120</td>
<td>195.00</td>
<td>120</td>
</tr>
<tr>
<td>$ 20,000</td>
<td>120</td>
<td>242.66</td>
<td>120</td>
</tr>
<tr>
<td>$ 25,000</td>
<td></td>
<td>303.33</td>
<td>120</td>
</tr>
<tr>
<td>$ 30,000</td>
<td></td>
<td>363.98</td>
<td>120</td>
</tr>
<tr>
<td>$ 35,000</td>
<td></td>
<td>424.65</td>
<td>120</td>
</tr>
<tr>
<td>$ 40,000</td>
<td></td>
<td>485.31</td>
<td>120</td>
</tr>
<tr>
<td>$ 45,000</td>
<td></td>
<td>545.97</td>
<td>120</td>
</tr>
<tr>
<td>$ 50,000</td>
<td></td>
<td>606.64</td>
<td>120</td>
</tr>
<tr>
<td>$ 54,750 (GSL max)</td>
<td></td>
<td>664.27</td>
<td>120</td>
</tr>
</tbody>
</table>

1 NDSL/Perkins Loan aggregate maximum (including undergraduate borrowing)
2 SLS Program aggregate maximum (including undergraduate borrowing)

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### SCHOOL OF THEOLOGY (M.DIV. & M.A.)

**GRANT-IN-AID**

**ELIGIBILITY REQUIREMENTS**

1. Applicant must be accepted as a Regular Student. Students accepted as Probationary, Special, Limited Graduate, Unclassified, or Visiting* do not qualify for School of Theology (SOT) grants, but they may still be eligible for various government loans.

2. Applicants must plan to take a minimum of 36 units for three consecutive quarters from Summer Quarter through Spring Quarter.

3. Applicants must attend classes at the main campus. Students attending one of Fuller’s Extension campuses are not eligible to apply for a campus-based grant. Extension students should contact their area coordinator.

4. Applicants must be U.S. citizens or permanent residents.

*The categories of admission to Fuller are:

- **Regular Student**—A qualified applicant admitted into a degree program without stipulations.
- **Probationary Student**—A student admitted to a degree program subject to academic review after completion of 48 units.
<> Special Student—A student who does not meet the academic requirements for regular admission, Unclassified, or Limited Graduate Student status.

<> Limited Graduate Student—A student who is qualified for regular admission but wants to take no more than five courses (20 units).

<> Unclassified Student—A student who is academically qualified for admission and does want to take an unlimited number of courses, but does not want to pursue a degree program.

<> Visiting Student—A student who is currently enrolled as a student in good standing in the post-bachelor’s level at another graduate institution and wants to have Fuller coursework transferred to the school of primary enrollment.

INCOME CUT-OFF POINTS

Since all SOT grants are based on relative financial need, the OFA must request such figures as annual income and expenses. If a student’s annual income (based on earning capacity from July 1987 to June 1988) exceeds the figures listed below, he or she does not qualify for a SOT grant. However, the OFA is committed to assisting students in obtaining loans and grants from sources other than Fuller. Cut-off points for SOT grants are:

<table>
<thead>
<tr>
<th>Category</th>
<th>Cut-off Point</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Student</td>
<td>$11,000</td>
</tr>
<tr>
<td>Couple</td>
<td>20,000</td>
</tr>
<tr>
<td>Couple, one child</td>
<td>22,000</td>
</tr>
<tr>
<td>Couple, two children</td>
<td>24,000</td>
</tr>
<tr>
<td>For each additional child</td>
<td>2,100</td>
</tr>
</tbody>
</table>

TYPES OF SOT GRANT

The following list outlines the types of SOT grants for M.Div. or M.A. students. Applications for any of these grants are received from and returned to the OFA.

* Institutional Grant: The regular grant to students in the M.Div. or M.A. program. Eligibility and application is listed above.

* Endowed Grant Funds: Several special, endowed grant funds for students in the M.Div. degree program. Through the gifts of generous donors, special funds have been set up for students with financial need who also meet additional specific criteria desired by the donors. The interest from these funds is awarded each year to returning students in the form of grants.

