Financial Aid Policies

All financial aid is subject to the continued availability of federal, state, institutional, and private funding. Budget limitations may reduce or eliminate any of the awards described without notice.

The following policies are covered:

1. Deadlines (p. 1)
2. Financial Aid Packaging (p. 1)
3. Financial Aid Policy for Study Away Programs (p. 2)
4. Keeping in Touch (p. 2)
5. Minimum Enrollment (p. 2)
6. Nondiscrimination (p. 3)
7. Release of Records (p. 3)
8. Satisfactory Academic Progress (SAP) (p. 3)
9. Stacking Financial Aid (p. 4)
10. Verification (p. 5)
11. Verifying Enrollment for Financial Aid Eligibility (p. 6)

Deadlines

Priority Deadline for Submitting Required Financial Aid Documents
- Due date: June 30, 2018
- Item(s) due: Items from financial aid to-do list (excluding loan documents and the acceptance of loans at home.apu.edu)
- Missed deadline: Financial aid may be canceled after June 30, 2018

Final Deadline for Submitting Required Financial Aid Documents
- Due date:
  - Attending fall semester only: January 4, 2019
  - Attending spring semester: June 30, 2019
  - Attending fall and spring semesters: June 30, 2019
  - The official date of Leave of Absence or University Withdrawal
- Item(s) due: All required financial aid documents (including loan documents and the acceptance of loans at home.apu.edu)
- Missed deadline: Not eligible for financial aid that semester. Includes federal, state, and most institutional aid.

Final Deadline for Federal Direct Loans
- All Federal Direct Loans must be accepted at home.apu.edu by the following deadlines:
  - Attending fall semester only: December 14 by 2 p.m.
  - Attending spring semester: May 3 by 2 p.m.
  - Attending fall and spring semesters: May 3 by 2 p.m.
  - The official date of Leave of Absence or University Withdrawal
- Master Promissory Note and Entrance Counseling for Federal Direct Loans:
  - For students who complete the term: must be completed no later than 180 days after the last day of the term a student is enrolled in
  - For students on leave of absence or who withdraw from the university: must be completed by the official date of Leave of Absence or University Withdrawal
- Missed deadline: Not eligible for Federal Direct Loans. Includes Subsidized, Unsubsidized, and/or Parent PLUS Loans.

Financial Aid Packaging

Azusa Pacific University offers financial aid in the form of grants, scholarships, loans, and employment. In order to serve a large number of students needing financial assistance, the university coordinates various elements of each student’s financial aid program. This “packaging” (http://www.apu.edu/admissions/undergraduate/calculator) approach may include assistance from two or more sources of financial aid. The university’s goal is to award all applicants the maximum scholarship, grant, loan, and work study for which they qualify within the restrictions of federal and state guidelines and institutional policies.
Financial Aid Policy for Study Away Programs

Group 1 Programs: APU Semester Programs (China Nursing, Ecuador, Global Learning Term, High Sierra, Los Angeles Term, Norway Nursing, and South Africa)

- Charges: Standard Full-time Tuition, Program Fee, UG Services Fee, and Health Fee(s) (varies for domestic/international)
- Financial Aid: Standard; same as on campus (with exception of athletic, music, and other aid that requires on-campus participation). May receive aid for up to two semesters off campus, with a minimum of one semester between each.

Group 1 CCCU/BestSemester: Oxford Scholar’s Semester (up to 10 students per academic year)

- Charges: Standard Full-time Tuition, Program Fee, UG Services Fee, and Health Fee(s) (varies for domestic/international)
- Financial Aid: Standard; same as on campus (with exception of athletic, music, and other aid that requires on-campus participation). May receive aid for up to two semesters off campus, with a minimum of one semester between each.
- Faculty/Staff Award: Only one recipient per off-campus program
- Tuition Exchange: Only one recipient per off-campus program

Group 2 Programs: CCCU/BestSemester and LCC International University (up to 10 CCCU/5 LCC spots per academic year)

- Charges: Actual cost of study away program, APU study away $500 processing fee, insurance fees, UG Services Fee, etc.
- Financial Aid: Only eligible for federal and state aid. May receive aid for up to two semesters off campus, with a minimum of one semester between each.

Short-term Programs (Summer and Winter)

Usually, no financial aid is available for undergraduate short-term programs. Students may be charged study away processing fees, program fees, the international health insurance fee, tuition, etc., for participating in short-term programs. Typically, program and insurance fees must be paid in the semester before your program. Tuition and all supporting fees must be paid according to the timeline provided by One Stop. Reference your program information packet for exact dates and more information.

Programs Not Sponsored/Approved by APU

Not eligible for financial aid. Leave of Absence (http://www.apu.edu/onestop/finances/policies/#refundpolicyandwithdrawalinformation) required. For more information, contact the Center for Global Learning and Engagement (https://www.apu.edu/global-engagement).

Keeping in Touch

The university will attempt to inform students about deadlines and procedures, but the final responsibility for the timely filing of the FAFSA and related documents is the students.

