

Financial Aid

Introduction

Financial assistance is available to graduate, seminary and credential students who have been officially admitted into their programs and maintain satisfactory academic progress toward their degree. The purpose of financial aid is to assist qualified individuals in achieving their educational and professional goals. Aid is awarded based on academic merits, financial need, availability of funds, and individual eligibility criteria of students. Sources include federal, state, institutional and private resources in the form of grants, scholarships, loans and employment opportunities.

We encourage all students to research multiple sources of aid, including civic organizations, local businesses, and foundations. For seminarian students, most synods and districts and some congregations offer grants and/or loans for theological education. Seminarians should investigate and apply for such grants and/or loans directly to the respective agencies.

All Cal Lutheran students are encouraged to apply for financial aid. Cal Lutheran does not discriminate on the basis of race, color, national or ethnic origin, religious affiliation, age, gender, gender identity, sexual orientation, or disability in administering its financial aid programs.

For complete information on all available awards and financial aid policies please visit the Cal Lutheran Financial Aid website (<https://www.callutheran.edu/financial-aid>).

Application for Assistance

It is the responsibility of the student to indicate they wish to be considered and participate in financial aid programs offered through Cal Lutheran.

To qualify for assistance, all students must complete the Free Application for Federal Student Aid (FAFSA) and the CLU Graduate Financial Aid Application each academic year. The Title IV school code for California Lutheran University that students need to indicate on the FAFSA is **001133**. Financial aid is awarded on an annual basis therefore students must reapply each academic year.

International Seminary applicants must submit an International Financial Aid Application to receive consideration for Cal Lutheran-PLTS Tuition Assistance.

Application forms can be found at on the Cal Lutheran Financial Aid Forms (<https://www.callutheran.edu/financial-aid/forms>) page.

Minimum Enrollment Requirements

To qualify for federal and state financial aid, including educational loan programs, all students must, at a minimum, be enrolled at least half-time in an eligible degree or certificate program. Graduate and teaching credential students must be enrolled full-time for majority of institutional based scholarships. Seminary students must be enrolled at least 3/4 time (9 credits) to qualify for institutional grants and scholarships. Unless otherwise instructed, students must be enrolled in at least one credit to receive private or outside scholarship funds. (Regardless of enrollment, students cannot receive more than the cost of attendance in total financial aid.) Minimum enrollment guidelines vary by program type. Students must also be enrolled for the specified semesters or terms they will be receiving funds.

Changes in enrollment may result in adjustments or loss of financial assistance. It is important that students report all enrollment changes (additions, withdrawals, etc.) to the financial aid office.

The following enrollment guidelines apply to the programs at CLU.

Teaching Credential Programs

Full-time = 12 Credits

Three-Quarter-time = 9 Credits

Half-time = 6 Credits

Graduate Programs

Full-time = 6 Credits

Half-time = 3 Credits

Seminary Programs

Full-time = 12 Credits

Three-Quarter-time = 9 Credits

Half-time = 6 Credits

Graduate Scholarships

Graduate scholarships are offered to graduate/credential students based on financial need, GPA, and at least half-time enrollment. In order to qualify for consideration, students must be officially admitted and have all required financial aid applications and documentation submitted prior to announced deadlines. See the Graduate Scholarship (<https://www.callutheran.edu/financial-aid/scholarships-grants/graduate.html>) page for more information.

PLTS Tuition Assistance

PLTS Tuition assistance grants are available to seminarians on the basis of need and availability of funds. The Financial Aid Office awards these grants based on the information provided in the seminarian's financial aid application materials.

PLTS Scholarships are awarded on the basis of merit, financial need, and availability of funds. The scholarships are awarded by the Financial Aid Office in conjunction with PLTS Admissions Office. Information is collected from admission application and financial aid application documents.

Graduate Assistantships

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 partial tuition remission award. Tuition remission of up to five credits per semester may be awarded in exchange for the student's assistance in an academic area or administrative office. (Students must be registered for at least one more credit per semester than the number of credits which will be waived.) 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. Click on the "Graduate" tab at: Work Opportunities (<https://www.callutheran.edu/financial-aid/work-opportunities.html#graduate>)

Student Employment

Students are provided with student employment opportunities funded by the University. Please see information on specific job opportunities through the CLU student employment website at: Student Employment (<https://www.callutheran.edu/students/employment>)

Congregational Partnerships in Education (CPE) Award

This award allows any religious congregation to assist outstanding full-time graduate, seminary and 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. Awards without specific instructions, will be applied to the student's account, in full, to the academic period selected by the Financial Aid Office. More information about the CPE Award is available on the CLU website at: Congregational Partners in Education (<https://www.callutheran.edu/financial-aid/scholarships-grants/details/cpe.html>)

Federal Loan Programs

Cal Lutheran participates in the federal Direct student loan program with two programs be available for graduate and seminary students. Eligibility is determined annually and is based on information provided on a seminarian's application for financial aid and on satisfactory academic progress.

Loans must be repaid with interest and there are multiple repayment options and plans. Interest rates are determined by the federal government on an annual basis. More information about Direct Loan programs and repayment options may be found online on the Department of Education's student loan webpage (<https://studentloans.gov/myDirectLoan/index.action>).

Federal Unsubsidized Direct 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. 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. More information on the loan program is available on the CLU Website at: Graduate Unsubsidized Direct Loan (<https://www.callutheran.edu/financial-aid/loans/loan-types/direct-loan.html#graduate>)

At the present time, the maximum amount that can be borrowed by a dependent student for an academic year is \$20,500 for graduates and seminarian students. (Note, certain teacher certification students are only eligible for undergraduate level loans. Please contact the Office of Financial Aid for more information.) Borrowers may not exceed the total Federal Stafford limits set by the federal government.

