Financial Aid Policies

- Financial Aid Deadline (p. 1)
- Financial Aid Packaging (p. 1)
- Equitable Treatment (p. 1)
- Keeping in Touch (p. 1)
- Release of Records (p. 1)
- Reporting Resources (p. 2)
- Overawards (p. 2)
- Financial Aid Required Study Load (p. 2)
- Verification (p. 3)
- Satisfactory Academic Progress (SAP) (p. 3)
  - Qualitative Measure (p. 3)
  - Quantitative Measure (p. 4)
  - Time Limit for Completing a Program (p. 4)
  - Transfer Credits and Remedial Coursework (p. 4)
  - New, Changed, or Added Programs (p. 4)
  - Repeated Courses (p. 4)
  - Failure to Meet SAP Requirements (p. 5)
- Appeals (p. 5)
- Regaining Eligibility (p. 5)

Financial Aid Deadline

The financial aid deadline coincides with the last day to withdraw from classes for the term the student is attending. To ensure timely aid processing for the term, graduate and professional students are required to return all outstanding forms to the Office of Student Financial Services in the Graduate and Professional Center (http://www.apu.edu/graduateprofessionalcenter) on or before the dates listed in the Academic Calendar (http://www.apu.edu/calendar/academic).

Financial Aid Packaging

Although Azusa Pacific University offers a limited number of academic-program-based scholarships for graduate and professional students (http://www.apu.edu/graduateprofessionalcenter/sfs/financialaid/scholarships), most graduate and professional financial aid is offered through federal loan programs. Students are encouraged to seek outside aid resources (https://sites.google.com/a/apu.edu/scholarships), including employer reimbursement, as a means to reduce the amount of loan debt necessary to finance their education. Students pursuing their initial teaching credential and professional undergraduate students demonstrating significant need may qualify for the Pell Grant and Cal Grant. In addition, professional undergraduate students may qualify for the Federal Supplementary Education Opportunity Grant. Based on the student’s FAFSA (Free Application for Federal Student Aid) 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, room, board, transportation, personal, and loan fees.

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 the Director of Graduate and Professional Student Affairs for further information.

Keeping in Touch

Graduate and professional students must notify the Office of Student Financial Services in the Graduate and Professional Center (http://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, etc. Please mail, email, or submit written information in person to the Graduate and Professional Center.

Release of Records

By applying for financial aid, a student grants that the Office of Student Financial Services in the Graduate and Professional 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/graduateprofessional/academic-policies-procedures/student-records-policy/notification-rights-under-ferpa).
Financial Aid Policies

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
Each year, the Office of Student Financial Services in the Graduate and Professional 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 the Office of 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 printed in the catalog and other 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 (http://www.apu.edu/calendar/academic) for specific term and session information.

For professional bachelor’s degree completion programs, enrollment status is calculated as:

Fall, Spring, or Summer
- 6-8 units is half-time status
- 9-11 units is three-quarter-time status
- 12 or more units is full-time status

For the Master of Arts in Clinical Psychology (MFT) program, enrollment status is calculated as:

Fall or Spring
- 4 units is half-time status
- 5-6 units is three-quarter-time status
- 7 or more units is full-time status

Summer
- 3-4 units is half-time status
- 5 units is three-quarter-time status
- 6 or more units is full-time status

For nursing master’s degree and credential/certificate programs, enrollment status is calculated as:

Fall, Spring, or Summer
- 3-4 units is half-time status
- 5 units is three-quarter-time status
- 6 or more units is full-time status

For the Master of Social Work (MSW) program and master’s degrees within the School of Theology: Azusa Pacific Seminary, enrollment status is calculated as:

Fall or Spring
- 4-5 units is half-time status
• 6-7 units is three-quarter-time status
• 8 or more units is full-time status

Summer

• 3-4 units is half-time status
• 5 units is three-quarter-time status
• 6 or more units is full-time status

For teaching credential/certificate programs, enrollment status is calculated as:

Fall, Spring, or Summer

• 6-8 units is half-time status
• 9-11 units is three-quarter-time status
• 12 or more units is full-time status

For all other master’s degrees and certificate/credential-only programs not mentioned above, enrollment status is calculated as:

Fall or Spring

• 5-6 units is half-time status
• 7-8 units is three-quarter-time status
• 9 or more units is full-time status

Summer

• 3-4 units is half-time status
• 5 units is three-quarter-time status
• 6 or more units is full-time status

For doctoral and clinical fellowship programs, enrollment status is calculated as:

Fall, Spring, or Summer

• 3-4 units is half-time status
• 5 units is three-quarter-time status
• 6 or more units is full-time status

Note: Doctoral students enrolled in certain courses are considered to be full time regardless of units enrolled. See Study Load (http://catalog.apu.edu/graduateprofessional/academic-policies-procedures/general-enrollment-information/study-load) for a list of the courses.

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. The 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 the 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. Students at APU are not eligible to receive federal, state, and/or institutional need-based aid until all required paperwork has been submitted.

Satisfactory Academic Progress (SAP)

Students who wish to receive financial aid must be in good academic standing and make satisfactory academic progress toward a degree or credential program in addition to meeting other eligibility criteria.

