

Degree Completion Program

Education and Financial Planner Guide (RN to BSN program edition)



Once you have made your final school selection, Ed Assist's Academic and Financial Advising Teams are here to help you assemble your information into your personalized roadmap to degree completion.

Once completed, this tool will provide a beginning-to-end overview of:

- WHAT courses you will take to complete your program
- WHEN you will be taking your courses, and WHEN you anticipate completing your program
- HOW you are going to best utilize all your available funding streams all the way through your program

RESOURCES Tab

You must complete this tab and email the file to Ed Assist prior to your first meeting with your Academic Advisor.

NAME/NUID: Please complete - *this information will carry over to the [ED & FIN PLAN](#) Tab.*

BHMT ISP BALANCE (\$): *this information will carry over to the [ED & FIN PLAN](#) Tab*

- If you have never accessed the BHMT Individual Stipend Program (ISP) in any way previously, you will have the full \$16,000 lifetime maximum benefit available to apply towards the RN to BSN program. Please enter \$16,000 into this field.
- If you have utilized the ISP previously, contact the BHMT office at BHMT@Kp.org to request your currently available ISP balance. Please enter that amount into this field.
- If you have utilized the ISP previously and have already maxed your \$16,000 lifetime benefit, you are not eligible to participate in the RN to BSN program.

BEN U ACADEMIC CLASSES: Please mark all classes provided through Ben U that you have successfully completed with a "C" grade or better. Your Ed Assist Academic Advisor will help you determine if any of these classes will satisfy pre-requisite courses and/or can be used as transferrable credits within your RN to BSN program. You will need to provide Ed Assist with an academic transcript from the relevant Ben U provider for every class marked in this section.

KP ANNUAL TUITION REIMBURSEMENT (TR) BENEFIT: Please enter the amount of your annual KP TR benefit – *this information will carry over to the [ED & FIN PLAN](#) Tab.*

KP HOURLY WAGE: Please enter your fully-loaded KP hourly wage (KP hourly rate + all differentials that account for more than 50% of your total KP worked hours) – *this information will carry over to the [ED & FIN PLAN](#) Tab.*

ED LEAVE DAYS (#): Please enter the number of KP Education Leave days you will have available each year to apply towards your RN to BSN program. Please consider all other trainings you typically utilize this leave for before determining what remaining portion (if any) is available – *this information will carry over to the [ED & FIN PLAN](#) Tab.*

SELF – SAVINGS/PERSONAL CASH FLOW: Please enter a realistic total amount (if any) of dollars coming from your personal cash flow that you will have available to apply towards your RN to BSN program. The dollar amount should be the total available across the entire length of your RN to BSN program (ie over 3 years). This is NOT an annual dollar amount – *this information will carry over to the [ED & FIN PLAN](#) Tab.*

SELF – SCHOLARSHIPS/GRANTS: Please enter the total amount of scholarships and grant funds (if any) that will be available to you over the entire length of your RN to BSN program – *this information will carry over to the [ED & FIN PLAN](#) Tab.*

TRANSFERABLE ACADEMIC CLASSES (NON BEN U): Please list all classes you have successfully completed with a "C" grade or better (along with the year of completion) for anything you would like the Ed Assist Academic Advisors to consider applying towards pre-requisite courses and/or transferrable credits within your RN to BSN program. You will need to provide Ed Assist with an academic transcript from the relevant provider for every class listed in this section.

ACADEMIC ADVISING Tab

This tab (Pre-Requisite Courses and Program Requirements sections) will be completed during your first meeting with your Ed Assist Academic Advisor.

PROGRAM OF STUDY: RN to BSN

ACADEMIC INSTITUTE: Please enter the name of the school you have selected to pursue your RN to BSN degree with.

