

# Financial Aid Policies

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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 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" (<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.

## Financial Aid Policy for Study-Away Programs

APU has six category types of study-away programs.

### Financial Aid Policies: Semester Study Away

Approved semester programs (partner programs **and** exchange programs) are thoroughly vetted to ensure high-quality program design, student support, academic connectedness, and safety preparedness. View information on all APU-approved semester programs for undergraduate students. (<https://sites.google.com/apu.edu/cgle/programs/semester-programs/?authuser=0>)

TYPE 1: Approved Semester Programs

- Programs: Learn more about approved semester programs (<https://sites.google.com/apu.edu/cgle/programs/semester-programs/?authuser=0>) (LCC Lithuania, LLI Baltimore, LLI Ecuador, LLI Italy, SCIO Oxford, Semester in Spain)
- Charges are applied to student's APU account:
  - Tuition: Program tuition (not APU tuition)
  - Program Cost: Amount from program
  - APU Study Away fee: \$50
  - APU UG services fee: \$350
  - International Semester Insurance (only for international programs): \$100
  - Health Insurance (general): Varies by student

- And some programs might have out-of-pocket expenses.
- View current amounts for each charge category (<https://sites.google.com/apu.edu/cgle/programs/semester-programs/?authuser=0>) through program details, and learn more about costs associated with semester study-away programs (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>).
- Financial Aid for TYPE 1 Programs
  - Federal Aid: Yes, automatically applied like a regular semester.
  - State Aid: Yes, automatically applied like a regular semester.
  - 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 then 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.
  - All students must meet with study-away program advising ([studyaway@apu.edu](mailto:studyaway@apu.edu)), financial aid advising ([ssc@apu.edu](mailto:ssc@apu.edu)), and academic advising ([advising@apu.edu](mailto:advising@apu.edu)) before committing to a semester study-away program.
- Payment Due Dates: Same as those of regular APU semester payments. (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>)

#### TYPE 2: Approved Semester Exchange Programs

- Programs: Learn more about the approved semester exchange program (<https://sites.google.com/apu.edu/cgle/programs/semester-programs/?authuser=0>) (Nursing Norway)
- Charges are applied to student's APU account:
  - Tuition: Standard APU block tuition (12-17 units)
  - Program Cost: Amount from program
  - APU Study Away fee: \$50
  - APU UG services fee: \$350
  - International Semester Insurance (only for international programs): \$100
  - Health Insurance (general): Varies by student
  - And some programs might have out-of-pocket expenses.
  - View current amounts for each charge category (<https://sites.google.com/apu.edu/cgle/programs/semester-programs/?authuser=0>) through program details, and learn more about costs associated with semester study-away programs (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>).
- Financial Aid for TYPE 2 Programs
  - Federal Aid: Yes, automatically applied like a regular semester.
  - State Aid: Yes, automatically applied like a regular semester.
  - 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.
  - Note: All students must meet with their nursing advisor, study-away program advising ([studyaway@apu.edu](mailto:studyaway@apu.edu)), financial aid advising ([ssc@apu.edu](mailto:ssc@apu.edu)), and academic advising ([advising@apu.edu](mailto:advising@apu.edu)) before committing to a semester study-away program.
- Payment Due Dates: Payment due dates for this program are the same as those of regular APU semester payments. (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>)

#### TYPE 3 Programs

- All other 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 (<http://catalog.apu.edu/policies-procedures/undergraduate/withdrawal-from-university/>).

## Financial Aid Policies: GO Term Study-Away Programs

GO Term study-away programs take many forms and include, but are not limited to, learning exchange programs, faculty/student research projects with travel, faculty-led study-away programs, grant-funded academic projects/programs with travel, etc. GO Term programs are for varying lengths of time for graduate, professional, and/or undergraduate students, offered in the fall, spring, and summer in a variety of destinations and courses of study. GO Term programs vary each year. See all current GO Term program materials (<https://sites.google.com/apu.edu/cgle/programs/go-terms/?authuser=0>) for exact dates, courses offered, and more information.

### TYPE 4-A: GO Terms - Graduate (Fall, Spring, Summer)

- Programs: Learn more about graduate GO Term programs. (<https://sites.google.com/apu.edu/cgle/programs/go-terms/?authuser=0>)
- Charges are applied to student's APU account:
  - Tuition: Regular APU per-unit study tuition rate for the participant's degree program
  - Program Cost: Amount from program
  - APU Study Away fee: \$50
  - International Insurance (only for international programs): \$35-\$100
  - Some programs might have out-of-pocket expenses; learn more about costs associated with graduate GO Term programs (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>).
- Financial Aid:
  - 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.
- Payment Due Dates: All related charges are paid with the same Student Services Center (Graduate and Professional) (<https://www.apu.edu/graduateprofessionalcenter/>) timeline as the participant's degree program.

