Financial Aid

Introduction

The purpose of financial aid is to assist qualified individuals in achieving their educational and professional goals. The Office of Financial Aid at California Lutheran University and Pacific Lutheran Theological Seminary offers a variety of resources to help bridge the gap between the institution’s cost of attendance and a student’s ability to pay. Financial assistance includes grants, scholarships, loans and employment opportunities funded through federal, state, institutional and private resources for graduate, seminary and credential students who have been officially admitted into their programs and maintain satisfactory academic progress toward their degree.

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. Cal Lutheran does not, and has never, conducted fraudulent or aggressive recruiting techniques or misrepresented the university, our mission or programs. We do not provide commission, bonus, or other incentive payment based directly or indirectly upon success in securing enrollments or the award of financial aid to any individual or entity engaged in any recruiting or admission activities or in making decisions about awarding FSA program funds. We meet all requirements consistent with those issued by the Department of Education.

For complete information on all financial aid opportunities available, including financial aid policies please visit the PLTS Financial Aid website (https://www.plts.edu/admission/financial-aid/) or for graduate and credential programs visit Cal Lutheran Financial Aid (https://www.callutheran.edu/financial-aid/).

Cost of Attendance

The Cost of Attendance (COA) is defined in the Higher Education Act of 1965, as amended (HEA), and must be used in determining a student’s eligibility for all Title IV financial aid program funds, including the Federal Pell Grant Program, Iraq and Afghanistan Service Grant (IASG) Program, federal campus-based programs [Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study (FWS)], the Federal Direct Student Loan Program (Direct Subsidized Loan, Direct Unsubsidized Loan and Direct PLUS programs) and the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program.

California State Aid programs also use the university COA to determine eligibility for need-based state aid.

The cost of attendance (COA) at CLU is determined by the institution. Direct costs of tuition, fees, housing and meals are reviewed and revised annually by CLU Cabinet and approved by CLU Board of Regents. The university strives to minimize increases in tuition, fee, housing, and meal each year while responding to the rising cost of providing instruction, support services, and maintaining campus facilities.

The COA components and amounts are compiled annually by the Director of Financial Aid to ensure that the costs of receiving a higher education are accurately and realistically represented to students. Professional Judgment may be used to increase the COA if special circumstances apply to the student’s cost of living while enrolled.

The COA components and amounts can be found on the CLU website at: https://www.callutheran.edu/financial-aid/tuition-fees/

How to Apply for Financial Aid

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 be considered for all types of financial assistance (grants, scholarships and loans), students must complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is available online at studentaid.gov (http://catalog.callutheran.edu/grad/financialaid/studentaid.gov). Be sure to include Cal Lutheran’s Title IV school code (001133) on the FAFSA.

International Seminary applicants in their first year must submit an International Financial Aid Application to receive consideration for Cal Lutheran and PLTS Tuition Assistance.

All financial aid (grant, scholarship, and loan) is split equally across all terms of the academic year (fall/spring or fall/winter/spring/summer). The Aid Offer may be viewed through the student’s myCLU Financial Aid Self-Service portal. Students must log into their MyCLU Self-Service portal to accept and/or decline the Aid Offer. First-time students borrowing under any of the Direct Loan programs must complete Loan Entrance Counseling and a Master Promissory Note at Studentaid.gov.

Minimum Enrollment Requirements

To qualify for federal and state financial aid, including educational loan programs, all students must 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 three units to receive private or outside scholarship funds. Regardless of enrollment, a students total amount of financial aid cannot
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exceed the cost of attendance for the period of enrollment. Minimum enrollment guidelines vary by program type. Students must be enrolled each semester or term they are receiving financial aid.

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 Office of Financial Aid.

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

Types of Financial Aid

Graduate Academic Scholarships

Graduate Academic Scholarships are available to graduate and credential students based on financial need as demonstrated by the FAFSA or CADAA and a cumulative GPA of 3.0 or better. This competitive scholarship may be awarded up to $2,500 per academic year, dependent on full or part-time enrollment status and number of terms attending. See the Graduate Scholarship (https://www.callutheran.edu/financial-aid/scholarships-grants/graduate.html) page for more information.

More information about the funding opportunities for Graduate and Credential students may be found here: https://www.callutheran.edu/financial-aid/scholarships-grants/graduate.html

PLTS Tuition Assistance

PLTS Tuition assistance grants are available to seminarians on the basis of need and availability of funds. The Office of Financial Aid offers 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 Office of Financial Aid in conjunction with PLTS Admissions Office. Information is collected from admission application and financial aid application documents.