Students must notify One Stop (http://www.apu.edu/onestop) regarding changes in financial situation, marriage, loss of a job, change in class load, or change of address. To contact One Stop, a student may call, email, or stop by in person. Students must notify the associate dean of students to withdraw from the university.

Minimum Enrollment

Scholarships, grants, and federal loans are based on a student’s enrollment (athletic scholarships are pursuant to NCAA legislation).

For scholarships and grants:

- 12+ units: 100 percent of scholarships and grants
- 9-11 units: 75 percent of scholarships and grants
- 6-8 units: 50 percent of scholarships and grants
- 1-5 units: Not eligible for scholarships and grants*

*Exception: Final semester to graduate—25 percent of scholarships and grants

For federal loans*:

- 6+ units: 100 percent of federal loans
- 1-5 units: Not eligible for federal loans
*Exception: Federal loans will be prorated if a student exclusively attends fall, spring, or summer only for their final semester.

**Nondiscrimination**

One Stop 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.

**Release of Records**

It is understood that by applying for financial aid, the student grants One Stop the right to release the student’s grades and enrollment records to scholarship, state, federal, and loan agencies as needed.

**Satisfactory Academic Progress (SAP)**

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

**Minimum Requirements**

- GPA: Cumulative GPA of at least 2.0
- Units Passed (Pace): Passing grade in at least 67 percent of units enrolled (includes Fs, Ws, Incompletes, and repeated courses)
- Total Units Limit (Maximum Time Frame): Can enroll in up to 180 units. Not eligible when enrolling in the 181st unit (includes Fs, Ws, Incompletes, and repeated courses). Exceptions may apply to students enrolled in additional degrees.
- Evaluated: End of each term (fall, spring, summer)

**Definitions**

**Change of Major**

If a student changes his or her major, it will not "reset" the current qualitative (GPA) or quantitative (pace) measures of SAP. All units attempted and/or passed will be counted when determining whether a student meets the minimum requirements listed above.

**Additional Degree**

Students may receive Title IV, state, and most institutional aid for each degree. If the student completes the degree requirements for both degrees during the same term, the student can receive aid from Title IV, state, and most institutional aid until completion. If, on the other hand, the student completes the first degree/major program before completing the other degree/major program, that student is no longer eligible for Title IV grant (Federal Pell Grant, FSEOG, or TEACH Grant) and state aid funds to complete the second degree/major program. Students can enroll in up to 225 units. Not eligible when enrolling in the 226th unit (includes Fs, Ws, Incompletes, and repeated courses). See Guidelines for Additional Degrees (http://catalog.apu.edu/undergraduate/academic-programs/degree-programs/#guidelinesforadditionaldegrees).

**Financial Aid SAP Status**

Students who fail to maintain SAP will be placed on Financial Aid Warning and may be given up to one term (semester) of financial aid eligibility to correct their SAP deficiencies. If the student does not make up his/her deficiencies in that one term and/or does not maintain SAP for two consecutive terms, he/she will be placed on Financial Aid Suspension and will be ineligible for all financial aid (federal, state, and institutional). Finally, if a student appeals and is approved, he/she will be placed on Financial Aid Probation.

**Appeals**

Students may appeal for reinstatement of financial aid if they, a spouse, a dependent child, or a parent have experienced illness that prevented class attendance for an extended period of time; they 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.

An SAP Appeal form is available online and at One Stop and is required in order to be considered for reinstatement of your financial aid. The student must develop an academic plan if they cannot meet SAP within one term of probation. The academic plan that is submitted with the appeal should be created by the student and the Undergraduate Academic Success Center (http://catalog.apu.edu/undergraduate/academic-resources-auxiliary/ academic-advising-retention) staff. The appeal will be reviewed by a SAP Appeals Committee.

**Grades**

The only grades that meet satisfactory academic progress completion standards are grades for which credit is awarded; A, B, C, D, P, and CR (note that some departments and/or schools require a higher minimum GPA in order for coursework to meet their program requirements). Withdrawals and incomplete grades are not passing grades. Challenge exams and audited courses are not considered.
Regaining Eligibility
Students regain financial aid eligibility when they meet all three measures of progress for SAP. It is possible for a student to be placed on a warning status multiple times in his or her undergraduate academic career.

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

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 (pace) rate and maximum time frame. Students who passed a class and choose to repeat for a higher grade may receive financial aid only once for that repeated class. Students may receive financial aid for a failed class that they repeat until they pass (as long as they are meeting all of the other SAP requirements).

Transfer Credits
Transfer credits that have been officially accepted to complete program requirements will count toward all three progress measures for SAP (GPA, pace, and total units limit).

Stacking Financial Aid
One Stop strives to award all applicants the maximum grant, scholarship, loan, and work study for which they qualify. Unfortunately, sometimes federal, state, and/or institutional policies may restrict the total amount or type of award a student may receive.

