



JUDAH
— BIBLE COLLEGE —

HARDSHIP POLICY

JBC recognizes that life circumstances sometimes create genuine hardship that affects a student's ability to meet their financial or academic obligations. The Hardship Relief process exists to provide formal pathways for students facing documented hardship to receive appropriate institutional support without abandoning their studies.

"Share each other's burdens, and in this way obey the law of Christ." — Galatians 6:2 (NLT)

WHAT QUALIFIES AS HARDSHIP

The Hardship Relief process applies to documented circumstances including:

- **Financial hardship** — job loss, significant income reduction, unexpected major expenses, family financial crisis.
- **Medical hardship** — the student or an immediate family member is facing a serious medical condition requiring substantial financial or time commitment.
- **Family crisis** — death of an immediate family member, divorce, custody crisis, or other serious family disruption.
- **Military deployment or transition** — the student or the student's spouse is on active deployment or in military transition.
- **Pregnancy and childbirth** — medical complications, recovery, or new infant care affecting capacity to continue at standard pace.
- **Other documented circumstances** — at the discretion of the Executive Director, where genuine and verifiable hardship is demonstrated.

AVAILABLE FORMS OF RELIEF

Depending on the nature of the hardship, JBC may grant one or more of the following forms of relief:

FORM OF RELIEF	DESCRIPTION
Modified Payment Plan	Adjusted payment schedule with extended due dates and/or reduced installment amounts.
Tuition Deferral	Postponement of tuition payment for a specific period (typically up to one term).
Tuition Reduction	Partial reduction of tuition for the affected term, granted in extraordinary circumstances.
Course Withdrawal Without Penalty	Withdrawal from one or more courses without standard withdrawal fees or grade penalties.
Coordinated Leave of Absence	Formal Leave of Absence (see Academic Policies & Student Services, Section 8) to allow the student to address the hardship without losing standing.
Graduation Fee Reduction	Reduction or waiver of the \$100 Graduation Fee in cases of documented financial hardship.

DOCUMENTATION REQUIRED

To support a Hardship Relief request, the student is asked to provide documentation appropriate to the nature of the hardship. JBC understands that gathering documentation may itself be difficult and will work with students to identify acceptable forms of verification. Examples include:

- Letter from physician (medical hardship).
- Death certificate or notarized statement (death of family member).
- Employer separation notice or termination documentation (job loss).
- Military orders (deployment).
- Letter from local pastor verifying circumstances (pastoral support documentation).
- Court documents (legal proceedings, divorce, custody matters).

DECISION PROCESS & TIMELINE

Hardship Relief requests are reviewed by the Executive Director in consultation with appropriate JBC personnel (advisor, faculty, financial office). Decisions are typically rendered within **14 calendar days** of receipt of a complete application. In urgent cases, expedited review can be requested.

CONFIDENTIALITY

Hardship Relief applications and supporting documentation are treated with strict confidentiality. Information is shared only with JBC personnel who have a legitimate need to know in order to evaluate and implement the requested relief.

TO APPLY FOR HARDSHIP RELIEF

Complete the JBC Hardship Application (separate document) and submit to the Office of the Executive Director at admin@judahbiblecollege.org or PO Box 23527, Chattanooga, TN 37422. All applications are treated with strict confidentiality.