* Team Ministry: A grant for married couples pursuing a team ministry. Both students must be enrolled in master’s level degree programs in the SOT or School of World Mission (SWM). Under this program, students pay full rate for the first 16 units of their combined tuition each quarter, and they are eligible for a 75-percent tuition grant for the remainder of their tuition that quarter (up to 16 units).

* Ethnic American Fund: Grant for American Hispanic or American Black students enrolled in the M.Div. or M.A. program. To qualify, a student must be American-born and be able to verify ethnic American background on the basis of name, cultural background, language, or visible appearance. Based upon need, a student can receive a maximum award of 70 percent of the cost of tuition for the year.

* Headington Fellowship for Promising Black & Hispanic Students: Awarded to a select number of American Black and American Hispanic students who have been accepted into the M.Div. program. Based upon merit and need, this grant covers full tuition, student fees, required health insurance, and required books.

* Hispanic/Black Ministries Program Grant: For students who have been admitted to Fuller by special access through the Black and Hispanic Ministries Programs. Based upon need, a student can receive a maximum grant of 70 percent of the cost of tuition for the year.

DEADLINE FOR APPLICATIONS

(Note: Grants cover the period from Summer Quarter through Spring Quarter)

<table>
<thead>
<tr>
<th>Category</th>
<th>Deadline</th>
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<tbody>
<tr>
<td>Returning Students</td>
<td>April 15</td>
</tr>
<tr>
<td>New Students</td>
<td>April 15</td>
</tr>
<tr>
<td>October 01*</td>
<td>July 01</td>
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</tbody>
</table>

All students will receive notification within 30 days of the respective deadline dates.

*Students applying between July 2 and Oct. 1 will receive consideration as there are funds remaining.
PARTICIPATION AGREEMENT

In receiving SOT grant, students must meet and agree to the following requirements:

1. The amount of grant awarded is based upon the number of units on the main campus indicated on a student’s grant application. If a student’s class load changes, he or she is required to inform the OFA of the change for re-evaluation of the grant.

2. Students must report changes of at least $500 in their financial situation to the OFA.

3. Satisfactory Academic Progress must be maintained and Incompletes must be made up per SOT guidelines. The Seminary does not award grant for classes in which ‘No Credit’ is received. No Credit units will not be counted in determining grant. Also, since grant is awarded in the sixth week of each quarter before grades are in, grants can be removed from a student’s account, for which they are responsible for payment.

OFFICIAL STATEMENTS
OF THE SEMINARY

Statement of Faith

Doctrinally the institution stands for the fundamentals of the faith as taught in Holy Scripture and handed down by the Church. Consistent with this purpose, the faculty and trustees of the Seminary acknowledge the creeds of the early church and the confessions of the Protestant communions to which they severally belong, and among recent evangelical statements, the Lausanne Covenant (1974). Under God, and subject to biblical authority, they also bear concerted witness to the following articles, to which they subscribe, and which they hold to be essential to their ministry.

I. God has revealed himself to be the living and true God, perfect in love, and righteous in all his ways; one in essence, existing eternally in the three persons of the Trinity: Father, Son, and Holy Spirit.

II. God, who discloses himself through his creation, has savingly spoken in the words and events of redemptive history. This history is fulfilled in Jesus Christ, the incarnate Word, who is made known to us by the Holy Spirit in sacred Scripture.

III. Scripture is an essential part and trustworthy record of this divine self-disclosure. All the books of the Old and New Testaments, given by divine inspiration, are the written word of God, the only infallible rule of faith and practice. They are to be interpreted according to their context and purpose and in reverent obedience to the Lord who speaks through them in living power.

IV. God, by his word and for his glory, freely created the world of nothing. He made man and woman in his own image, as the crown of creation, that they might have fellowship with him. Tempted by Satan, they rebelled against God. Being estranged from their Maker, yet responsible to him, they became subject to divine wrath, inwardly depraved, and apart from grace, incapable of returning to God.

V. The only Mediator between God and humankind is Christ Jesus our Lord, God’s eternal Son, who being conceived by the Holy Spirit and born of the Virgin Mary, fully shared and fulfilled our humanity in a life of perfect obedience. By his death in our stead, he revealed the divine love and upheld divine justice, removing our guilt and reconciling us to God. Having redeemed us from sin, the third day he rose bodily from the grave, victorious over death and the powers of darkness. He ascended into heaven where at God’s right hand he intercedes for his people and rules as Lord over all.

