

Financial Aid Policies

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

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Deadlines

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 Policy for Study-Away Programs

APU has six category types of study-away programs:

1. Type 1: Approved Semester Programs

- a. Programs: LCC Lithuania, LLI Baltimore, LLI Ecuador, LLI Italy, SCIO Oxford, Semester in Spain
- b. Charges are applied to student's APU account:
 - i. Tuition = Program's tuition (not APU tuition; varies by program)
 - ii. Program Cost = Program's cost (varies by program)
 - iii. Insurance = \$100 (International locations only)
 - iv. UG Services Fee = \$350 (or current amount)
 - v. Study Away Fee = \$50
 - vi. Health Insurance (general): varies by student
 - vii. Other = See program materials for any additional fees or out-of-pocket expenses
- c. Financial Aid
 - i. Federal Aid: Yes, automatically applied like a regular semester
 - ii. State Aid: Yes, automatically applied like a regular semester.

- iii. APU Institutional Aid: No. Since students are going to a non-APU program, APU institutional aid cannot be used. APU institutional aid is manually removed during a semester study-away term and automatically reinstated for the following semester(s). APU institutional aid includes, but is not limited to aid such as the Trustees', President's, Provost's, Deans', and Directors' scholarships; the Mary Hill Award; MEL scholarships; the Faculty/Staff Award; Honors College scholarships; and APU Grants.
- iv. All students must meet with study-away program advising (studyaway@apu.edu), financial aid advising (ssc@apu.edu), and academic advising (advising@apu.edu) before committing to a semester study-away program.
- d. Charges Posted: The non-APU program bills APU and then APU charges the student account for those amounts. Posting time is determined by the timing of when the bill is sent to APU.
- e. Payments Due: Due dates are the same as for the term of the program (For example, a spring program requires spring payment due dates, etc). See the Make a Payments Page (<https://www.apu.edu/student-services/finances/payment/>):

2. Type 2: Approved Semester Exchange Programs

- a. Programs: BSN China Nursing, BSN Norway Nursing
- b. Charges are applied to student's APU account:
 - i. Tuition: Standard APU block tuition (12-17 units)
 - ii. Program cost: Amount from program
 - iii. Insurance = \$100 (international locations only)
 - iv. APU Study-Away fee: \$50
 - v. APU UG services fee: \$350
 - vi. Health Insurance (general): varies by student
 - vii. Other = See program materials for any additional fees or out-of-pocket expenses.
- c. Financial Aid
 - i. Federal Aid: Yes, automatically applied like a regular semester.
 - ii. State Aid: Yes, automatically applied like a regular semester.
 - iii. APU Institutional Aid: Yes, automatically applied like a regular semester (with the exceptions of athletics, music, and other aid that requires on-campus participation). Traditional undergraduate students are limited to receiving institutional aid to one off-campus nursing semester program.
 - iv. Note: All students must meet with their nursing advisor, study-away program advising (studyaway@apu.edu), financial aid advising (ssc@apu.edu), and academic advising (advising@apu.edu) before committing to a semester study-away program.
- d. Charges Posted: Charges are posted to a student's account using the regular charging time for the term of the study away program.
- e. Payments Due: Due dates are the same as for the term of the program (For example, a spring program requires spring payment due dates, etc). See the Make a Payment page (<https://www.apu.edu/student-services/finances/payment/>).

3. Type 3: Semester Unapproved Programs

- a. All semester programs not sponsored/approved by APU are not eligible for registration through APU, not eligible for financial aid/financial processing, and require a Leave of Absence (<https://catalog.apu.edu/policies-procedures/undergraduate/withdrawal-from-university/>). Any academic work is not guaranteed to receive APU credit unless the current APU transfer process is used, approved, and documented.
- b. CHARGES/CATEGORIES AND AMOUNTS
 - i. Tuition = Program's tuition (varies)
 - ii. Program Cost = Program's cost (varies)
 - iii. Insurance = Consult with program
 - iv. Students pay the program costs directly (not through APU).

c. FINANCIAL AID

- i. No aid from APU can be applied to an unapproved program.

d. PAYMENT TIMING AND PROCESS: Students work with the program directly and use their payment dates and process system.