PRE-REQUISITE COURSES

- The pre-filled courses are the minimum courses BHMT requires you to have already successfully completed with a “C” grade or better to be eligible to apply to participate in the BHMT RN to BSN program.
- Depending on which academic institution you named above, there may be additional courses which they require you to have successfully completed to be accepted into their RN to BSN program.
 - Please refer to your selected school’s information page at <http://bhmt.org/stipend/RN-to-BSN> to determine if you will need any additional pre-requisite courses.
 - If so, enter the names of those courses in the open spaces directly following the BHMT required courses.
 - Some institutions also require that your pre-requisite classes have been successfully completed within a certain number of years prior to your application to their program. Please refer to your selected school’s individual information page at <http://bhmt.org/stipend/RN-to-BSN> to determine if this would apply to you.
- To successfully move your RN to BSN application process forward, Ed Assist MUST be able to mark all Pre-Requisite Courses with an “X” in the **TAKEN PREVIOUSLY** Column.
 - You must provide Ed Assist with all relevant academic transcripts prior to your first meeting with your Academic Advisor.
 - Ed Assist must review your transcripts and verify that you have successfully completed all the Pre-Requisite Courses listed in this section.
- Any Pre-Requisite Courses with an “X” in any other column need to be completed before you can move forward in the application process.
 - Mark the course with “X” in the **NEED TO TAKE** Column if you will be taking this at a non Ben U provider. Please fill in the anticipated cost of the course in **PRE-REQUISITE COURSE COST** Column so you can plan what funding source to use to pay for it in Columns O-R. Course costs default to the **OUT OF POCKET** Column; enter that amount into any of the other 3 Columns to reallocate the cost.
 - Mark the course with “X” in the **NEED TO TAKE – BEN U** Column if you will be taking this at a Ben U provider. There is no out-of-pocket tuition cost to you for Ben U Classes.
 - Please return to your Ed Assist Academic Advisor after successfully completing these courses so they can verify your transcripts and move the course’s mark to the **TAKEN PREVIOUSLY** Column.

PROGRAM REQUIREMENTS

TOTAL PROGRAM CREDIT UNITS REQUIRED: This is the total number of academic credits your selected school requires to grant you a BSN degree based on their RN to BSN curriculum. Please refer to your selected school’s information page at <http://bhmt.org/stipend/RN-to-BSN> to find this number; please enter that number into this field.

RESIDENCY CREDIT UNITS REQUIRED: This is the total number of academic credits that your selected school requires you to actually take through their program before they will grant you a BSN degree.

POSSIBLE TRANSFERABLE CREDIT UNITS: (Cell G29) The Total Program Credit Units Required minus the Residency Credit Units Required automatically calculates the maximum number of academic credits you can transfer into the program from previous work and/or academic experience upon application to your selected school’s RN to BSN program.

- Your Ed Assist Academic Advisor will help you complete this section.
 - Please refer to your selected school's information page at <http://bhmt.org/stipend/RN-to-BSN> to determine how many transferable credit units they will award for previous work experience (proficiency credits) or for your Associates Degree in Nursing. Enter this info/# of credits into Row 33. This will determine how many additional credit units you can transfer either by testing out of a class or through previous coursework.
 - From the **BEN U ACADEMIC CLASSES** and the **TRANSFERABLE ACADEMIC CLASSES (NON BEN U)** sections of the **RESOURCES** tab, determine which (if any) of your previous courses can be transferred into your RN to BSN program.
 - When you have maximized your transferable credit units, the **CREDIT UNITS TRANSFERRED IN** field will equal the **POSSIBLE TRANSFERABLE CREDIT UNITS** field. This section will then be complete.

When your Ed Assist Academic Advisor verifies that both the **Pre-Requisite Courses** and **Program Requirements** sections are both successfully complete, they will provide you with the application link to the BHMT RN to BSN program. Please complete the application and submit it to the Trust within the application window.

All applications to the program will be reviewed and either approved or denied during the review window.

Upon notification of your approval to the BHMT RN to BSN program, please follow the directions on your selected school's information page at <http://bhmt.org/stipend/RN-to-BSN> to apply for acceptance by the school into your selected RN to BSN program. Remember: DO NOT apply to the school before you are approved by the Trust or you may be personally responsible for tuition and related expenses.

ED & FIN PLAN Tab

This tab needs to be completed and uploaded to your BHMT RN to BSN application by no later than the end of your first term of school.

After you have been accepted by your selected school, please complete the detailed **Education Plan** (green fields on the left side of the **ED & FIN PLAN** Tab). To complete this section you will need to refer to your selected school's RN to BSN curriculum (either provided to you by your school upon acceptance or on your selected school's information page at <http://bhmt.org/stipend/RN-to-BSN>):

- Names of required courses
- How many Credit Units each course is worth
- How much each course costs
- What other anticipated school fees are you going to need to budget for (ie books, lab fees, campus fees, etc)
- According to your school's Course Catalog, which courses are available during which terms and if there is any suggested order in which to take the courses.
- According to your school's academic calendar, what are the beginning and ending dates for each term each year

To complete the Education Plan section of the tool, just start plugging in this information for each required class in the order that you will actually be taking them.

