

Financial Aid Policies

Financial aid is available to students who are enrolled in eligible programs. Visit the Student Services Center (<https://www.apu.edu/student-services-center/>) website (<https://www.apu.edu/student-services-center/>) for more information about eligibility and how to apply.

- Required Study Load (p. 1)
- Satisfactory Academic Progress (p. 1)
- Verification (p. 1)
- Financial Aid Awarding (p. 1)
- Reporting Sources of Financial Assistance (p. 2)
- Overawards (p. 2)
- Professional Judgment (p. 2)
- Updating Your Financial Situation (p. 3)
- Release of Records (p. 3)
- GO Terms (p. 3)

Required Study Load

A student must be enrolled at least half time per term to be eligible for most federal financial aid. For enrollment purposes, a term is composed of all academic sessions within a specified timeframe. For example, Fall 16-Week Session, Fall Session 1, and Fall Session 2 together comprise the fall term.

Academic terms are broadly defined by the designations “fall,” “spring,” and “summer.” Sessions of varying numbers of weeks are offered within each term. Enrollment in all sessions within one term forms a student’s enrollment status for study load standards, financial aid eligibility, and prior student loan deferment purposes. All units earned through Azusa Pacific University, regardless of the number of weeks in the session in which they are taken, are semester units. See the Academic Calendar (<http://catalog.apu.edu/welcome/academic-calendar/>) for specific term and session information.

Satisfactory Academic Progress (SAP)

Students who wish to receive federal financial aid and most institutional aid (including the faculty/staff award) must be in good academic standing and make satisfactory academic progress toward a degree or credential program in addition to meeting other eligibility criteria. For more information, see the SAP policy on the Student Services Center website.

Verification

Every year the Federal Student Aid program randomly selects a predetermined percentage (usually around 30 percent) of all Free Application for Federal Student Aid (FAFSA) applications for a process called verification. Students may also be selected at the discretion of Student Financial Services. Federal regulations require collecting documentation from the student and family, if applicable, to confirm the accuracy of information reported on the FAFSA. This can include tax transcripts, information about family size, and more. In addition to the individuals selected for verification, institutions are required to request further documentation when a FAFSA application and/or subsequent paperwork appears to have incomplete, inaccurate, or conflicting information. Graduate and professional students at APU will not be packaged for federal, state, and/or institutional need-based aid until all required verification paperwork has been submitted. Students can submit documentation via a secure online portal.

Financial Aid Awarding

Although Azusa Pacific University offers a limited number of academic-program-based scholarships for graduate and professional students, most financial aid is offered through federal and state programs. Students are encouraged to seek outside aid resources as a means to reduce the amount of loan debt necessary to finance their education. View a more thorough listing of the types of financial aid available. (<http://catalog.apu.edu/financial/graduate/types-financial-aid/>) The university awards all applicants the maximum grant, scholarship, loan, and work-study funds for which they qualify. In some cases federal, state, and/or institutional guidelines may restrict the total amount or type of award a student may receive. Based on the student’s Free Application for Federal Student Aid (FAFSA) information and remaining eligibility, the student may be awarded up to the cost of attendance for his/her enrolled program. Cost of attendance includes tuition, books and supplies, housing and food, transportation, personal expenses, and loan fees. Aid will be awarded in the following order according to the student’s eligibility (unless otherwise stated):

Graduate Student Stacking Policy

1. Pell Grant (teaching-credential-only programs)
2. State grants (For select teaching programs only: Cal Grant A-TCP, Cal Grant B-TCP, B-Access, Chafee Grant, Golden State Teach Grant)
3. TEACH Grant
4. Institutional aid (tuition/fees)

- Faculty/staff award
 - Institutional discounts (e.g., alumni discounts)
 - Institutional scholarships/assistantships or grants that cover tuition and/or fees
5. Outside aid/company reimbursement that pays only tuition/fees
 6. Outside aid to pay non-tuition/fee expenses
 7. Institutional aid that covers non-tuition/fee expenses
 8. Federal Direct Subsidized Stafford Loan (teaching-credential-only programs)
 9. Federal Work-Study
 10. Nursing Student Loan (NSL) and Nurse Faculty Loan Program (NFLP)
 11. Federal Direct Unsubsidized Stafford Loan
 12. Federal Direct PLUS Loans
 13. Alternative Loans
 14. Veterans benefits (GI Bill®, GI Yellow Ribbon portion, and Vocational Rehabilitation and Employment)