More information about the funding opportunities for PLTS students may be found here: https://www.plts.edu/admission/financial-aid/index.html (https://www.plts.edu/admission/financial-aid/)

Graduate Assistantships

Graduate Assistantships are hourly paid positions. Students must adhere to student employment guidelines as outlined for Federal Work-Study (FWS) and Campus Work-Study (CWS) students. Students that are Graduate Assistantships can hold another campus job concurrently through Federal or Campus Work-Study, provided that they do not exceed the weekly hour limitations.

Information about all requirements and the application process for graduate assistantships is available on the CLU Student Employment website (https://www.callutheran.edu/students/employment/).

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 Direct Student Loan Programs

Federal Direct Loans are offered to all students who complete a FAFSA, meet eligibility requirements, submit all required documentation, and are enrolled at least half-time. There are two loan programs available to graduate and seminary students: Unsubsidized Direct Loan and Graduate PLUS Loans.

All Direct Loans are subject to an origination fee that is deducted by the Department of Education (DOE) at the time of disbursement. The amount of the origination fee is determined annually by the Department of Education. More information about origination fees can be found at StudentAid.gov (https://studentaid.gov/).

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://studentaid.gov/understand-aid/types/loans/)

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 Direct 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)

The maximum amount that can be borrowed 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 aggregate total Federal Direct 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 StudentAid.gov (https://studentaid.gov/) website.

To apply for direct loans, students must complete a FAFSA form, accept the loan as part of the Financial Aid Offer, and submit a Federal Master Promissory Note (MPN) and complete Loan Entrance Counseling. These steps must be completed at StudentAid.gov (https://studentaid.gov/).

Annual loan limits are subject to change based on government regulations and allocations.

For more information on student loans visit the CLU webpage on Direct Loans (https://www.callutheran.edu/financial-aid/loans/loan-types/direct-loan.html).

*The information above regarding the Federal Direct Loan is accurate as of time of printing. Due to potential legislation from the government, the rules and regulations surrounding the Direct Loan may change at any time.

Direct Graduate PLUS Loan

The Direct Graduate PLUS Loan is a federal loan and a credit check is required. Interest rates are set annually by the federal government and will begin to accrue as soon as the first disbursement of funds is made. Graduate students must be enrolled at least half time (at least 3 units per semester) and may borrow up to the Cost of Attendance less any other Financial Aid received. Repayment may be deferred for 6 months after graduation, separation or drop below half-time.

While the interest rate on the Direct Graduate Plus Loan is higher than the Direct Unsubsidized Loan, it is typically lower than a private loan. 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)
Private Alternative Loans

Private Alternative Student Loans are loans that are available to students who need additional assistance after exhausting all Direct Student Loan and/or Direct PLUS Loan options. These loans are borrowed by students for their educational related expenses, they are credit based and require a credit check and may require a credit-worthy co-signer/endorser. Private loans are borrowed from banks, credit unions, or private education lending institutions. Interest rates may be variable or fixed and may have lending fees associated with the loan. For more information and to compare lenders and loan conditions please visit the CLU webpage on alternative loans (https://www.callutheran.edu/financial-aid/loans/loan-types/alternative-loans.html).

Once approved for a private alternative loan, student must complete a CLU Private Loan Request Form online. This form will be processed by the Office of Financial Aid. Approved private loans will not be processed until the form is completed. Learn more at https://www.callutheran.edu/financial-aid/loans/loan-types/alternative-loans.html

CLU is an impartial party and does not promote or endorse any particular lender. To assist students and families, CLU has partnered with FastChoice to provide an online private loan selection tool. FastChoice allows students to search private loan options, compare lenders and loan terms and provides easy to understand disclosure requirements and smart student borrowing education all in one location. Our goal is to make it easier for students to find and compare private loan lenders to make an educated borrowing decision. Students are in no way restricted to the lenders provided through FastChoice when borrowing Alternative Loans.

Veterans and Active Duty Education Benefits and Responsibilities

California Lutheran University is proud to be a voluntary participant in the Principles of Excellence program and a participating member of the Post 9/11 GI Bill Yellow Ribbon program.

As students of California Lutheran University, veterans or their eligible dependents may be entitled to education benefits through Veterans Affairs. Students who receive VA education benefits are responsible for promptly notifying the VA School Certifying Official in the Ahmanson Veterans Resources Office of changes in academic program, course load, address, marital or dependent status, and of withdrawal from one or more classes.