VI. The Holy Spirit, through the proclamation of the gospel, renews our hearts, persuading us to repent of our sins and confess Jesus as Lord. By the same Spirit we are led to trust in divine mercy, whereby we are forgiven all our sins, justified by faith alone through the merit of Christ our Savior and granted the free gift of eternal life.

VII. God graciously adopts us into his family and enables us to call him Father. As we are led by the Spirit, we grow in the knowledge...
of the Lord, freely keeping his commandments and endeavoring so to live in the world that all may see our good works and glorify our Father who is in heaven.

VIII. God by his word and Spirit creates the one holy catholic and apostolic church, calling sinners out of the whole human race into the fellowship of Christ’s body. By the same word and Spirit, he guides and preserves for eternity that new, redeemed humanity, which, being formed in every culture, is spiritually one with the people of God in all ages.

IX. The church is summoned by Christ to offer acceptable worship to God and to serve him by preaching the gospel and making disciples of all nations, by tending the flock through the ministry of the word and sacraments and through daily pastoral care, by striving for social justice, and by relieving human distress and need.

X. God’s redemptive purpose will be consummated by the return of Christ to raise the dead, to judge all people according to their deeds done in the body and to establish his glorious kingdom. The wicked shall be separated from God’s presence, but the righteous in glorious bodies, shall live and reign with him forever. Then shall the eager expectation of creation be fulfilled and the whole earth shall proclaim the glory of God who makes all things new.

Statement of Academic Freedom

In the pursuit of truth before God, faculty members are free to express, in their writing, speaking, teaching, and activities, their individual positions. While free to develop, change, and accept any academic position, the unique task of the institution requires that the ultimate positions of faculty members not be at variance with the basic theological stance of the community as set forth in the Statement of Faith and other official statements derived from it and approved by vote of the faculty and Board. Fuller recognizes that as its faculty members pursue their respective disciplines, scholarship will create a healthy and dynamic tension which Fuller must encourage.

Therefore:

Faculty members are entitled to full freedom in research and in the publication of the results within their fields of academic competence.

Faculty members are entitled to freedom in their classrooms addressing matters within the general subject area implied by the course title and description.

Faculty members are free as individuals and as citizens to speak and write about matters, whether or not the matters are directly related to theology. While Fuller will not limit individual expression in any respect, faculty members should avoid the impression that they are speaking for the Seminary.

Faculty members have the freedom to entertain positions which stand in an uncertain relationship to our community’s Statement of Faith, but each member must realize that the faculty as a whole, and not its individual faculty members, has the task of interpreting the Statement of Faith.

If the community finds that a given position is consonant with the Statement of Faith, the community has a responsibility to protect the academic freedom of the individuals involved against any attacks from the public or from some segment of the Seminary constituency.

If a faculty member believes that a peer has separated from the theological community at Fuller by publicly advocating a position clearly at variance with the Statement of Faith and Fuller’s unique academic task, the faculty member should first approach that colleague directly and privately for clarification. If this attempt is not successful, then the two faculty members should request the aid of their Dean(s) within the community to attempt such clarification.

If after faculty discussion a faculty member remains convinced that a position is correct, even though it is at variance with Fuller’s theological stance, that member has the right to attempt to change the Statement of Faith. The process of change must follow the procedures established for that purpose in the Seminary’s Articles of Incorporation and By-Laws.

If attempts for such changes do not receive the community’s support, however, Fuller expects that a faculty member will act with integrity and leave the community rather than act in opposition to the community’s confessional stance. Any faculty colleague,
however, does have the right to a full hearing and investigation by the Board of Trustees, according to the procedures stated in the Seminary’s By-Laws and Faculty Handbook, with the understanding that the outcome of such a process may still require a severance of the relationship for the sake and interest of both parties.

Students are not required to subscribe to the Statement of Faith and are free to learn and to take reasoned exception to the data or views offered in the Fuller community. In their public expressions students and student organizations should make clear that they speak only for themselves.

Faculty members are responsible for safeguarding the academic freedom of their students to learn by encouraging free inquiry into controversial issues, presenting alternative viewpoints, refraining from undue influence of the process of learning, taking dissenting student opinion seriously, and offering a forum for discussion.

