

Financial Aid

The Office of Financial Aid at California Lutheran University offers a variety of resources to help bridge the gap between the institution's cost of attendance and a family's ability to pay. Awards of financial assistance to Cal Lutheran students may include funds from the federal or state government, the institution and/or from outside organizations.

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/>).

Students need to complete the Free Application for Federal Student Aid (FAFSA) to apply for financial aid which is available online at studentaid.gov (<https://studentaid.gov/>). The Title IV school code for California Lutheran University that students need to indicate on the FAFSA is **001133**.

Procedures

To be considered for all types of financial assistance, the applicant needs to do the following:

1. Apply for admission to California Lutheran University and be admitted or be a currently enrolled student who is continuing enrollment at Cal Lutheran for the following academic year.
2. Submit a Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed and submitted online at studentaid.gov (<https://studentaid.gov/>). The Title IV school code for California Lutheran University that students need to indicate on the FAFSA is **001133**
3. If selected for verification, students must submit all requested documentation to the Office of Financial Aid within 30 days of receipt of the letter from the Office of Financial Aid.

After a student is awarded financial aid, an email notification is sent to the student's callutheran.edu email address and the student can review the award through their myCLU Financial Aid Self-Service. Incoming new students also receive a paper financial aid award letter. The student must accept the award(s) they want and decline the award(s) they do not want. If the student chooses to borrow funds, they must follow the steps to complete the loan application and complete a Master Promissory Note and Entrance Counseling (if applicable).

To receive the full amount of federal and state grant aid and any institutional gift money awarded as part of an undergraduate student's Financial Aid Award, the student must be enrolled in at least 12 undergraduate units per semester. Students enrolled in less than 12 undergraduate units per semester will not be eligible for institutional gift aid and will most likely see a reduction in federal and state grant aid. Students must be enrolled in at least six undergraduate units per semester to be eligible for federal loans.

If a student is in their last semester prior to graduation and requires less than 12 units to complete graduation requirements, they will only be eligible to receive a prorated amount of institutional gift assistance and federal loan funds. Please contact the Office of Financial Aid for more information.

New Students

For priority awarding, all of the above steps need to be completed between **October 1 and March 1**.

California residents who are applying for a Cal Grant must complete the FAFSA and the Cal Grant GPA Verification Form by March 2. The GPA Verification Form is available at www.csac.ca.gov (<http://www.csac.ca.gov/>) and is normally completed using the student's high school grade point average (GPA) or the GPA submitted by the student's community college of attendance.

Renewal Applicants

Financial aid awards are made for one year only. Renewing students must re-apply each year by resubmitting/renewing the FAFSA. Failure to submit the FAFSA may result in a reduction of federal and/or institutional aid. Please note that CLU will submit all renewing students' GPAs to the California Student Aid Commission (CSAC) for consideration for Cal Grant by March 2. CLU students who have not completed or transferred in at least 24 units must request the GPA Verification Form be submitted by the previous institution attended.

Academic Scholarships and Visual and Performing Arts Scholarships are renewable if the student maintains Satisfactory Academic Progress (SAP) requirements and meets all department requirements.

Dependency Status

Students are generally considered as dependent students for financial aid purposes unless one of the following criteria is met. A student is considered "independent" if they fall within one of the following categories at the time the FAFSA is filed:

1. Is 24 years of age or older.
2. Is a veteran of the U.S. Armed Forces.

3. Is currently serving on active duty in the U.S. Armed Forces for purposes other than training.
4. Is pursuing a master's or doctoral degree.
5. Is married.
6. At any time after age 13, both parents are deceased, were in foster care or were a dependent or ward of the court.
7. Has children he or she financially supports more than 50%.
8. Has legal dependents (other than children or a spouse) he or she financially supports more than 50%.
9. Is an emancipated minor as determined by a court in the student's state of legal residence.
10. In a legal guardianship as determined by a court in your state of legal residence.
11. Other categories as listed on the FAFSA regarding being an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless.

