

# Financial Aid

---

## Introduction

Financial assistance is available to graduate and credential students who have been officially admitted into their programs and maintain satisfactory academic progress toward their degree. To qualify for assistance, students must complete the Free Application for Federal Student Aid (FAFSA) and the CLU Graduate Financial Aid Application each academic year.

## Minimum Enrollment Requirements

The minimum enrollment requirements for financial aid include at least half-time enrollment for student loans and half-time enrollment, with financial need, for CLU graduate/credential scholarships. To be eligible for financial assistance, students must also be enrolled for the specified semesters (terms) they have been awarded for in order to receive aid for those terms. The following guidelines apply to the graduate/credential programs at CLU.

## Credential Programs

Full-time 12 Credits  
Half-time 6 Credits

## Graduate Programs

Full-time 6 Credits  
Half-time 3 Credits

## Graduate Scholarships

Graduate scholarships are offered to graduate/credential students based on financial need, GPA, and half-time enrollment. The average scholarship award (including the summer term) ranges from \$250 - \$500 per term. In order to qualify for priority consideration, students must be officially admitted and have all required financial aid applications and documentation submitted prior to April 30th for the upcoming academic year.

## Graduate Assistantships

The Graduate Assistantship program is currently under review. Changes to the administration of this program are anticipated for the 13-14 academic year.

Each semester, a limited number of assistantships are offered to qualified graduate/credential students. The program was established as a method to provide qualified graduate/credential students with professional development experience, while completing their graduate/credential program.

A graduate assistantship provides a tuition remission award of up to five credits per semester in exchange for the student's assistance in an academic area or administrative office. Students are required to work 40 hours for each credit earned. Assistants are under direct and assigned supervision of regular faculty members or administrators. Typical duties include educational research and administrative responsibilities. Because of the time required to perform this service, students who are employed full time usually do not qualify for the award.

Information about all requirements and the application process for graduate assistantships is available on the CLU website at:

[http://www.callutheran.edu/financial\\_aid/scholarships-assistance/#graduate](http://www.callutheran.edu/financial_aid/scholarships-assistance/#graduate)

## Congregational Partnerships in Education (CPE) Award

This award allows any religious congregation to assist outstanding full-time graduate/credential students who have demonstrated a commitment to the life and work of their church. CLU will match gifts from the congregation in support of a student up to \$2,500 per academic year. More information about the CPE Award is available on the CLU website at:

[http://www.callutheran.edu/university\\_ministries/church\\_relations/cpe.php](http://www.callutheran.edu/university_ministries/church_relations/cpe.php)

## Assumption Program of Loans for Education

As a result of the 2012-13 Budget Act, the California Student Aid Commission did not accept 2012-13 applications for the APLE program. The Commission will continue to accept and process other forms and documentation to administer program benefits for existing participants who are already in the program. Please refer to [www.csac.ca.gov](http://www.csac.ca.gov) (<http://www.csac.ca.gov>) for future updates regarding the APLE program for the 2013-14 academic year.

## Federal Unsubsidized Stafford Loan

This fixed interest rate loan is available to students as determined by the FAFSA. The loan is certified by the school and funded by the U.S. Department of Education. The borrower is responsible for interest that accrues while in school. Borrowers may not exceed the total Federal Stafford limits set by the federal government. A student must be enrolled at least half time to receive student loans. After the loan has been applied to charges owed, any

remaining proceeds from the Stafford Loan will be issued as a refund after the end of the add/drop period or later for students who do not meet the priority deadline.

## Veterans' Benefits and Responsibilities

Veterans or their eligible dependents may be entitled to education benefits from the Department of Veterans Affairs to be used at California Lutheran University. Students who receive VA benefits are responsible for promptly notifying the VA Coordinator in the Office of Financial Aid of changes in academic program, course load, address, marital or dependent status, and of withdrawal from one or more courses. For more information about benefits, contact Veterans Affairs.