Professional Student Stacking Policy

1. Pell Grant
2. FSEOG
3. State grants (Cal Grant B/Dream Act Access, Cal Grant B/Dream Act, Cal Grant A/Dream Act, Chafee Grant, etc.)
4. Institutional aid (tuition/fees)
 - Faculty/staff award
 - Institutional discounts (e.g., RN-BSN discounts)
 - Institutional scholarships that cover tuition and/or fees
5. Outside aid/company reimbursement that pays only tuition/fees
6. Outside aid to pay non-tuition/fee expenses
7. Institutional aid that covers non-tuition/fee expenses
8. Federal Direct Subsidized Stafford Loans
9. Federal Work-Study
10. Nursing Student Loan (NSL)
11. Federal Direct Unsubsidized Stafford Loans
12. PLUS Loans (parents)
13. Alternative loans
14. Veterans benefits (GI Bill®, GI Yellow Ribbon portion, and Vocational Rehabilitation and Employment)

Reporting Sources of Financial Assistance

Students are required to report all sources of financial assistance known or anticipated to be available to them during the period for which they are seeking financial aid to the Student Services Center. Types of financial assistance include, but are not limited to: veterans' benefits, scholarships, grants, fellowships, stipends, employer reimbursement, and any other outside sources of aid. Failure to report financial assistance can result in a miscalculation of financial aid eligibility and potentially the revocation of a portion of, or all, awarded funds. Students must report additional sources of financial assistance that become available after the student's initial disclosure about additional sources of financial assistance. Knowingly withholding or concealing information about additional financial aid resources may constitute fraud, as a student could receive aid to which he or she is not entitled.

Overawards

An overaward occurs when a student's financial aid package exceeds his or her need. Some of the ways this can occur include: changes in cost of attendance, awards received at other schools, or changes to FAFSA data. The Student Services Center is required to reduce aid packages because of overawards. In many cases, the overaward could have been prevented through the timely reporting of additional sources of financial assistance to the Student Services Center. Timely reporting of all additional financial aid resources will help prevent frustration and inconvenience resulting from aid adjustments required to resolve an overaward. All institutional aid is subject to coordination with federal, state, and other aid sources. All institutional aid is subject to the policies published in the catalog and other online and printed materials provided by the university.

Professional Judgment

Students who have completed a FAFSA or California Dream Act application (CADAA) have the option to submit a Family Contribution Appeal or Cost of Attendance Appeal for a professional judgment review. This process assists families who experience changes in family income or have other special circumstances and would like to be evaluated for additional financial aid assistance. Some examples of significant changes are:

- Unemployment or reduction in income
- Dependent care expenses while participating in class
- Any other extenuating circumstances

Before a Family Contribution Appeal can be submitted for review, a financial aid application (FAFSA or CADAA) must be completed. Federal verification is required if selected. All requests submitted will be reviewed, but not all adjustments will be approved or will result in increased aid. Contact the Student Services Center for more information.

Updating Your Financial Situation

Graduate and professional students must notify the Student Services Center regarding changes in their financial situation including but not limited to: marriage, loss of employment, withdrawal from school, a change in enrolled units, an anticipated change of program, a change of address, or receipt of outside scholarships or financial assistance. Updates to a student's financial situation can be submitted via post mail, email, or in person to the Student Services Center.

Release of Records

By applying for financial aid, a student grants that the Student Services Center has the right to release the student's grades and enrollment records to scholarship, state, federal, and loan agencies in accordance with the rules governing the Family Educational Rights and Privacy Act (FERPA).

GO Terms

GO Terms are academic programs of varying lengths offered in fall, spring, and summer in a variety of destinations and courses of study. APU GO Term programs vary each year. See program materials for exact dates and more information.

- GO Terms: Fall, Spring, Summer
- Charges: Per-unit tuition, program fee, services fee, and health fee(s) (varies for domestic/international)
- Financial Aid: Standard