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Federal Aid Eligibility Requirements

To apply for federal aid, a student must meet certain eligibility requirements including, but not limited to, the following:

- Be a U.S. citizen, permanent resident, or an eligible noncitizen
- Have a valid Social Security number (some exceptions apply)
- Male students must be registered with Selective Service unless they are exempt
- Be enrolled at least half-time for most federal aid programs
- Maintain satisfactory academic progress

A student must complete all the initial admission requirements for their program.

A student must submit the Free Application for Federal Student Aid (http://www.fafsa.ed.gov) (FAFSA) for every school year enrolled.

For more details on eligibility please visit Federal Student Aid (http://studentaid.ed.gov).

Types of Financial Aid

Grants

Federal Pell Grant

A Federal Pell Grant (http://studentaid.ed.gov/types/grants-scholarships/pell), unlike a loan, does not have to be repaid. Federal Pell Grants usually are awarded to undergraduate students who have not earned a bachelor’s or a professional degree. (In some cases, however, a student enrolled in a postbaccalaureate teacher certification program might receive a Federal Pell Grant.) Effective on July 1, 2012, students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent. Students will receive notification via the Student Aid Report from the federal government if they are near or have surpassed the limit. For questions, contact Student Financial Services in the Graduate and Professional Center (http://www.apu.edu/graduateprofessionalcenter) at (626) 815-4570.

Federal Supplemental Educational Opportunity Grant (FSEOG)

Undergraduate professional students can receive up to $600 a year in FSEOG (http://studentaid.ed.gov/types/grants-scholarships/FSEOG) funds. Eligibility for FSEOG is reserved for Pell Grant-eligible students and depends upon the availability of the funds and financial need at the time a student is awarded. Azusa Pacific University receives a limited amount of FSEOG funds each year from the U.S. Department of Education’s office of Federal Student Aid. FSEOG funds are disbursed on a first come, first served basis. These funds, known as a campus-based award, work differently from the Federal Pell Grant program, which provides funds to every eligible student.

Cal Grant

Cal Grants are awarded by the California Student Aid Commission and are funded by the state of California. There are several types of Cal Grant (http://www.calgrants.org) awards. Students pursuing an undergraduate associate’s or bachelor’s degree or an occupational training program normally qualify
for Cal Grant A or Cal Grant B Competitive Awards. The Cal Grant program utilizes the federal FAFSA form to determine eligibility, requiring students to meet a March 2 submission deadline. Verification of a high school GPA is required as well.

Cal Grant A Competitive Awards are for students with a minimum 3.0 GPA who are from low- and middle-income families. These awards help pay tuition and fees at qualifying schools with academic programs that are at least two years in length.

Cal Grant B Competitive Awards are for students with a minimum 2.0 GPA who are from disadvantaged and low-income families. These awards can be used for tuition, fees, and access costs at qualifying schools with programs that are at least one year in length. If you get a Cal Grant B Competitive Award, it can only be used for access costs in the first year. These costs include living expenses, transportation, supplies, and books. Beginning the second year, you can use your Cal Grant B Competitive Award to help pay tuition and fees at public or private four-year colleges or other qualifying schools.

Teaching Credential Cal Grants are available to students who received Cal Grant A or Cal Grant B as an undergraduate student, provided they meet the following eligibility requirements:

• Submit a FAFSA (https://fafsa.ed.gov).
• Submit a G-44 (http://www.csac.ca.gov/doc.asp?id=80) form to the California Student Aid Commission.
• Have received at least one payment in the Cal Grant A or B program as an undergraduate.
• Have received a bachelor's degree, or completed all required coursework for their bachelor's degree.
• Be accepted and enrolled in a professional teacher preparation program at a California Commission on Teacher Credentialing (CTC) approved institution within 15 months of the end of the term for which the recipient last received a Cal Grant payment.
• Have not received or submitted an application for an initial Teaching Credential, such as a Preliminary or Clear Credential.
• Maintain financial need for a Cal Grant renewal.

Cal Grant B Access award is designated for costs including living expenses, transportation, supplies, and books. Azusa Pacific University will transfer the eligible Access Grant award to the student account and apply it toward the outstanding balance.

Students have the right to request, in writing, a refund of the Access Grant in lieu of transferring it to pay the outstanding balance on a student account. If the award transferred prior to the written request, the request will be honored for future disbursements.

Loans

William D. Ford Federal Direct Loan

The Federal Direct Loan is a low-interest loan to help pay for the cost of a student’s education. The loan’s interest rate, determined by the Bipartisan Student Loan Certainty Act of 2013, is tied to the financial markets. Interest rates are determined each spring for new loans made for the award year which runs from July 1 to the following June 30. Each loan has a fixed interest rate for the life of the loan. The U.S. Department of Education is the lender. To be eligible for the Federal Direct Loan, a student must be admitted to a degree- or credential-seeking program. The student is required to sign a Master Promissory Note (MPN), complete loan entrance counseling prior to receiving the first disbursement, and loan exit counseling prior to repayment of the loan. Repayment begins six months after the student graduates, completes a program, or drops below half-time attendance.