If a student has special circumstances, a dependency override may be considered. Contact the Office of Financial Aid for the forms needed to appeal dependency status.

Cal Lutheran Academic Scholarship

Academic Scholarships are awarded to new freshman and transfer students who qualify. Scholarships are renewable for up to four years based upon the student's grade level at entrance, cumulative Grade Point Average (GPA), and Satisfactory Academic Progress (SAP). Students must maintain Satisfactory Academic Progress (SAP) to be eligible for financial aid, including Academic Scholarships. To meet SAP, a student must have a cumulative GPA of 2.0 or higher, must complete at least 67% of units attempted, and must not exceed the maximum time frame outlined in the SAP policy.

Cal Lutheran Presidential Scholarship

Presidential Scholarships recognize and reward graduating high school seniors in the top tier of Cal Lutheran's applicant pool who embody the University's educational and leadership goals. Students invited to come to campus for Honors Visit Day will interview for the top scholarships offered by the University. These scholarships are renewable for up to four years as long as the student maintains meets Satisfactory Academic Progress. The scholarships awarded through this program will replace any Academic Scholarship the student received at the time of admission and will also replace the Cal Lutheran Guarantee Scholarship in its entirety if it is higher.

Cal Lutheran Public Price Promise Scholarship

The Public Price Promise scholarship awards the difference in average cost of attendance between Cal Lutheran and University of California schools. Starting with the Fall 2022 class, Cal Lutheran will award the Public Price Promise to students accepted into any undergraduate UC school. Schools include UC Los Angeles, UC Santa Barbara, UC Berkeley, UC Davis, UC San Diego, UC Irvine, UC Riverside, UC Santa Cruz, and UC Merced. The scholarship makes the cost of tuition at Cal Lutheran approximately the same as the average cost of attending these state institutions. To receive the Cal Lutheran Guarantee Scholarship in subsequent years, the student must meet SAP standards. The scholarship is renewable for up to four years **based on the student's grade level at time of enrollment**. The Cal Lutheran Public Price Promise Scholarship will replace any Cal Lutheran Academic Scholarship the student received at the time of admission and will also replace the Presidential Scholarship in its entirety, if the Public Price Promise is higher.

Visual and Performing Arts Scholarship (VAPA)

Students with talent in the areas of visual arts, theatre arts, or vocal or instrumental music can audition for a VAPA scholarship prior to enrolling at Cal Lutheran. For students planning to enroll in fall semester the application information, deadlines and audition dates may be viewed on the VAPA webpage (<https://www.callutheran.edu/financial-aid/scholarships-grants/details/vapa.html>). For spring enrollment, students are considered on a case-by-case basis by the faculty if funds are available. For more information, please contact the Admission Office.

Congregational Partners in Education (CPE) Award

This renewable award allows congregations to assist outstanding young people who have demonstrated a commitment to the life and work of their church. Cal Lutheran will match gifts from the congregation in support of a student up to a maximum of \$2,500 as long as the student is enrolled full time (12 units per semester).

Partners In Ministry Scholarship

The ELCA Pastor's Family Award of \$4,000 per academic year is available to children of all ELCA clergy. To be eligible, students must be unmarried, under the age of 23, and enrolled full time at CLU (12 units per semester).

Cal Grant

Awards of up to \$9,220* for Cal Grant A and up to \$10,868* for Cal Grant B and Access are offered by the California Student Aid Commission to newly eligible students who are residents of California, have financial need as defined by the state, and who meet the academic and income/

asset requirements in effect at the time of application. A Cal Grant GPA Verification Form is required for first-time applicants. The Verification Form and the FAFSA must be submitted by March 2 to be considered for eligibility.

* These amounts are subject to change based on the annual amounts as determined by the California Student Aid Commission (<http://www.csac.ca.gov/>) and funding available from the state of California.

Federal Pell Grant

Federal Pell Grant is available to undergraduate students with exceptional financial need. To apply, students must complete the FAFSA form. The amount is subject to change each year depending on government regulations and the federal budget allocations. Please go to the Office of Financial Aid's website for the most up-to-date information (<https://www.callutheran.edu/financial-aid/scholarships-grants/details/federal.html>).