Things to consider:

- Year 1, 2 and 3 in the tool refer to calendar years – NOT academic years.
- Be realistic about how many classes per term you will be taking, and in what order.
- If an exact class order isn't provided by the school, think about whether or not you want to be taking 2 math or science classes at the same time vs pairing a harder and an easier course together per term. Schedule your classes how they will work best for you whenever possible.
- This section of the tool is meant to be as flexible as you need it to be – the end goal is to create a roadmap for yourself that will show you what classes you will be taking, in what order, when you will be taking them, and when you expect to finally complete your BSN degree.
- When you have successfully completed the Educational Plan portion of the tool:
 - your classes will be spread over a number of calendar years with the anticipated costs associated with each one documented
 - The **TOTAL PROGRAM COST** will be calculated in Row 1 of both the **ACADEMIC ADVISING** and **ED & FIN PLAN** Tabs
 - The **TOTAL CREDITS OUTLINED IN ED PLAN** Field (**ACADEMIC ADVISING** Tab, Cell G28) will equal or exceed the **TOTAL PROGRAM CREDIT UNITS REQUIRED** Field (**ACADEMIC ADVISING** Tab, Cell E28).

You can complete this on your own, or with the assistance of your school's academic advisor or your BHMT Career Counselor.

You are now ready to engage Ed Assist's Financial Advisors to help complete the Financial Plan section of the tool.

Please contact Ed Assist at 1-855-687-7640 to schedule an appointment with a Financial Advisor.

You will complete the **Financial Plan** (orange, blue, and purple fields on the right side of the **ED & FIN PLAN** Tab) during your meeting with your Ed Assist Financial Advisor.

The columns in this section of the tool are color coded to correspond to the 3 resource streams you detailed at the beginning of this process on the **RESOURCES** tab:

- **ORANGE** = BHMT ISP resources.
 - \$16,000 maximum lifetime benefit – can be used for either stipend time or tuition assistance, or a combination of the two.
 - The dollar amount for BHMT stipend time is calculated by the KP Hourly Wage you reported on the **RESOURCES** tab, multiplied by 8 hours per day, multiplied by the number of stipend days you plug into Column J.
 - BHMT Tuition Assistance covers ONLY tuition-related expenses. It does not cover books, or any type of fees.
 - Can be used as little as you want, but cannot exceed your maximum available balance.
 - The ISP available balance you entered into the **RESOURCES** tab appears in Cell R4. This total will deplete in real time as you allocate your BHMT benefit across stipend time and/or Tuition Assistance. When you have completed your Financial Plan, the balance shown here (if any) will be what remains AFTER you have finished your RN to BSN program.
 - Your BHMT resource does not renew once it is depleted. Budget accordingly if you want any of this benefit remaining at the end of your RN to BSN program to support additional academic pursuits at a later time (ie MSN, Doctorate of Nursing, etc).
- **BLUE** = KP resources (Tuition Reimbursement and Ed Leave days)
 - These resources renew each calendar year
 - The annual balances for both your Ed Leave days and TR benefit are found in each year's header row. These balances deplete in real time as you allocate these resources towards your RN to BSN program. To maximize these resources, deplete these annual balances remaining to "0" each year.
 - Consider utilizing your KP resources first before tapping into your BHMT Tuition Assistance or stipend days.
 - Consider using your KP Tuition Reimbursement for those fees the BHMT Tuition Assistance does NOT cover (ie books, fees, etc).
- **PURPLE** = Your personal resources/contributions
 - The tool automatically defaults all costs entered into the Educational Plan side into the **OUT OF POCKET** Column on the Financial Plan side. Your Ed Assist Financial Advisor will help you reallocate these expenses to the other columns in the Financial Plan.
 - The Savings/Personal Cash Flow amount you entered into the **RESOURCES** tab appears in Cell R5, minus the total of all costs in the **OUT OF POCKET** Column. When you have successfully completed your Financial Plan, this amount should be greater than or equal to "0".
 - The Scholarships/Grants amount you entered into the **RESOURCES** tab appears in Cell R6, minus the total of all costs allocated in the **SCHOLARSHIP/GRANT** Column. When you have successfully completed your Financial Plan, this amount should equal "0".

A summary financial plan is automatically created for you at the bottom of the **RESOURCES** tab as you complete your detailed financial plan on the **ED & FIN PLAN** Tab.

NEXT STEPS

When complete, upload this file as an attachment to your RN to BSN application.

- This completed file **MUST** be uploaded to your application by the end of your first term of school.
- Participants not providing a completed Education and Financial plan to the Trust will be at risk of being suspended from the program until such documentation is provided.
- This will be the living document you and your Career Counselor will review (and revise as necessary) at each of your bi-annual Career Counseling check-ins throughout the duration of your RN to BSN program.