Three types of the Federal Direct Loan are available based upon a student’s aid eligibility as determined by the FAFSA and the Department of Education:

1. Federal Direct Subsidized Loan

Subsidized loans are need-based and available to undergraduate students who demonstrate sufficient need to be eligible for the loan. The interest is paid by the government while the student remains enrolled at least half-time and for a six month grace period following withdrawal or graduation. Subsidized loans were eliminated for master’s and doctoral programs as of July 1, 2012. As an exception, teaching credential/certificate-only programs may still qualify for subsidized loans.

2. Federal Direct Unsubsidized Loan

This is a non-need-based loan with interest starting to accrue upon disbursement. The student has option to postpone payment of interest, which is then capitalized (added to principal balance).

3. Federal Direct PLUS Loan

This is a non-need-based loan available to graduate students and parents of undergraduate students based upon credit worthiness, with interest starting to accrue upon disbursement. Borrowers may borrow up to the cost of attendance, minus any other financial aid (grants, scholarships, loans, etc.). Please be advised on the following regarding PLUS Loans:

• Graduate borrowers are advised to apply for the maximum amount of Direct Stafford loan before pursuing PLUS Loans.
• Must be a U.S. citizen or eligible noncitizen and have a valid Social Security number.
• Must meet basic eligibility requirements of no adverse credit. Graduate students or parents of undergraduate students who cannot meet the requirements may be eligible with a creditworthy endorser/cosigner.

• Repayment begins within 60 days of the last disbursement. The option to postpone payment is available for graduate students while in school at least half-time.

Continued Eligibility for All Federal Loans:
Students must make academic progress to continue receiving loans and financial aid. Please refer to the Satisfactory Academic Progress policy (http://catalog.apu.edu/graduateprofessional/financial-information/financial-aid-policies) for further information.

Interest Rates and Fees
Interest rates for Direct Loans are calculated yearly and are fixed for the life of the loan. Additionally, most federal student loans have loan fees that are a percentage of the total loan amount. The loan fee is deducted proportionately from each loan disbursement you receive. This means the money you receive will be less than the amount you actually borrow. You're responsible for repaying the entire amount you borrowed and not just the amount you received.

Please visit studentaid.ed.gov/types/loans/interest-rates (http://studentaid.ed.gov/types/loans/interest-rates) for more information and to view current interest rates and fees.

Annual Loan Limits
Dependent students completing a bachelor’s degree are eligible, depending on their FAFSA information, to receive:

• Freshmen (0-27 units) — $5,500 (up to $3,500 of which may be subsidized)
• Sophomores (28-59 units) — $6,500 (up to $4,500 of which may be subsidized)
• Juniors and Seniors (60+ units) — $7,500 (up to $5,500 of which may be subsidized)
• Federal Parent PLUS — Up to cost of attendance minus any federal and outside aid

Independent students (or dependent students who were denied Parent PLUS loan) completing a bachelor’s degree are eligible, depending on their FAFSA information, to receive:

• Freshmen (0-27 units) — $9,500 (up to $3,500 of which may be subsidized)
• Sophomores (28-59 units) — $10,500 (up to $4,500 of which may be subsidized)
• Juniors and Seniors (60+ units) — $12,500 (up to $5,500 of which may be subsidized)
• Teaching credential/certificate-only programs — $12,500 (up to $5,500 of which may be subsidized)

Students in a graduate program are eligible, depending on their FAFSA information, to receive:

• Federal Direct Unsubsidized — $20,500 (Doctor of Psychology (Psy.D.) students may be eligible for an increased annual loan limit.)
• Federal Direct Graduate PLUS — Up to cost of attendance minus any federal, institutional, and outside aid

Loan Exit Requirements
Federal Direct Loan Exit Counseling
The federal government requires all federal loan borrowers to complete the Direct Loan Exit Counseling (http://www.nslds.ed.gov/nslds_SA) at any point that the student graduates, withdraws, or drops below half-time enrollment status. If you have any questions regarding Direct Loan Exit Counseling, please contact Graduate and Professional Student Financial Services in the Graduate and Professional Center.

Information Needed to Begin Direct Loan Exit Counseling (http://www.nslds.ed.gov/nslds_SA):

1. FSA ID
2. Social Security number
3. Expected employer (if known)
4. Next of kin (names, addresses, and phone numbers)
5. Two references who live in the United States (names, addresses, and phone numbers)

6. Expected permanent address

7. Driver’s license (if you have one)

**Private (Alternative) Student Loans**

This is a non-federal student loan issued by a lender, bank, or credit union. Private student loans often have variable interest rates, require a credit check and a co-signer, and do not provide many of the benefits of federal student loans. These loans are designed to cover costs that are not eligible to be paid by a Federal Direct Loan, i.e. a past-due balance from a previous semester or less than half-time attendance.