Formal Statements of Community Standards

PREAMBLE

We recognize that the power which Jesus Christ has imparted to his Church has among its purposes the redemption of our lives, including the formation and maintenance of the moral integrity of the community. Such power is an utter necessity in a world that challenges Christian integrity in every area, especially the areas of sexuality and marriage.

We know also that such integrity entails the struggle to understand what is required of us as Christians and the resolve to put that understanding into practice. Therefore, in matters of Christian conduct, mutual instruction and encouragement as well as open dialogue are desirable, as a Christian community seeks to help its members mature in their own lives and to prepare them to serve others who long for maturity.

This maturity ought to include the practice of loving confrontations when any member of a Christian community feels that another member is living in violation of what the Bible teaches about Christian conduct. The Seminary, therefore, encourages individuals to follow, where feasible, the steps of confrontation and dialogue described in Matthew 18:15-22. Where these steps either discover that no wrongful conduct has taken place or they prompt repentance and change of conduct on the part of the one who has violated the biblical standards, the matter may be dropped.

Wherever circumstances warrant, however, the Seminary itself will assume responsibility for investigation and subsequent procedure of discipline as described below.

The use of the policies here stated should always be viewed as a last resort. In no way do they exempt the Seminary from making every possible effort to encourage stable family life and wholesome approaches to sexuality, to provide education and counseling to those in need, to extend Christian charity to all parties involved in marital conflict or the struggle for sexual identity, and to demonstrate the personal forgiveness available through Christ for all human failure.

Statement on Sexual Standards and Marriage and Divorce

STATEMENT ON SEXUAL STANDARDS

Men and women of God are suited for Christian service by moral character as well as by academic achievement and spiritual gifts. They are qualified by compassion for individual persons, by sensitivity to the needs of the communities of which they are a part, by a burden that the whole of God’s will be obeyed on earth, by personal integrity, and by readiness to accept correction, and a desire for moral growth. Candidates for a degree from Fuller are expected to exhibit these moral characteristics.

The ethical standards of Fuller Theological Seminary are guided by our understanding of Scripture and our commitment to its authority regarding all matters of Christian faith and living. The Seminary community also desires to honor and respect the moral traditions of the churches for whose students we seek to provide training. These moral standards encompass every area of life, but the confusion about this specific topic demands that our community speak clearly regarding sexual ethics.
Our understanding of a Christian sexual ethic reserves heterosexual union for marriage and insists on continence for the unmarried. We believe premarital, extramarital, and homosexual forms of explicit sexual conduct to be inconsistent with the teaching of Scripture.

Consequently, we expect all members of the Seminary community—trustees, faculty members, students, administrators, and classified staff members—to abstain from what we hold to be unbiblical sexual practices.

If any member of the administration, faculty, trustees, classified staff, or student body is charged with failure to abide by the Statement of Sexual Standards, the Seminary will invoke the procedures for investigation and, where necessary, discipline as outlined in the Faculty, Staff, or Student Handbooks.

STATEMENT ON MARRIAGE AND DIVORCE

The Seminary’s biblical convictions and churchly responsibilities call us to make clear our commitment to Scripture’s teachings on the nature of marriage as a covenant. These teachings view marriage as a witness to the permanent relationship between Christ and his Church, and do not condone divorce as an acceptable way of solving marital differences.

Our concern for the sanctity of marriage must show itself in attitudes and programs that foster marital harmony and in support of and compassion for those who struggle to keep their marriages stable, under the almost relentless pressures of our society. At the same time, our spiritual commitment requires fidelity within marriage and sexual continence outside of it for participation in the official life of the Seminary, whether as trustee, faculty member, student, administrator, or staff member whose position is classified as central to the religious goals and activities of Fuller (see stipulation for "classified" status).*

The Seminary’s role in serving a multi-denominational constituency and in encouraging Christian ethical conduct among the leadership of the churches requires that the members of the Seminary community be exemplary in these and all other ethical matters.