Graduate and professional students are evaluated at the end of each term they attend. The following minimum academic standards must be met:

Qualitative Measure

Graduate and teaching credential students must maintain a minimum cumulative grade-point average (GPA) of at least 3.0 to be eligible for federal, state, and most institutional financial aid funds.
Students enrolled in Azusa Pacific Seminary are required to maintain a 2.7 minimum cumulative GPA, with the exception of students enrolled in the MA in Theological Studies program, which are required to have a 3.0 minimum cumulative GPA.

Professional undergraduate students must maintain a minimum cumulative GPA of at least 2.0 to be eligible for federal, state, and most institutional financial aid funds.

**Quantitative Measure**

Graduate Students must complete 50 percent of all units in which they originally enroll from the time of first attendance. Thus, a first-term graduate student who originally enrolls in 12 units, withdraws from 3 units, and successfully completes the remaining 9 units, would meet the quantitative measure requirement, since the student passed at least 50 percent of the units in which he or she originally enrolled (9/12 = 75 percent).

Teaching Credential students must complete 67 percent of all units in which they originally enroll from the time of first attendance. Thus, a first-term teaching credential student who originally enrolls in 9 units, withdraws from 3 units, and successfully completes the remaining 6 units, would meet the quantitative measure requirement, since the student passed at least 67 percent of the units in which he or she originally enrolled (6/9 = 67 percent).

The following grades demonstrate satisfactory course completion for graduate students: A, B, C, P (Pass), CR (Credit received). The following grades do not demonstrate satisfactory course completion: D, F, FN, W (Withdrawal), and I (Incomplete). Challenge exams and audited courses are not considered.

Professional students must complete at least two-thirds (67 percent) of all units in which they originally enroll from the time of first attendance at APU and any accepted transfer units from other institutions. The following grades demonstrate satisfactory course completion for professional students: A, B, C, D, P (Pass), CR (Credit received). The following grades do not demonstrate satisfactory course completion: F, FN, W (Withdrawal), IN (Incomplete-No Paperwork), and I (Incomplete). Challenge exams and audited courses are not considered.

**Time Limit for Completing a Program**

Graduate and professional students are expected to complete their credential or degree within a given time frame. The time frame measurement begins at the date of initial enrollment in the program.

Time limits are as follow:

- **Teaching Credential Only:** Limited to taking 150 percent of the total units required for the program
- **Professional Undergraduate:** Limited to taking 150 percent of the total units required for the program
- **School of Business and Management:** 5 years
- **Department of School Counseling and School Psychology:** 5 years
- **M.A. in Clinical Psychology (MFT):** 5 years
- **Master of Divinity:** 10 years
- **All other graduate programs and credentials:** 8 years

The measurement begins from the date of initial enrollment in the degree or credential program.

**Transfer Credits and Remedial Coursework**

Transfer credits that have been officially accepted to complete program requirements will count for qualitative (GPA requirement) and quantitative (pace requirement) measures of Satisfactory Academic Progress.

A student may take one academic year’s worth of remedial courses for financial aid. Remedial coursework for students who are admitted into an eligible program and taken within that program will be counted toward all three progress measures for SAP.

**New, Changed, or Added Programs**

If a student changes or adds programs, it will not reset the current qualitative (GPA) or quantitative (pace) measures of SAP. Cumulative GPA and completion rate will be used for all programs in which the student enrolls at APU. For students in graduate programs, if the student changes or adds a program, the maximum time frame will be reset from the date of initial enrollment in the new degree program.

**Repeated Courses**

If a student repeats a failed or a previously passed class, it will replace the grade to recalculate into the new cumulative GPA. The units will still count toward the completion rate and maximum time frame. Students who pass a class (A, B, C, D) and choose to repeat it for a higher grade may receive financial aid only once for that repeated class. Students may receive financial aid for a failed class (F) that they repeat until they pass.

Note: For graduate and credential students, though a D grade is considered a passing grade by the U.S. Department of Education, no credit is awarded to the student based upon APU’s grading policy.
Failure to Meet SAP Requirements

Students who fail to maintain SAP for the first time will be placed on Financial Aid Warning and will be given one term of financial aid eligibility to correct their SAP deficiencies. If the student does not make up the deficiencies in that one term, he/she will be placed on Financial Aid Suspension and will be ineligible for all federal, state, and most institutional financial aid. In order to regain eligibility a student must submit a SAP appeal. If the appeal is approved, the student will be eligible for financial aid but will be placed on Financial Aid Probation. During this time student will be required to meet the terms of their academic plan until they meet Satisfactory Academic Progress.

Appeals

Students may appeal for reinstatement of financial aid if they, a spouse, or dependent children have experienced illness that prevented class attendance for an extended period of time, they have experienced a death in the immediate family (parents, siblings, spouse, or dependent children), or they have experienced some extraordinary situation that prevented them from meeting the minimum standards. Such a situation must be exceptional and nonrecurring in nature. The appeal for reinstatement must explain the cause of the academic difficulty and how the situation has been resolved.

A SAP Appeal form (http://www.apu.edu/graduateprofessionalcenter/sfs/forms) is available online and in the Graduate and Professional Center and must be submitted within 30 days of notification of financial aid ineligibility. The student must develop an academic plan as part of the appeal process. The academic plan that is submitted with the appeal should be created by the student and the academic advising staff or academic department representative. The appeal will be reviewed by a Satisfactory Academic Progress Appeals Committee.

Regaining Eligibility

Students regain financial aid eligibility when they meet all three measures of progress for SAP. It is possible for students to be placed on a warning status multiple times in their academic career.