Aid will be stacked in the following order (unless otherwise stated):
1. Federal (Pell Grant, FSEOG Grant, etc.)
2. State (Cal Grant B/Dream Act Access, Cal Grant B/Dream Act, Cal Grant A/Dream Act, Chafee Grant, etc.)
3. Outside Aid (depending on what the scholarship/award is explicitly designated to help cover)
4. Institutional Aid, in the following order:
   a. Tuition Exchange Award
   b. Academic Merit Scholarship (President’s, Deans’, Trustees’ Candidate, etc.)
   c. Athletics
   d. MOU Scholarship
   e. APU Grant; APU Grant – Dream Act
   f. Faculty/Staff Award (New Students: Faculty/Staff comes before APU Grant)
   g. Departmental/Participatory (New Students: Dept./Participatory comes before APU Grant)
5. Federal Direct Subsidized Student Loan
6. Federal Work Study
7. Federal Direct Unsubsidized Student Loan
8. Federal Direct PLUS Loan – Parent
9. Federal Direct Unsubsidized Student Loan – Add-on
10. Alternative Loan
11. State Vocational Rehabilitation Grant
12. ROTC
13. Veterans Benefits (GI Bill, Yellow Ribbon, and Vocational Rehabilitation and Employment)

The following guidelines can help explain why a student’s financial aid may be reduced:

Step 1: Cost of Attendance (COA)
Financial aid cannot stack above Cost of Attendance (COA). Exceptions: ROTC and VA Benefits

Step 2: Cal Grant
- When a student is awarded a Cal Grant, the state mandates that all scholarships and grants (all free money) cannot stack above Need. Need = COA – EFC (Expected Family Contribution).
- Scholarships and grants specifically required to pay tuition can stack with the Cal Grant up to tuition (Trustees’, Tuition Exchange, etc.)
Step 3: Institutional Aid
APU scholarships and grants (including the Faculty/Staff Award and Tuition Exchange) cannot stack above tuition. Please note: Steps 1 and 2 may reduce the amount below the cost of tuition.

Exceptions:
- Bishop Dixon Scholars (see Step 6 below.)
- Honors College Scholarship
- RA Scholarship
- Scholarshipped athletes cannot stack above Grant-in-Aid Amount.
  - Not eligible for an APU Grant (athletes receiving the Athletics Support Grant may still be eligible to receive an APU Grant)

Step 4: APU Grant
The APU Grant will be reevaluated when new information is received. Circumstances that may decrease a student’s APU Grant:

- Changes made to the FAFSA
- Academic Merit Scholarship Added or Revised
- APU Departmental/Participatory Scholarship Added or Revised
- Faculty/Staff Award Added or Revised
- Federal or State Grants Added or Revised (Pell Grant, SEOG Grant, Cal Grant, etc.)
- Other new information

Not eligible for APU Grant
- Athletic Scholarship Recipient
- ROTC Recipient
- CMA Music Scholarship Recipient
- CMA Theater Scholarship Recipient
- A student who does not submit a FAFSA or complete verification

Step 5: ROTC
Army ROTC
- Scholarship from ROTC covers tuition and mandatory fees.
- Also receive an ROTC Room and Board Scholarship from APU: $9,000/year ($4,500/semester).
- Not eligible for any additional APU scholarships or grants.
- Not eligible for Cal Grant (full tuition is paid by ROTC)

Air Force ROTC
- Scholarship from ROTC = $18,000/year ($9,000/semester).
- Also receive an ROTC Room and Board Scholarship from APU: $9,000/year ($4,500/semester).
- Not eligible for any additional APU scholarships or grants.
- May be eligible for Cal Grant (student must have enough tuition charges, after ROTC, to add full Cal Grant).

Step 6: Bishop Dixon Scholarship Recipients
After federal, state, and APU grant aid is applied, the Bishop Dixon Scholarship will cover remaining tuition, mandatory fees, and room and board (though it may not cover optional charges, such as the Student Health Center, parking citations, etc.). Recipients will also receive $2,000/year ($1,000/semester) to help with books and supplies.

Verification
Each year, the federal government or Azusa Pacific University chooses some FAFSA applications for a process called “verification.” The law requires colleges to obtain information from the family that confirms the accuracy of the information that was reported on the FAFSA (e.g., student and parent tax information, etc.). Beyond those applications selected for verification, the law requires colleges to also request further documentation when a FAFSA application and/or subsequent documentation appears incomplete or inaccurate.

A student is not eligible to receive federal, state, and/or institutional need-based aid until all required documentation has been submitted by the financial aid deadline.
Verifying Enrollment for Financial Aid Eligibility

In order to be eligible for Title IV aid, each course a student enrolls in must:

1. Be a course enrolled in at Azusa Pacific University.

2. Satisfy a degree requirement for the major(s) the student is actively pursuing during that term (fall, spring, summer). Degree requirements include courses that satisfy graduation, general education, major, minor, or other required coursework, including prerequisites.

3. Meet the repeat requirements as defined by the Department of Education:

   a. If a student received a passing grade (grade higher than F) in a course, they are allowed to repeat that course only once to remain eligible for Title IV aid. Students who pass the course initially but fail the second time may not receive Title IV aid for taking the course a third time.

   b. If a student received a W or F grade in a course, they are permitted to repeat the course, but other APU academic policies may limit the number of times a student can repeat a course.