## Satisfactory Academic Progress

Students must meet three components of Satisfactory Academic Progress (SAP) in order to retain eligibility for financial aid:

1. GPA of at least 3.0
2. 67 percent of completion (PACE) rate of their coursework each SAP year. This is measured in terms of: Hours completed/Hours attempted = PACE rate
3. Program completion prior to reaching 150 percent of the established program length.

The complete Graduate SAP policy is available on the CLU website at: [http://www.callutheran.edu/financial\\_aid/policies-eligibility/documents/Graduate-SatisfactoryAcademicProgress.pdf](http://www.callutheran.edu/financial_aid/policies-eligibility/documents/Graduate-SatisfactoryAcademicProgress.pdf)

## Withdrawal Policy as it applies to Return of Title IV Aid

Students should refer to the official academic withdrawal policy described in the current course catalog (undergraduate: <http://catalog.callutheran.edu/undergraduate/academicpolicies/>, graduate: <http://catalog.callutheran.edu/grad/academicpolicies/>). Students are considered to be recipients of Title IV federal financial aid if they are eligible to receive or have received funds from one or more of the following programs for the academic term in questions: Federal Direct Unsubsidized Stafford Loan, Federal Direct Subsidized Stafford Loan, Federal Perkins Loan, Federal Direct Plus Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and TEACH Grant. Students should be aware that federal aid is earned on a prorata basis determined by the amount of time that they are enrolled in their courses for a given academic period. For students who are receiving federal aid who withdraw from all courses before attending at least 60 percent of the semester, CLU is required by federal regulations to calculate how much federal aid funds the student has earned and how much of the aid must be returned. The amount of the federal aid 'earned' is determined by the withdrawal date provided by the Registrar's Office and is plugged into a federal formula.

The portion of federal aid that was not earned by a student will be returned to the federal government. To satisfy federal regulations, return to Title IV financial aid programs must be made in the following order: Federal Direct Unsubsidized Stafford Loan, Federal Direct Subsidized Stafford Loan, Federal Perkins Loan, Federal Direct Plus Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and TEACH Grant. Please contact the Student Accounts Office to determine the amount that the student will be charged for the time they were enrolled, students will also be charged for any amounts that must be returned due to the calculation and these balances must be paid by the student. Please note if you are a work study employee, you are no longer eligible to receive payment from Federal Work-Study funds effective immediately when you withdraw.

If the calculation produces a credit to the students account (when the amount of aid earned is greater than the amount that has disbursed to the student's account) any grant funds will be applied to the account without notification. However, please note that if Stafford or Plus Loan funds are eligible to disburse under these conditions the borrower will be notified via email informing them of their eligibility and the borrower must confirm in writing that they want the loan to be disbursed. If no confirmation is received by the Office of Financial Aid within 30 days, the loan will be cancelled.

Non-Title IV programs (such as scholarships, grants, Cal Grant, and Alternative Loans) are not part of the Return of Title IV aid calculation; however they may be subject to reduction in cases of withdrawal based on institutional policy.

**Important Note: Do Not Leave School With Out Officially Withdrawing.**

If you 'walk away' from your courses and fail all of the classes you were enrolled in you will be considered 'unofficially withdrawn'. Federal regulations require that the Office of Financial Aid complete a Return of Title IV calculation based on the midpoint of the term, which will significantly affect the amount of aid you will retain for the term. Please note it pertinent that you complete a Separation Form with the Registrar's Office.

Students who receive federal aid are subject to Federal Return of Title IV funds policies. These policies state that a student is only eligible for the percentage of aid that corresponds to the percentage of the term in which a student was enrolled. Students who withdraw prior to the end of the term will have their financial aid adjusted accordingly and may owe funds depending on the date of withdrawal.