4. **Type 4-A: Go Terms - Graduate (Fall, Spring, Summer)**

a. Programs: Learn more about graduate GO Term programs. (<https://sites.google.com/apu.edu/cgle/programs/go-terms/?authuser=0>)

b. Charges are applied to student's APU account:

- i. Tuition = Regular per credit tuition based on student's degree program

- ii. Program Cost = Amount from program

- iii. Insurance = \$50-\$100 (International locations only)

- iv. UG Services Fee = NA

- v. Study Away Fee = \$50

- vi. Other = See program materials for any additional fees or out-of-pocket expenses.

c. Financial Aid: GO Terms are charged and processed to the student's APU account like normal. Usually no study-away aid is available for graduate/professional students, but standard loans or approved aid can be applied if off-campus travel is permitted with aid.

d. Charges Posted: Charges are posted to a student's account immediately or soon after a program participation Agreement Form (or equivalent) is signed by the participant. Tuition is applied at time of registration.

e. Payments Due: All related charges are paid with the same Student Services Center (graduate and professional) timeline (<https://www.apu.edu/student-services/finances/payment/>) as the participant's degree program.

5. **Type 4-B: Go Terms - Traditional Undergraduate (Fall, Spring)**

a. Programs: Learn more about traditional undergraduate fall and spring GO Term programs. (<https://sites.google.com/apu.edu/cgle/programs/go-terms/?authuser=0>)

b. Charges are applied to student's APU account:

- i. Tuition = Regular semester block tuition if credits are kept between 12-17 credits

- ii. Program Cost = amount from program

- iii. Insurance = \$50-\$100 (international locations only)

- iv. UG Services Fee = \$350 (or current amount)

- v. Study-Away Fee = \$50

- vi. Other = See program materials for any additional fees or out-of-pocket expenses.

c. Financial Aid: GO Terms 4B are charged and processed to the student's APU account like normal. Therefore, any aid (federal, state, institutional) normally received or loans used can be applied to the program.

- i. Federal Aid: Yes, automatically applied like a regular semester.

- ii. State Aid: Yes, automatically applied like a regular semester.

- iii. APU Institutional Aid: Yes, automatically applied like a regular semester if off-campus travel is permitted with aid.

d. Charges Posted: Charges are posted to a student's account immediately or soon after a program participation Agreement Form (or equivalent) is signed by the participant. Tuition is applied at time of registration.

e. Payments Due: Due dates are the same as for the term of the program (For example, a fall program requires fall payment due dates, etc). See the Make Payments page (<https://www.apu.edu/student-services/finances/payment/>).

6. **Type 4-C: Go Terms - Traditional Undergraduate (Summer)**

- a. Charges are applied to student's APU account:
 - i. Tuition = APU's summer study away per credit rates based on student's degree program
 - ii. Program Cost = Amount from program
 - iii. Insurance = \$50-\$100 (International locations only)
 - iv. UG Services Fee = \$100
 - v. Study Away Fee = \$50
 - vi. Other = See program materials for any additional fees or out-of-pocket expenses.
- b. Financial Aid - Usually no financial aid is available for traditional undergraduate summer programs. If you have "unused" aid/loans on your account, you might be able to apply it to your program but only if confirmed by your financial aid counselor in the Student Services Center.
- c. Charges Posted: Charges are posted to a student's account immediately or soon after a program participation Agreement Form (or equivalent) is signed by the participant. Tuition is applied at time of registration.
- d. Payments Due: Payments are included in all remaining term due dates and must be paid in the spring semester before your program. Tuition and all supporting fees must be paid according to the Student Services Center timeline. See here (<https://www.apu.edu/student-services/finances/payment/>).