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal SEOG is provided to eligible students with extremely high financial need. Unlike Federal Pell Grants, FSEOG funding is very limited. Cal Lutheran receives a specified amount of FSEOG funds each school year. Once those funds are depleted, no additional awards can be made to students.

Student Employment

The Student Employment Office coordinates part-time, opportunities for all on- and off-campus federal and campus work-study positions on the student employment website. Positions are posted as they become available. All Cal Lutheran students seeking employment information may contact the Student Employment Office (<https://www.callutheran.edu/students/employment/>) for further information.

Federal Work-Study

Federal Work-Study (FWS) is a part-time employment program which helps high-need students meet educational expenses. While FWS offers students the opportunity to apply for a job, there is no guarantee of obtaining a position as job availability is limited. FWS jobs are highly competitive and it is the student's responsibility to be proactive in applying and following up with prospective employers.

Students may still qualify for student employment jobs at Cal Lutheran even if they are not eligible for the Federal program.

Federal Perkins Loan

Please note the Perkins Loan Program closed on October 1st 2017 and no further loans can be made under this program.

This low interest subsidized loan is made available to students who qualify on the basis of verified financial need. Based on available funds, undergraduate students may borrow up to \$5,000 per year at Cal Lutheran. Students are awarded a Federal Perkins Loan by the Office of Financial Aid based on EFC, need, and grade level. If a student is offered a Perkins Loans, he or she must complete Entrance Counseling and an application in order to receive the loan.

Repayment begins nine months after graduation or at the time the student leaves the University or drops below half-time enrollment. Repayment may be extended for up to 10 years. Loan deferments are available for individuals who return to school for the purpose of furthering their education. Exit Counseling is required prior to leaving Cal Lutheran, graduating, or when the student is no longer eligible to receive a Perkins Loan.

For more information on the Perkins loan please see the CLU webpage on Perkins Loans (<https://www.callutheran.edu/financial-aid/loans/loan-types/perkins-loan.html>).

*The information above regarding the Federal Perkins Loan is accurate as of time of printing. Due to potential legislation from the government, the rules and regulations surrounding the Perkins Loan may change at any time. Please check with the Office of Financial Aid on the current state of this program.

Federal Direct Student Loan

The Federal Direct Loan program is divided into two types of loans – subsidized and unsubsidized. Both have fixed rates (please contact the Office of Financial Aid for the most current interest rate information) and are available to students who are fully admitted to an eligible program of study and are enrolled at least half time (for traditional undergraduate students this means being enrolled in at least six units per semester).

The U.S. Department of Education funds the loan. Students must apply and may need to complete Entrance Counseling. At the present time, the maximum amount that can be borrowed by a dependent student for an academic year is \$5,500* for freshmen (up to \$3,500 of this amount may be subsidized); \$6,500* for sophomores (up to \$4,500 of this amount may be subsidized); and \$7,500* for juniors, seniors and teacher preparation students (up to \$5,500 of this amount may be subsidized).

At the present time, the maximum amount that can be borrowed by an independent student for an academic year is \$9,500* for freshmen (up to \$3,500 of this amount may be subsidized); \$10,500* for sophomores (up to \$4,500 of this amount may be subsidized); and \$12,500* for juniors, seniors and teacher preparation students (up to \$5,500 of this amount may be subsidized).

The federal government pays the interest on the subsidized Direct Loan while the student is enrolled in school at least half time (at least six units per semester). Students who do not qualify for the subsidized Direct Loan may borrow the unsubsidized Direct Loan which does accrue interest. Students have the option of making interest-only payments or allowing interest to accrue. To apply, students must complete a FAFSA form, accept the loan as part of the Financial Aid Award, and submit an online loan application.

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>).

*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.

**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 Parent PLUS Loan

Direct Parent Loans for Undergraduate Students (PLUS) are available to biological parents or stepparents who are listed on the FAFSA of dependent undergraduate students. The interest rate is fixed at 7.54 percent* for Direct Loans First Disbursed on or After July 1, 2022, and Before July 1, 2023. The annual loan limit is the student's cost of attendance minus other financial aid the student is receiving.