We take with full seriousness the apostolic pattern that sets up special qualifications in character and conduct for Christian leaders (e.g., 1 Tim. 3:1-13), including stability of marriage and family life. These qualifications are carefully considered in the selection of trustees, faculty members, administrators, and specially classified staff members. No divorced person will be called to any of these offices without a thorough review of the circumstances of the divorce by the Trustee Affairs Committee in the case of trustees, the Faculty Senate in the case of faculty members or academic administrators, and the Administrative Cabinet in the case of other administrators. Where the recommendation of the appropriate committee is to proceed with the appointment, the recommendation concerning trustees and non-academic administrators shall be submitted to the Board for final approval; recommendations concerning faculty members and academic administrators shall be reviewed by the Joint Faculty before submitting them to the Board for the final approval.

Where divorce occurs in the life of any trustee, faculty member, administrator, or classified staff member, while officially related to the Seminary, the person is to notify the administrator to whom he or she is directly responsible.

Normally that administrator would be, in the case of trustees, the chair of the Board; in the case of a faculty member, the appropriate Dean; in the case of administrators or classified staff members, their cabinet level supervisors. The divorcing person is to submit a letter explaining the circumstances at the time of the interlocutory judgment of the dissolution. The responsible administrator will submit a report and
recommendation to the President in the case of Seminary personnel, or to the Trustee Affairs Committee in the case of trustees.

Appeals to recommendations will be handled through grievance procedures as described in sections 1.067 and 3.11.

Where a student undergoes the tragedy of divorce while in any program of the Seminary, the student shall, by the time of the interlocutory judgment, submit a letter explaining the circumstances to the Dean of the school in which he or she is enrolled. The Dean will submit a report and recommendation to the Provost. If further investigation is necessary, the process shall be carried out in accordance with the procedures for investigation and discipline defined in the Student Handbook.

In any of these cases, failure to report the divorce within thirty days after the interlocutory judgment shall be grounds for discipline.

**"Because this position involves work central to the religious goals and activities of Fuller and the representation and espousal of such goals and activities, it is necessary to the normal operation of the Seminary and it is, therefore, required that the person to occupy this position subscribe to and execute a Statement of Faith."**

Statement of Academic Integrity

BACKGROUND

For the Christian, to be trustworthy and truthful with regard to the way in which one presents materials is surely as important, if not more so, than the language and logic and factual accuracy of one's writing.

While plagiarism and dishonesty in academic pursuits have become all too common in American academic life, and while Christians are too often squeezed into the mold of the world, in contrast to the image of Christ, we at Fuller Theological Seminary must take a stance against such distortion of truth. A seminary is a place of both intellectual and moral training.

Practices such as plagiarism and dishonesty are a distortion and violation of the nature of God, who is Truth itself. One could scarcely find a more prominent theme in all of Scripture than truth. God himself is known as the True One and in his truthfulness is faithful and dependable. The biblical word against false witness and lying is also prominent, a counterpart to the affirmation of God as the God of Truth.

A theoretical basis for this statement can be derived from the law of God as summarized in Matthew 22: 37-40, the Christian law of love. As Christians we must learn to love God above all and our neighbors as ourselves. Yet our love is often feeble, fragmentary, and deficient. We would love God, but we profane his name; we would love ourselves, but we cheat; we would love our neighbor, but we hate. Recognizing our sinful resistance to God's love, we in this Christian academic community, resting in the grace of God and moved by His Spirit, join to build in each other a will to obey this law of love. This statement expresses how in part we as a community will act to correct the deficiencies in our love for God, for ourselves, and for each other.

STATEMENT

The standard of academic conduct for Fuller Theological Seminary is as follows:

A. Academic integrity is an undertaking of the students, individually and collectively:
   1. that they will not give or receive aid in examinations; that they will not give or receive unpermitted aid in class work, in the preparation of reports, or in any other work that is to be used by the instructor as the basis for grading;
   2. that they will do their share and take an active part in seeing to it that others as well as themselves uphold the spirit and letter of academic integrity.

B. The faculty will avoid academic procedures that create temptations to violate academic integrity.

C. While the faculty alone has the right and obligation to set academic requirements, the students and faculty will work together to establish optimal conditions for honorable academic work.
EXAMPLES

Examples of conduct which may be regarded as violating academic integrity include copying from an examination paper of another student; allowing another to copy from one's examination paper; reading a copy of the examination prior to the date of the examination without consent of the instructor; collaborating with others in writing an examination; plagiarism;* revising and resubmitting a quiz for regrading without the instructor's knowledge and consent; giving or receiving unpermitted aid on a takehome examination; representing as one's own work the work of another; and giving or receiving aid on an examination or other work used as a basis for grading under circumstances in which a person should have known that such aid is not consistent with academic integrity.