- Federal Direct Loans generally have more favorable terms and conditions than private loans. We recommend that you utilize all Federal Direct Loan eligibility before turning to private loans.
- Students who need additional funds beyond the Federal Direct Loan should consider the Direct PLUS Loan (if applicable) before applying for a private loan.

APU uses a wide range of private lenders (https://www.elmselect.com/oll/Agreement) based upon their ability to provide good service to our students. Students may apply for a private student loan (http://www.elmselect.com) from a list of recommended lenders or feel free to choose another lender who provides education loans.

APU’s private lender list (https://www.elmselect.com/oll/Agreement) is without prejudice and is for the sole benefit of students attending the institution. Employees responsible for processing loans adhere to a strict student loan code of conduct (http://www.apu.edu/graduateprofessionalcenter/sfs/financialaid/policies/loan).

**Institutional and Outside Aid Resources**

The university currently offers many institutional and outside aid resources to assist students in financing their education. Please refer to Graduate and Professional Student Financial Services (http://www.apu.edu/graduateprofessionalcenter/sfs/financialaid) site for a full list of available options based on the student’s specific school and/or program.

All aid is subject to coordination with federal, state, and all other aid sources.

All aid is subject to the policies in the catalog and any other printed materials.

All aid is subject to availability of federal, state, institutional, and private funding.

**Military Benefits**

**Veterans Affairs Benefits**

Azusa Pacific University is an approved, degree-granting institution recognized by the Department of Veterans Affairs. Eligible veterans and their dependents seeking educational training may qualify to use Title 38, Chapters 30, 31, 33, 35, and 1606/1607. Refer to the U.S. Department of Veterans Affairs (http://www.va.gov) for eligibility criteria.

APU proudly participates in the Yellow Ribbon Program (http://www.apu.edu/militaryeducation). The Yellow Ribbon Program is a provision of the Post-9/11 Veterans’ Education Assistance Act of 2008. APU awards eligible students up to half the net cost of tuition not covered by the standard cap set yearly by the Department of Veterans Affairs. The Department of Veteran Affairs will then match APU’s contribution to provide full tuition coverage. In order to receive Yellow Ribbon Funds, the student must be 100 percent eligible under Chapter 33 of the GI Bill.

**Follow the steps below to get started:**

Step 1: Apply for educational benefits with the VA. Complete the appropriate form within the VA’s VA Benefits Application (VONAPP) (http://www.vabenefits.vba.va.gov/vonapp/default.asp).

Step 2: Once your VONAPP is approved, the VA will send you a Certificate of Eligibility detailing the benefit you have been awarded.

Step 3: Submit required documents to APU’s Military and Veteran Education Benefits (MVEB) office.

- Certificate of Eligibility
- DD-214 (applies to servicemembers only; excludes dependents)
- MVEB Application Packet
Step 4: Once you have enrolled in classes, submit a Certification Request Form (https://www.hellosign.com/s/996bca8c) to APU’s MVEB office. Please note that you must submit a Certification Request Form each time you enroll in classes for any semester you wish to receive benefits.

Step 5: APU’s MVEB office will certify your enrollment to the VA so that the VA can send the appropriate funds.

Active Duty Military Benefits

Azusa Pacific University is committed to advancing education opportunities for both active duty military members and their spouses. The university is prepared to assist you in utilizing your Military Tuition Assistance and also offers programs that are eligible for MyCAA financial assistance.

Tuition Assistance

Military Tuition Assistance is a benefit available to eligible active duty members of the Army, Navy, Marines, Air Force, and Coast Guard. Each service area has its own criteria for eligibility, application process, and restrictions.

Follow the steps below to get started:

Step 1: Apply for Tuition Assistance benefits with your service branch. The exact application process varies by service branch. Find the application process (http://www.military.com/education/money-for-school/tuition-assistance-ta-program-overview.html) you should follow for your service.

Step 2: After being approved for tuition assistance with your service, follow up with APU’s Military and Veteran Education Benefits office for further steps and invoicing.

Military and Veteran Education Benefits
(626) 815-3837
mveb@apu.edu

MyCAA

The MyCAA program provides financial assistance to eligible military spouses who are pursuing a license, certification, or associate’s degree in a portable career field and occupation. It is a component of the Department of Defense’s Spouse Education and Career Opportunities (SECO) (http://www.militaryonesource.mil/seco) program.

Follow the steps below to get started:

Step 1: Visit the MyCAA program (https://aiportal.acc.af.mil/mycaa/default.aspx) website to apply and receive authorization for the MyCAA scholarship.

Step 2: After being approved for MyCAA benefits, follow up with APU’s Military and Veteran Education Benefits office for further steps and invoicing.

Military and Veteran Education Benefits
(626) 815-3837
mveb@apu.edu