### TYPE 4-B: GO Terms - Traditional Undergraduate (Fall and Spring)

- Programs: Learn more about traditional undergraduate fall and spring GO Term programs. (<https://sites.google.com/apu.edu/cgle/programs/go-terms/?authuser=0>)
- Charges are applied to student's APU account:
  - Tuition: Tuition may be combined with the standard APU block tuition (12-17 units)
  - Program Cost: Amount from program
  - APU Study Away fee: \$50
  - APU UG services fee: \$350
  - International Insurance (only for international programs): \$35-\$100
  - Health Insurance (general): Varies by student
  - Some programs might have out-of-pocket expenses; learn more about costs associated with traditional undergraduate fall and spring GO Term programs (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>).
- Financial Aid:
  - Federal Aid: Yes, automatically applied like a regular semester.
  - State Aid: Yes, automatically applied like a regular semester.
  - APU Institutional Aid: Yes, automatically applied like a regular semester if off-campus travel is permitted with aid.
- Payment Due Dates: Program and insurance fees are paid in the fall and spring semesters, respectively. Tuition and all supporting fees must be paid according to the Student Services Center (Undergraduate) (<https://www.apu.edu/undergraduate-enrollment-services/>) timeline.

### TYPE 4-C: GO Terms - Traditional Undergraduate (Summer)

- Programs: Learn more about traditional undergraduate summer GO Term programs. (<https://sites.google.com/apu.edu/cgle/programs/go-terms/?authuser=0>)
- Charges are applied to student's APU account:
  - Tuition: APU per-unit study-away summer tuition rate for the student's degree program for the current year.
  - Program Cost: Amount from program
  - APU Study Away fee: \$50
  - Some programs might have out-of-pocket expenses; learn more about costs associated with traditional undergraduate summer GO Term programs (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>).
- 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 (<https://www.apu.edu/undergraduate-enrollment-services/>).
- Payment Due Dates: Program and insurance fees 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.

#### TYPE 5: Traditional Undergraduate Approved Partner Summer Programs

- Programs: Learn more about traditional undergraduate approved partner summer programs (<https://sites.google.com/apu.edu/cgle/programs/additional-programs/?authuser=0>) (Ecuador, Lithuania, Oxford, Pacific Rim Washington State, Spain, and more)
- Charges are applied to student's APU account:
  - Tuition: Instructional costs of the program. This may be higher or lower than the APU per-unit study-away summer tuition rate for the student's degree program for the current year.
  - Program Cost: Amount from program
  - International Semester Insurance (only for international programs): \$35-\$100
  - APU Study Away fee: \$50
  - APU UG Summer Services Fee: \$100
  - Some programs might have out-of-pocket expenses; learn more about costs associated with traditional undergraduate approved partner summer programs (<https://www.apu.edu/undergraduate-admissions/cost/tuition/>).
- Financial Aid: Usually no financial aid is available. Program and insurance fees must be paid the semester before the program. Tuition and all supporting fees must be paid according to the Student Services Center timeline.
- Payment Due Dates: Program and insurance fees 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.

#### TYPE 6: Traditional Undergraduate Nonagreement Summer Programs

- All other traditional undergraduate summer program participation is considered transferred-in units and processed directly between the student and their program.

## 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 regarding changes in financial situation, marriage, loss of a job, change in class load, or change of address. To contact the Student Services Center, a student may call, email, or stop by in person. Students must notify the Office of the Registrar 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 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.

## 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.

## Release of Records

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

## Professional Judgment

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

## 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): 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

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. 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.

### 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 (<https://apu.studentforms.com>) 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 and the Academic Success Center (<https://www.apu.edu/academic-success/>) staff. For Max Time Frame Appeals, the academic plan should be created with an academic records specialist in the Student Services Center. The appeal will be reviewed by an 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

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 (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. 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<sup>®</sup>, GI Yellow Ribbon portion, and Vocational Rehabilitation and Employment)

*“GI Bill<sup>®</sup>” 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.

## 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 - Expected Family Contribution [EFC]).
- 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(s)
- RA Scholarship
- Scholarshiped 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, FSEOG Grant, Cal Grant, etc.)
- Other new information

Not eligible for APU Grant:

- Athletic scholarship recipient
- ROTC recipient
- College of the Arts music scholarship recipient
- College 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

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.

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. Institutional aid will be based on eligible coursework.