

Financial Aid Policies

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Financial Aid Deadline

In order to receive financial aid, all required documentation must be received by Azusa Pacific University within a reasonable amount of time to be processed before applicable federal, state, and institutional deadlines.

Financial Aid Packaging

Although Azusa Pacific University offers a limited number of academic-program-based scholarships for professional students (<https://www.apu.edu/graduateprofessionalcenter/sfs/financialaid/types/scholarships/>), most professional financial aid is offered through federal and state programs. Students are encouraged to seek outside aid resources (<https://sites.google.com/a/apu.edu/scholarships/>) as a means to reduce the amount of loan debt necessary to finance their education. A more thorough listing of types of financial aid is available online (<https://www.apu.edu/graduateprofessionalcenter/sfs/financialaid/types/>). 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) (<https://studentaid.gov/h/apply-for-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 may include tuition, books and supplies, room, board, transportation, personal, and loan fees. Aid will be awarded in the following order according to the student's eligibility (unless otherwise stated):

Professional Undergraduate (UP) Stacking Policy

1. Pell Grant
2. FSEOG
3. State grants (Cal Grant A, Cal Grant B, B Subsistence, and Chafee Grant)
4. Institutional Aid (tuition/fees)
 - a. Faculty/staff tuition benefit
 - b. Institutional discounts (e.g., RN-BSN discounts)
 - c. 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/fees
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

Equitable Treatment

Azusa Pacific University does not discriminate on the basis of race, color, national origin, sex, age, disability, or status as a veteran in any of its policies, practices, or procedures. Appeal procedures exist for anyone who feels that a violation of the above has occurred. Contact Student Affairs (<https://www.apu.edu/student-affairs/contact/>) for more information.

Keeping in Touch

Professional students must notify the Student Services Center (<https://www.apu.edu/graduateprofessionalcenter/>) regarding changes in financial situation, marriage, loss of a job, withdrawal from school, change in units, anticipated change of program, change of address, receipt of outside scholarships, etc. Mail, email, or submit written information 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) (<http://catalog.apu.edu/policies-procedures/university/notification-rights-under-ferpa/>).

Reporting Resources

Students are required to report **all** resources known or anticipated to be available to them during the period for which they are seeking financial aid. These resources include, but are not limited to: veterans' benefits, scholarships, grants, fellowships, stipends, employer reimbursement, and any other outside sources of aid. Failure to report resources can result in a miscalculation of financial aid eligibility and the eventual revoking of a portion of or all awarded funds. Additional resources that become available after the student's initial report of outside aid must also be reported. Knowingly withholding or concealing information about outside 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 resources to Student Financial Services. Timely reporting of all outside 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 all 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.

Financial Aid Required Study Load

For financial aid purposes, 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 that term. For example, fall 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 (sometimes titled Summer B). Sessions of varying numbers of weeks are offered within each term. Enrollment in all sessions within one term form 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 (<https://www.apu.edu/calendar/academic/>) for specific term and session information. See the Study Load (<http://catalog.apu.edu/policies-procedures/professional/general-enrollment-information/study-load/>) section of the catalog for program study load requirements as they relate to financial aid.

Verification

Each year, the Federal Student Aid program randomly selects a predetermined percentage (usually around 30 percent) of all FAFSA applications for a process called "verification." Students may also be selected at the discretion of Student Financial Services. Regulations require the collecting of information 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, etc. Beyond those selected for verification, institutions are required to request further information when a FAFSA application and/or subsequent paperwork appears to have incomplete, inaccurate, or conflicting information. 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.

Satisfactory Academic Progress (SAP)

Students who wish to receive federal financial aid and most institutional aid (including the faculty/staff benefit) 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 (<https://www.apu.edu/graduateprofessionalcenter/sfs/financialaid/policies/academic/>) on our website.

Professional Judgment

Students who have completed a FAFSA or California Dream Act application have the option to submit an Expected Family Contribution 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 an Expected 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 additional information.

GO Terms

GO Terms (<https://sites.google.com/apu.edu/cgle/programs/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.

GO Terms: Professional Students (Fall, Spring, Summer)

- Charges: Per-unit tuition, program fee, services fee, and health fee(s) (varies for domestic/international).
- Financial Aid: Standard
- See program materials for exact dates and more information.