PROCEDURE

If any student is thought to be in violation of academic integrity, it is the prerogative of students or faculty to bring this to the attention of the Seminary administration or to the student council. It is assumed that the student involved will then be privately counseled and opportunity given to clarify the implicating circumstances. This may be done by an appropriate administrator, such as the School's Dean or by a student council officer. The goals of such counsel are clarification and reformation, not prosecution.

If, however, the situation appears critical and in need of disciplinary action, the counselor may then call for consultation. This shall be done by a minimum of two administrators, including the Dean, and two students, including either the president of the student council or the president of the graduate union.

If the consultation leads to disciplinary action, the student is entitled to a hearing. He or she may bring any kind of counsel or assistance he or she wishes. The discipline committee shall be composed of the Dean of the school in which the student is enrolled, a faculty member from another school appointed by the Provost, the President of the student council, and two students, one appointed from the school of the student involved and the other appointed by the student being heard. The committee shall be chaired by the Provost, who shall vote only in the case of a tie. The decision of the discipline committee may be appealed only to the President of the Seminary.

* Plagiarism may be defined as follows: "To take (ideas, writings, etc.) from another and pass them off as one's own." (Webster's New World Dictionary; 1974 ed.)

We are further helped to understand the meaning of plagiarism on observing that the word derives from the Latin plagiarus, meaning "kidnapper, literary thief." Plagiarism is the ideological counterpart of kidnapping and thieving—and this by secular definition.

Plagiarism involves: 1. Failure to acknowledge material which is copied word-for-word from others. 2. Failure to acknowledge one's indebtedness to someone else for the gist of important thoughts in a paper.

Failure to acknowledge properly the source of material also has several immediate negative consequences: 1. It causes readers to assume that the plagiarist is something which he or she is not; they may be led to believe that
the plagiarist possesses more knowledge than is actually the case; or they may understand that the plagiarist's mind has power that it in fact does not have. 2. It deprives the reader of an opportunity to go to the source of the writer's thoughts for further enrichment. This is unfortunate, for the world needs all the wisdom it can find—and plagiarism short-circuits that quest. 3. Another negative consequence of plagiarism is that it casts a reader at the mercy of the plagiarist, not allowing the reader to check out the sources available to the plagiarist.

Disciplinary Procedures

(This procedure became effective during academic year 1976 after approval by the Student Affairs Committee of the Board of Trustees, the All Seminary Council, and the Provost. The Seminary is currently working on further revisions of these procedures.)

"In addition to these academic requirements for graduation, the student must present a satisfactory clearance of financial accounts and obtain faculty approval for conduct in accord with standards of wholesome Christian character." (Fuller Seminary catalog)

The Seminary has not attempted to define conduct that is not in accord with these Christian standards. The variety of life-styles in the traditions represented at the school has precluded such a definition. This does not mean that there is not a common understanding of "Christian standards." Flagrant disregard for such standards is the proper concern both of students and faculty.

If any student is thought to be in violation of normal Christian standards, it is the prerogative of students or faculty to bring this to the attention of the Seminary administration or to the student council. It is assumed that the student involved will then be privately counseled and opportunity given to clarify the implicating circumstances. This may be done by an appropriate administrator, such as the dean of students or by a student council officer. The goal of such counsel is clarification and reformation, not prosecution.

If, however, the situation does appear critical and in need of disciplinary action, the counselor may then call for consultation. This shall be done by a minimum of two administrators, including the dean of students and two students, including either the president of the student council or the president of the graduate union.

If the consultation leads to disciplinary action, the student is entitled to a hearing. He or she may bring any kind of counsel or assistance he or she wishes. The discipline committee shall be composed of the dean of the school in which the student is enrolled, a faculty member from another school appointed by the provost, the president of the student council, and two students, one appointed from the school of the student involved and the other appointed by the student being heard. The committee shall be chaired by the provost who shall vote only in the case of a tie. The action of the committee shall be binding.