Using Veteran Readiness and Employment (VR&E) benefits (CH31) or Post-9/11 G.I. Bill® (CH33)

A student using Veteran Readiness and Employment benefits (CH31) or Post-9/11 G.I. Bill® (CH33) will be allowed to enroll in and attend courses and access campus facilities while the campus awaits payment for tuition and fees from the VA. While awaiting receipt of funds from the VA, California Lutheran University will not impose any penalty, charge late fees or require an eligible student to borrow additional funds to cover tuition or fees. This waiting period begins the date the student provides appropriate documentation and continues either until funds are received from the VA or until 90 days after the School Certifying Official has certified the student’s enrollment for tuition and fees.

To demonstrate current eligibility and intent to use education benefits, a new student must submit an initial CLU Intake Form (https://www.callutheran.edu/veterans/forms.html) and securely upload the following documents:

• Chapter 31 - A copy of DD214 and VA Form 28-1905 (Request and Authorization for Supplies)
• Chapter 33 - A copy of DD214 and Certificate of Eligibility (COE) or Education Enrollment Status form (printed from the VA website) or copy of Transfer Entitlement form
• Chapter 35 - Certificate of Eligibility and qualifying veteran file number; or
• Chapter 30, 1606 & 1607 - Active Duty Order and Certificate of Eligibility

All students must submit a Request for Certification (https://www.callutheran.edu/veterans/forms.html) each term they are enrolled and wish to use education benefits at CLU.

Using Department of Defense Tuition Assistance

Each military branch has its own Tuition Assistance (TA) procedures. Please contact the local education center and follow each military branch’s procedure. Apply early to ensure timely authorization and that the authorization voucher reaches the CLU School Certifying Official. In addition, the CLU School Certifying Official is trained and can provide guidance if applying for federal or state financial aid programs. Links for each branch of service:

• Army (https://myarmymobilebenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-(TA/)
• Marine Corps (https://www.marforres.marines.mil/General-Special-Staff/Marine-Corps-Community-Services/Marine-Family-Services/Voluntary-Education-Program/tuition-assistance/)
• Navy (https://www.navy.com/start/?activity=1228857&cid=ppc_gg_b_stan_general&gclid=EAAlaqoqChMi4oO8_qX_wIV0xItBh3D-A8FEAYASAAEgL3x1D_BwE&gclsrc=aw.ds)
• Air Force (https://www.airforce.com/how-to-join/?&gclid=EAAlaqoqChMi4u-tqLDX_wlVYbqBh0DuQuwEAAYASAAEgIeQ_D_BwE&gclsrc=aw.ds)

For detailed information on Tuition Assistance, Tuition Assistance Top-Up, and VA Benefits please review the following document (https://www.callutheran.edu/veterans/documents/topup.pdf) by the U.S. Department of Veteran Affairs.
Questions about using education benefits at Cal Lutheran should be directed to the VA School Certifying Official in the Ahmanson Veterans Resources Office (805)493-3648. For information about benefits, contact the U.S. Department of Veterans Affairs (https://benefits.va.gov/benefits/) or the Ahmanson Veterans Resources Office.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at https://www.benefits.va.gov/gibill.

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. Qualitative requirement - Grade Point Average (GPA):
   To remain eligible to receive financial aid, Graduate/Credential students must maintain a minimum cumulative GPA of 3.0

2. Quantitative requirement - Percentage of Completion (Pace):
The measurement of Pace is calculated using the total number of units successfully completed (passed) divided by the total number of units attempted. Students must maintain a 67% course completion rate or pace. Total units successfully completed ÷ Total units attempted = Pace (%)

3. Maximum Timeframe:
   Students must complete their programs within the timeframe established in their Degree Requirements as outlined in the Graduate School catalog. To remain eligible for financial aid, graduate/credential students may not attempt more than 150% of the units required to receive a graduate degree / credential (for example, if 60 units are required to complete the degree, multiply that number by 1.5 in order to calculate the 150% maximum of 90 units that may be attempted).

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, though not the minimum requirement necessary to meet progress, PLTS strongly encourages seminarians to maintain a 3.0 or better cumulative GPA throughout their tenure at the Seminary:

1. Qualitative requirement - Grade Point Average (GPA):
   Must maintain a cumulative minimum 2.50 GPA. Successful completion of a course requires a grade of “C” or better. Repeated courses are treated per the institution’s standard Repeated Coursework Policy.