7. Type 5: Traditional Undergraduate Approved Partner Summer Programs

- a. Programs: Ecuador, Lithuania, Oxford, Pacific Rim, Washington, Spain
- b. Charges are applied to student's APU account:
 - i. Tuition = Program's tuition (not APU tuition; varies by program)
 - ii. Program Cost = Program's cost (varies by program)
 - iii. Insurance = \$50 (International locations only)
 - iv. UG Services Fee = \$100
 - v. Study Away Fee = \$50
 - vi. Other = See program materials for any additional fees or out-of-pocket expenses.
- c. Financial Aid: Usually no financial aid is available for traditional undergraduate summer programs. If you have "unused" aid/loans on your account, you might be able to apply it to your program but only if confirmed by your financial aid counselor in the Student Services Center.
- d. Charges Posted: The non-APU program bills APU, and then APU charges the student account for those amounts. Posting time is determined by the timing of when the bill is sent to APU and after a participant Agreement Form (or equivalent) is signed.
- e. Payments Due: All program costs must be paid in the spring semester before your program. Tuition and all supporting fees must be paid according to the Student Services Center timeline. If the bill comes to APU after spring due dates it is the responsibility of the participant to work with their financial counselor on required due dates.

8. Type 6: Traditional Undergraduate Nonagreement Summer Programs

- a. All summer programs not sponsored/approved by APU are not eligible for registration through APU and are not eligible for financial aid/financial processing. Some approved programs also have an option to be processed directly through the program. Any academic work is not guaranteed to receive APU credit unless the current APU transfer process is used, approved, and documented.
- b. CHARGES/CATEGORIES AND AMOUNTS
 - i. Tuition = Program's tuition (varies)
 - ii. Program Cost = Program's cost (varies)
 - iii. Insurance = Consult with program
 - iv. Students pay the program costs directly (not through APU).

c. FINANCIAL AID

- i. No aid from APU can be applied to an unapproved program.

d. PAYMENT TIMING AND PROCESS

- i. Students work with the program directly and use their payment dates and process system.

Study-Away Refund Policy

Learn more about the refund policy for study-away programs (<http://catalog.apu.edu/student-resources/university/career-community-engaged-learning/study-away/>).

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 on the students.

Students must notify the Student Services Center (<https://www.apu.edu/undergraduate-enrollment-services/>) regarding changes in their financial situation including but not limited to: change in marital status, 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. Students must notify the Office of the Registrar to withdraw from the university.

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.

Enrollment Requirements

In order to be eligible for Financial aid students must meet enrollment requirements. These are as follows:

Eligible Coursework

Each course a student enrolls in must:

1. Be a course at Azusa Pacific University or a course officially recognized by an approved Integrated Enrollment Pathway.
2. Satisfy a degree requirement for the major(s) or program 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.

Courses that do not meet the above requirements will not be included in the determination of a student's enrollment status for purposes of paying Title IV aid.

Study Load Requirements

Traditional Undergraduate

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 institutional 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.

Graduate and Professional

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.

Nondiscrimination

The Student Services Center 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. For more information see the University Anti-Discrimination Policy (<http://catalog.apu.edu/policies-procedures/university/antidiscrimination-policy/>).

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).

Professional Judgment

Students who have completed a FAFSA or California Dream Act application (CADAA) have the option to submit a Special Circumstance - EFC/SAI 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 Special Circumstance - EFC/SAI 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.

Satisfactory Academic Progress (SAP)

Undergraduate

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.

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

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): Not eligible when a determination has been made that a student cannot complete their degree within 180 units (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 or Program

If a student changes his or her major or program, 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. That student, however, may still receive Federal Work Study and Federal Direct Loan funds to complete the requirements of 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 the Guidelines for Additional Degrees section on the Major and Minor Policies page (<http://catalog.apu.edu/policies-procedures/undergraduate/major-minor-policies/>).

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. During this time, the 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, 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.

A SAP Appeal form is available online and is required in order to be considered for reinstatement of your financial aid. The student must develop an academic plan. The academic plan that is submitted with the appeal should be created by the student with their academic advisor. The appeal will be reviewed by the Financial Aid Office and the 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). Challenge exams and audited courses are not considered. The following grades do not demonstrate satisfactory course completion: F, FN, W (Withdrawal), IN (Incomplete-No Paperwork), and I (Incomplete).

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).

Graduate

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.