## Falsification of Information

The types of information covered by this policy include all documentation and information submitted to the Office of Financial Aid. A school must report any credible information indicating that an applicant for Federal Student Aid may have engaged in fraud or other criminal misconduct in connection with his or her application. These documents and information include, but are not limited to the following:

- Free Application for Financial Aid (FAFSA)
- Student Aid Report (SAR)
- Student and/or Parent Federal Tax Forms
- Documentation of U.S. Citizenship or Eligible Non-Citizen Status
- Formal forms of identification (i.e. driver's license, social security cards, etc.)
- Academic documents relating to high school diploma or college course work
- Loan applications, Promissory Notes
- Scholarship applications
- Work Study authorization forms
- Work Study timesheets
- Any university financial aid forms and related documentation
- Any written, electronic, or verbal statements sent to or made to a university employee regarding the student's financial aid application or financially related documents.

The integrity of the information presented in the financial aid process is of the utmost importance. Students should be aware that they will be held responsible for the validity of the information that is submitted by them or on their behalf to the Office of Financial Aid. If the University determines that a student or parent has provided falsified information, or has submitted forged documents or signatures, the following steps may be taken without prior notification to the student or parent.

The Office of Financial Aid will review the infraction and if a violation of this policy has occurred, the consequences may include but are not limited to:

- The student will be required to make full restitution of any and all federal, state, grant, and loan or work funds to which he or she was not entitled to.
- If the student is determined to be ineligible for financial aid because of a basic eligibility criterion, no further federal, state, or university funds will be awarded to the student for the academic period in question.
- The student may be ineligible for future participation in some or all financial aid programs for a minimum of one year or longer.
- The student will not be awarded funds to replace those lost because the student is considered to be ineligible due to dishonesty.

As required by federal and state law, the CLU Office of Financial Aid will report any infraction to the appropriate office or agency. These include but are not limited to: the US Department of Education, Office of the Inspector General, state agencies, or other entities that may take whatever action is required by law.

The above is in accordance with 34 Code of Federal Regulation 668.16(g).

## Student Consumer Rights and Responsibilities

Education is a significant investment. To help students make good choices and decisions, CLU provides a variety of information on academic programs, facilities, dropout rates, full cost of attendance, refund policies and financial aid programs.

## Student Rights

Students have the right to ask:

- What financial assistance is available, including information on all federal, state and institutional financial aid programs.
- What the deadlines are for submitting applications for each of the financial aid programs available.
- What the costs and refund policies are.
- What criteria are used to select financial aid recipients.
- How the University determines student financial need. This process includes how costs for tuition and fees, housing, food, books and supplies, personal and miscellaneous expenses, etc., are considered in establishing the budget.
- What resources (such as other financial aid, assets, etc.) are considered in the calculation of student need.
- How much of a student's financial need, as determined by the University, has been met.
- For an explanation of the various programs in the student aid package. If a student believes he or she has been treated unfairly, reconsideration of the award may be requested.
- What portion of the financial aid received must be repaid and what portion is grant aid. If the aid is a loan, students have the right to know the interest rate, the total amount that must be repaid, the payback procedures, the length of time they have to repay the loan, and when repayment is to begin.
- How the University determines whether students are making satisfactory academic progress and what happens if they are not.

## Student Responsibilities

Students have the following responsibilities:

- To review and consider all information about the University's programs before enrolling at CLU.
- To pay special attention to the application for student financial aid. It should be completed accurately and submitted on time. Errors can result in delays in the receipt of financial aid. Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- To return all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency to which the application was submitted.
- To read, understand and keep copies of all forms they are asked to sign.
- To accept responsibility for all signed agreements.
- To notify the institution of changes in the student's name, address, or school status, if the student has a loan.
- To know and comply with the University's refund procedures.
- To report any change in status or resources while receiving aid. Failure to do so may result in denial of further financial aid. If receipt of additional resources results in a determination of less financial eligibility than was computed when the award for the year was originally made, then the award will be adjusted. If funds in excess of the revised eligibility figure have already been received, then the student is responsible for the immediate repayment of those funds. Similarly, if circumstances change to increase financial need, consideration will be given for an increased award if funds are available.

For further information, contact the CLU Office of Financial Aid at (805) 493-3115.