The Unsubsidized Direct Loan does accrue interest after funds are disbursed. The borrower is responsible for interest that accrues while in school. Students have the option of making interest-only payments or allowing interest to accrue. There are many types of loan repayment programs listed on the www.studentloans.gov (<https://www.studentloans.gov/myDirectLoan/index.action>) website.

To apply for direct loans, students must complete a FAFSA form, accept the loan as part of the Financial Aid Award, and submit a Federal Master Promissory Note (MPN) and federal Entrance Counseling. These steps must be completed at www.studentloans.gov (<https://www.studentloans.gov/myDirectLoan/index.action>).

*Amounts are subject to change based on government regulations and allocations. Please contact the Office of Financial Aid for the most up-to-date information

Direct Graduate PLUS Loan

The Direct Graduate PLUS Loan is a federal loan program to assist in financing a college education. It is available to Graduate students enrolled at least half time (at least 3 units per semester). Generally, a student can borrow up to the Cost of Attendance less any other Financial Aid he or she is receiving. The interest rate is set annually by the federal government and interest begins to accrue on the loan following first disbursement of funds.

More information about this loan program is available on the CLU website at: Graduate PLUS Loan (<https://www.callutheran.edu/financial-aid/loans/loan-types/graduate-plus-loan.html>)

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 and at PLTS. Students who receive VA benefits are responsible for promptly notifying the VA Coordinator in the Veteran Resources Office 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 the Veterans Resources Office (<https://www.callutheran.edu/veterans>).

Additional Aid Opportunities

There are other scholarships and financial aid opportunities available through Cal Lutheran. Please refer to the Office of Financial Aid (<https://www.callutheran.edu/financial-aid>) website for information on Cal Lutheran Scholarships, private resources and other opportunities.

Satisfactory Academic Progress

Federal regulations require that institutions establish and implement a policy to measure if a financial aid recipient is making Satisfactory Academic Progress (SAP). Failure to meet the minimum standards following a review will result in loss of financial aid eligibility. Listed below are the minimum criteria students in their respective schools must maintain. The complete policies, including opportunities for reinstatement of aid eligibility, are available through the Cal Lutheran Financial Aid website on Financial Aid Eligibility (<https://www.callutheran.edu/financial-aid/policies-eligibility/eligibility.html>).

SAP Requirements for Graduate and Credential Students:

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. A 67 percent completion (PACE) rate of their coursework. This is measured in terms of: Cumulative hours completed/Cumulative hours attempted = PACE rate
3. Program completion prior to reaching 150 percent of the established program length.

The complete policy is available on the CLU website at: Graduate SAP Policy (<https://www.callutheran.edu/financial-aid/policies-eligibility/eligibility.html>)

SAP Requirements for PLTS Seminary Students:

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

1. GPA of at least 2.50
2. Completion of contextual education and formation requirements of the program with "CR"
3. A 67 percent completion (PACE) rate of their coursework. This is measured in terms of: Cumulative hours completed/Cumulative hours attempted = PACE rate
4. Program completion prior to reaching 150 percent of the established program length.

The complete policy is available on the CLU website on the: PLTS SAP Policy (<https://www.callutheran.edu/financial-aid/policies-eligibility/eligibility.html>)

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 Catalog (<http://catalog.callutheran.edu/archives/2017-2018/undergraduate/academicpolicies>), Graduate Catalog (<http://catalog.callutheran.edu/archives/2017-2018/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 Unsubsidized Direct Loan, Federal Subsidized Direct Loan,

Federal Direct Plus Loan, Federal Pell Grant, and TEACH Grant. Students should be aware that federal aid is earned on a pro-rata 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 Unsubsidized Direct Loan, Federal Subsidized Direct Loan, Federal Direct Plus Loan, Federal Pell 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.

If the calculation produces a credit to the student 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.

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:

- I have the right to know what student financial aid programs are available at Cal Lutheran.
- I have the right to know the deadlines (if any) for submitting applications for each financial aid program.
- I have the right to know how my financial need was determined, including how various expenses in my budget are considered.
- I have the right to know what resources are considered in the calculation of my awards.
- I have the right to request an explanation of the various programs in my financial aid package.
- I have the right to consult with persons in the Financial Aid Office concerning my application for assistance, budgeting and/or financial problems which might arise.
- I have the right to cancel any loan proceeds received via Electronic Funds Transfer up to fourteen days after the credit has been applied.

Student Responsibilities

Students have the following responsibilities:

- I will check my Cal Lutheran e-mail on a regular basis.
- I must complete all application forms accurately and submit them on time to the appropriate office.
- I must provide correct information. In most instances, misreporting information on financial aid forms is a violation of federal law and may be a criminal offense, which could result in indictment under the U.S. Criminal Code.
- I must provide any additional documentation, verification information, or corrections requested by the Financial Aid Office or the agency to which I submitted my application before any funds will be disbursed.
- I am responsible for reading, understanding, and retaining copies of all forms I am asked to sign.
- I must accept responsibility for all agreements I sign.
- I am responsible for knowing the sources of financial aid, which I receive and whether the aid is a loan, grant, or scholarship. If the aid is a loan, I must know to whom repayment is to be made and the terms of repayment.
- I must keep the Financial Aid Office informed of my correct address at all times - while I am in school and after graduation - while any loans are outstanding.
- It is my responsibility to complete an exit interview online, prior to my separation from Cal Lutheran either by graduation or withdrawal.

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