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

Minimum Requirements

- GPA:
 - Graduate and teaching credential students: Maintain a minimum cumulative GPA of 3.0.
 - Azusa Pacific Seminary students: Maintain a minimum cumulative GPA of 2.7, with the exception of students enrolled in the MA (Theological Studies) program or the Doctor of Ministry program, which are required to have a 3.0 minimum cumulative GPA.
- Units Passed (Pace):
 - Graduate students: must complete 50 percent of all units in which they originally enroll from the time of first attendance in any graduate program at APU.
 - Teaching credential students: must complete 67 percent of all units in which they originally enroll from the time of first attendance in any graduate or teaching credential program at APU.
- Maximum Time Frame:
 - Teaching credential only: 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
 - MA in Clinical Psychology (MFT): 5 years
 - Master of Divinity: 10 years
 - All other graduate programs and credentials: 8 years
- Not eligible when a determination has been made that a student cannot complete their degree within the given time frame above. Exceptions may apply to students enrolled in additional degree or certificate/credential.
- Evaluated: End of each term (fall, spring, summer)

Definitions**Change of Major or Program**

If a student changes his or her major or program, 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 program before completing the other degree program, that student is no longer eligible for Title IV grant (Federal Pell Grant, or TEACH Grant) and state aid funds to complete the second degree program. That student, however, may still receive Federal Work Study and Federal Direct Loan funds to complete the requirements of the second degree program.

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. During this time, the 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, 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.

A SAP Appeal form is available online and is required in order to be considered for reinstatement of your financial aid. The student must develop an academic plan. The academic plan that is submitted with the appeal should be created by the student with their Academic Advisor. The appeal will be reviewed by the Financial Aid Office and the SAP Appeals Committee.

Grades

The following grades demonstrate satisfactory course completion for graduate and teaching credential 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.

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 academic career.

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).

Financial Aid Packaging and Awarding

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 (<https://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. 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. (<https://www.apu.edu/financial-aid/types/>)

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.

Stacking Financial Aid

The Student Services Center 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 for each career (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)

Traditional Undergraduate

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. APU Yellow Ribbon Matching Award
 - b. Tuition Exchange Award
 - c. Academic Merit Scholarship (President's, Deans', Trustees', etc.)
 - d. Athletics
 - e. MOU scholarship
 - f. APU Grant; APU Grant–Dream Act
 - g. Faculty/Staff Award (new students: Faculty/Staff comes before APU Grant)
 - h. Departmental/participatory (new students: departmental/participatory comes before APU Grant)
5. Federal Direct Subsidized Student Loan
6. Federal Work Study
7. Nursing Student Loan (NSL)
8. Federal Direct Unsubsidized Student Loan
9. Federal Direct PLUS Loan (Parent)
10. Federal Direct Unsubsidized Student Loan (add-on)
11. Alternative Loan
12. State Vocational Rehabilitation Grant
13. ROTC
14. Veterans benefits (GI Bill®, GI Yellow Ribbon portion, and Vocational Rehabilitation and Employment)

“GI Bill®” is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by the VA is available on the official U.S. government website (<https://www.benefits.va.gov/gibill/>).

The following guidelines 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 Educational Benefits. 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.

Step 2: Cal Grant

When a student receives a Cal Grant, per state guidelines scholarships and grants (all free money) will be reduced to the lesser of the following:

- Scholarships and grants cannot stack above need (need = COA - Student Aid Index [SAI]).
- 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. Students receiving outside awards, benefits, or grants that are explicitly for tuition and fees may have their institutional aid reduced to cover remaining eligible charges on their student account. Eligible charges include, but are not limited to, tuition, mandatory fees, on campus housing and dining plans. 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(s)
- 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)
- Tuition Exchange recipients are not eligible for other institutional aid (except for Honors College and Athletic Scholarships)
- Select Graduate and Professional scholarships

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, FSEOG Grant, Cal Grant, etc.)
- Other new information

Not eligible for APU Grant:

- Graduate and Professional Students
- Athletic scholarship recipient
- ROTC recipient
- School of the Arts music scholarship recipient
- School of the Arts theater scholarship recipient
- A student who does not submit a FAFSA or complete verification
- Faculty/staff (employee and/or spouse)

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 (exception: ROTC Assistance Grant)
- 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

Every year the Federal Student Aid program selects a percentage 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. Students at APU will not be able to receive federal, state, and/or institutional need-based aid until all required verification paperwork has been submitted by the applicable financial aid deadline. Students can submit documentation via a secure online portal.