If the Direct PLUS loan is denied, the dependent student will be eligible for additional unsubsidized Direct Loan money in the following annual amounts: for freshmen and sophomores \$4,000, and for juniors and seniors \$5,000.

For more information on parent loans visit the CLU webpage on PLUS Loans (<https://www.callutheran.edu/financial-aid/loans/loan-types/parent-plus-loan.html>).

*Interest rates are subject to change annually based on government regulations. Please contact the Office of Financial Aid for the most up-to-date information.

Private Loans

Alternative Student Loans are loans that are available to students who need additional assistance after exhausting any 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 oftentimes a co-signer/endorser on the loan. Private loans are borrowed from banks, credit unions, or private education lending institutions. They can have variable or fixed interest rates 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>).

Resident Assistantships

Resident Assistantships are awarded with financial aid funds. Selection is made through the Residence Life Office. Students who are Resident Assistants cannot be Departmental Assistants or have another on-campus job through Federal or Campus Work-Study.

Departmental Assistantships

Departmental 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 who are Departmental Assistants cannot be Resident Assistants or have another on-campus job through Federal or Campus Work-Study.

Veterans' Benefits and Responsibilities

Veteran's Benefits and Responsibilities

As students of California Lutheran University, veterans or their eligible dependents may be entitled to education benefits through Veterans Affairs. All newly admitted students shall submit an Intake Form, (Located at www.callutheran.edu/veterans) and upload required documentation and attend a GI Bill Orientation. All students who wish to use their benefits shall submit a Certification Request Form (Located at www.callutheran.edu/veterans) each semester or term they wish to use GI Bill benefits. Students who receive VA benefits are responsible for promptly notifying the VA 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. Questions about enrollment status should be directed to the VA 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.

Information for students Using Vocational Rehabilitation and Employment benefits (CH31) or Post-9/11 G.I. Bill® (CH33)

A student using Vocational Rehabilitation 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 Chapter 31 or 33 benefits, a student must provide the following documents:

- VA Form 28-1905 (Authorization and Certification of Entrance or Reentrance into Rehabilitation and Certification of Status); **or**
- Certificate of Eligibility (COE) or Education Enrollment Status form (printed from the VA website).
- A written request to use either VA Vocational Rehabilitation or Post 9/11 G.I. Bill benefits; and
- All additional information requested by the School Certifying Official to properly certify enrollment to the VA.
 - Intake Form
 - Certification Request Form

The following forms can be submitted at <https://www.callutheran.edu/veterans/forms.html>

For more information regarding this policy, contact your School Certifying Official at (805) 493-3648

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> (<https://gcc01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.benefits.va.gov%2Fgibill&data=02%7C01%7CLindsay.Blomberg%40CalVet.ca.gov%7C138d1a39a6f148fec9ec08d724d8eac7%7C5b77b8ed547d427cbeb158a7d93b1f81%7C0%7C0%7C637018386394055292&sdata=VdSY0mthx8k%2F17YqlrGzY%2B67jIYr%2FxsseQU1DIW%2FNbg%3D&reserved=0>).

ROTC Scholarship Program

Students who qualify may enroll UCLA's Army ROTC program and attend Cal Lutheran as a part of the Crosstown Partnership agreement. Cal Lutheran agrees to apply academic units earned in the ROTC programs to transfer in as elective credits toward graduation at Cal Lutheran. For further information on ROTC and possible scholarships, contact the Ahmanson Veterans Resources Office (805)493-3648.

Aid for Native Americans

Native American students who can prove membership of a federally recognized tribe may receive educational grants from the federal Bureau of Indian Affairs (<https://www.bia.gov/>) (BIA).

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 endowed Cal Lutheran Scholarships, private resources and other opportunities.

Student Responsibility of Reporting Changes

It is the student's responsibility to report any change in status or financial resources while receiving financial aid. Failure to do so may result in denial of further financial aid.