Non-Discriminatory Language Statement

The Joint Faculty of Fuller Theological Seminary has adopted the following statement recommending the use of non-discriminatory language by all members of the Seminary community. Fuller has adopted the statement to be consistent with the Seminary's clear commitment to the full equality of women and men and to the training of women as equal partners with men for all areas of Christian ministry.

"As members of the Joint Faculty of Fuller Theological Seminary, we are committed to the use of non-discriminatory language by all members of the community. We recognize that many women and men no longer find 'man,' 'men,' and 'mankind' acceptable as generic terms. We understand that such exclusive language, though once normative in our speaking and writing, now tends increasingly to alienate a substantial group of people. We wish to challenge patterns of language that may be doing harm even when harm is inflicted unconsciously and without intention. As Christians desiring to support human equality, we intend to avoid exclusive language which might express or encourage discrimination within the church or society. We pledge ourselves as faculty and encourage students, staff members, and administrators to use language which includes women and men in all our teaching, writing, witness, and worship."
Mission-Beyond-the-Mission

Beyond the immediate purpose of the nurture and training of students for the ministries of Christ, the faculty and Board of Trustees of Fuller Theological Seminary see a further mission. In 1983, they adopted a statement titled "The Mission Beyond the Mission," which sets forth the vision that will give further direction to the Seminary’s planning and priorities. The statement is organized around five imperatives:

**Imperative One:** Go and make disciples.
**Imperative Two:** Call the church of Christ to renewal.
**Imperative Three:** Work for the moral health of society.
**Imperative Four:** Seek peace and justice in the world.
**Imperative Five:** Uphold the truth of God’s revelation.

Committees composed of faculty, trustees, and student representatives have prepared recommendations on some of the ways in which Fuller's responses to these imperatives can be implemented in the life and ministry of the Seminary. These recommendations form an important part of the Seminary's long-range planning process.
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EMERGENCY NUMBERS
All Emergencies 911
Police 405-4241
Optimum Patrol Agency 304-1111
Fire 792-4161
Paramedic 792-416
Security Escort Service 584-5450
On-Campus Medical Emergency 584-5444

EMERGENCY PROCEDURES
What To Do:
- If an injured person is in distress but is breathing, phone for help at once.
- If the victim is not breathing, help first and phone later, or get someone else to phone.

What To Say:
- Give phone number from which you are calling.
- Give the address and any special description of how to get to the victim.
- Describe the victim's conditions as accurately as you can (e.g., bleeding, burned, etc.).
- Give your name.
- Don't hang up; let emergency personnel end the conversation. They may have questions to ask you or special information to give you about what to do until help arrives.

HOSPITALS:
Arcadia Methodist
Arcadia 445-4441
Glendale Adventist Medical Center
Glendale/Eagle Rock 240-8000

Huntington Memorial Hospital
Pasadena, South/San Marino 440-5111
Saint Luke's Hospital
Pasadena, North East 797-1141
Verdugo Hills
La Canada/Flintridge 790-7100

OTHER IMPORTANT PHONE NUMBERS:
Child Abuse Hotline
Dial "0" Operator, ask for Zenith 2-1234

Drug Abuse Services
Open Door Clinic, Los Angeles (213)267-0703

East L.A. Rape Hotline
Los Angeles (213)262-0944

Foothill Family Services
795-6907

Legal Aid Society
Pasadena Office 795-3233

Optimum Patrol Agency
Night Emergency 304-1111
Day Business Number 792-0522

Poison Control Center
Los Angeles (213)484-5151

Union Station
Pasadena 796-1172

GENERAL CITY NUMBERS:
Health Department Information 405-4391
Library Information 405-4066
Licenses (dog, business, overnight parking) 405-4166
Public Works Information 405-4191
Recreation Information 793-0936
Rubbish 405-4087
Volunteer Activities 405-4073

MISCELLANEOUS NUMBERS:
Animal Control 792-7151
Animal Shelter 962-3574
Chamber of Commerce 795-3355
Civic Auditorium and Pasadena Center 449-7360
Civil Court 356-5251
County Offices (213)974-1234
Criminal Court 356-5254
Department of Motor Vehicles 575-8611
Post Office 304-7122
Rose Bowl 793-7193
Snow and Fishing Report 790-0344
Time 853-1212
Traffic Court 356-5261
Weather 554-1212