2. Satisfactory Contextual Education and Formation Requirements Completion:
   Completion of contextual education and formation requirements of the program with a Pass (P) grade;

3. Quantitative requirement - Percentage of Completion (Pace):
   Students must achieve a 67% successful completion rate of their cumulative coursework in order to remain eligible for financial aid. This is measured in terms of total units completed divided by total units attempted.

4) Maximum Timeframe:
   Completion of the certificate or degree in the maximum time allotted to complete the program; 150% of the units required to receive the degree or certificate.

   MDiv: 79.5 x 150% = 119 maximum attempted units;
Withdrawal Policy & Return of Title IV Funds

Students should refer to the official academic withdrawal policy described in the current course catalog (Undergraduate Catalog (http://catalog.callutheran.edu/undergraduate/academicpolicies/), Graduate Catalog (http://catalog.callutheran.edu/grad/academicpolicies/)).

Title IV funds are offered to students under the assumption that the student will attend school for the entire period for which the assistance is received. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. 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 Loan, Federal Direct Subsidized Loan, Federal Direct Plus Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and TEACH Grant.

If a student ceases attendance (drops or withdraws; including medical withdrawals) from all Title IV eligible courses in a semester, the student must be considered a withdrawal for Title IV purposes. Please note that if the student never actually began attendance for the semester, R2T4 regulations do not apply. If a student began attendance but was not and could not have been disbursed Title IV aid prior to withdrawal, the student is not considered to have been a Title IV recipient and the R2T4 regulations do not apply. In these cases, Title IV funds would be handled in accordance with regulations for returning funds for students who do not register or fail to begin attendance.

Federal regulations state that if a recipient of Title IV grant or loan funds withdraws from Cal Lutheran after beginning attendance, the Office of Financial Aid must complete a Return to Title IV fund (R2T4) calculation to determine the amount of Title IV assistance earned by the student.

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 academic period, Cal Lutheran 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.

If the amount disbursed to the student is greater than the amount the student earned, the unearned portion must be returned. If the amount disbursed to the student is less than the amount the student earned and for which the student is otherwise eligible, the student is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

If the amount earned 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 Direct 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 7 days, the loan will be cancelled.

The unearned portion of federal aid will be returned to the federal government. Return to Title IV financial aid programs must be made in the following order: Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Direct Plus Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and TEACH Grant. Cal Lutheran is required to return unearned Title IV funds for which it is responsible as soon as possible but no later than 45 days from the determination of a student’s withdrawal. In addition, the Office of Financial Aid must notify the student or parent of any post-withdrawal disbursement available within 30 days from the determination of a student’s withdrawal.

R2T4 Calculation

Calculate the percentage of the semester completed by the student:
Days Completed ÷ Days in Semester = Percentage Completed

• If the calculated percentage exceeds 60 percent, then the student has earned the full amount of Title IV aid for the semester.

Apply the percentage completed to the student’s Title IV eligibility (as of the withdrawal date):
Total Aid Eligible x Percentage Completed = Earned Aid

Determine the amount of unearned aid to be returned to the appropriate Title IV aid program:
Total Disbursed Aid - Earned Aid = Unearned Aid

Students who fail to notify Cal Lutheran Registrar's Office of their intent to withdraw before the end of the semester and subsequently receive all F, UW and/or NC grades for all enrolled courses in a semester are considered unofficially withdrawn. Federal regulations require that Cal Lutheran complete a R2T4 calculation for unofficial withdrawals using the midpoint of the term as the withdrawal date or last date of attendance. This will significantly impact the amount of aid earned and will likely result in a large balance due to the university. Please note it is VERY IMPORTANT to complete a Separation Form with the Registrar's Office.

Once Cal Lutheran determines that a student has withdrawn, the student is no longer considered to be enrolled and in attendance. Therefore, the student is no longer eligible for in-school status or an in-school deferment on their federal loans and the school must report the student as withdrawn in
the National Student Loan Data System (NSLDS) Enrollment Reporting. In addition, a work-study employee is no longer eligible to receive payment from Federal Work-Study funds effective immediately after withdraw.

Separate from the R2T4 policy, Cal Lutheran has a Tuition Withdrawal Policy ([https://www.callutheran.edu/students/student-accounts/policies.html#tuition-withdrawal](https://www.callutheran.edu/students/student-accounts/policies.html#tuition-withdrawal)). Please contact the Student Accounts Office to determine the amount that the student will be charged for the time they were enrolled. Students will be charged for any amounts that must be returned due to the R2T4 calculation and these balances must be paid by the student.

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.

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

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 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.