The Office of Financial Aid receives periodic reports from the Housing, Registrar, and Payroll offices listing student resources in the form of room and board awards, nontaxable income (VA, Social Security, private scholarships) and earnings other than Work-Study. These reports are checked against previously reported student resources to determine ongoing eligibility.

Financial aid awards will be adjusted if receipt of additional resources results in a reduction of financial eligibility. If funds in excess of the revised eligibility figure have already been received, the student is responsible for the immediate repayment of those funds.

If students have questions about the eligibility requirements of a specific award program he or she should contact the Office of Financial Aid.

Similarly, if circumstances change to increase financial need, consideration will be given to an increased award if funds are available.

Satisfactory Academic Progress (SAP)

In accordance with Federal Financial Aid Regulations, financial aid recipients are required to meet SAP requirements toward graduation in order to continue to receive financial aid.*

Financial aid recipients in a Traditional Undergraduate Program or Bachelor's for Professionals program are expected to make reasonable academic progress towards obtaining a degree as a condition to receive federal, state or institutional financial aid. At California Lutheran University (CLU), Satisfactory Academic Progress (SAP)* is evaluated once per year by the Office of Financial Aid following the conclusion of the spring semester for

Traditional Undergraduate Students. A student's entire academic history is considered and reviewed, even if the student has not received financial aid in the past, to ensure timely progression toward graduation.

For the purpose of the SAP policy, financial aid is defined as:

- CLU Scholarships
- CLU Grants/Match/Tuition Remission Programs
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Cal Grants
- Federal Work-Study (FWS)
- Perkins Loans
- Federal Direct Loans
- PLUS Loans
- Alternative Loans certified by CLU

A student must be enrolled in an eligible program of study that leads to a Bachelor's Degree. In addition, there are three requirements that students must meet to be eligible to receive financial aid:

1. Qualitative requirement - Grade Point Average (GPA):

To remain eligible to receive financial aid, students must maintain a minimum cumulative GPA of 2.0.

Note: Swenson scholars are held to a separate GPA requirement and must continue to maintain a 3.0 cumulative GPA each semester.

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:

The Maximum Timeframe in which a student must complete his/her educational program is 150% of the published length of the educational program at CLU. Full-time students are expected to complete their CLU studies upon reaching 124 units (the minimum number of units required to earn a degree). This means that the Maximum Timeframe to complete the educational program is 186 attempted units.

*To learn more about the SAP policy and other academic progress policies that affect continued eligibility for federal, state, and/or institutional funding, please refer to the SAP policy (<https://www.callutheran.edu/financial-aid/policies-eligibility/eligibility.html>) on the Office of Financial Aid website.

Withdrawal Policy in Regards to 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/>)). 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 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 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 and is plugged into a federal formula.

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

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 Loan, Federal Direct Subsidized 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 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 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: Separating from Cal Lutheran without officially withdrawing can cost you.

If you 'walk away' from your courses and /or 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 is VERY IMPORTANT to complete a Separation Form with the Registrar's Office.

Student Rights and Responsibilities

Student Rights

1. I have the right to know what student financial aid programs are available at Cal Lutheran.
2. I have the right to know the deadlines (if any) for submitting applications for each financial aid program.
3. I have the right to know how my financial need was determined, including how various expenses in my budget are considered.
4. I have the right to know what resources are considered in the calculation of my awards.
5. I have the right to request an explanation of the various programs in my financial aid package.
6. 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.
7. 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

1. I will check my Cal Lutheran e-mail on a regular basis.
2. I must complete all application forms accurately and submit them on time to the appropriate office.
3. 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.
4. 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.
5. I am responsible for reading, understanding, and retaining copies of all forms I am asked to sign.
6. I must accept responsibility for all agreements I sign.
7. 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.
8. 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.
9. It is my responsibility to complete an exit interview online, prior to my separation from Cal Lutheran either by graduation or withdrawal.

Falsification of Financial 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 false 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 Cal Lutheran 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.