

Financial Aid

Introduction

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. Financial assistance includes grants, scholarships, loans and employment opportunities funded through federal, state, institutional and private resources.

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 Cal Lutheran Financial Aid website (<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/cost-of-attendance-2023-2024.html>

How to Apply for Financial Aid

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 (<https://studentaid.gov/>). Be sure to include Cal Lutheran's Title IV school code (**001133**) on the FAFSA.

California AB540 eligible students must complete the California Dream Act Application (CADAA) to be considered for state aid and institutional need-based opportunities. Complete the CADAA at <https://dream.csac.ca.gov>.

After completing the FAFSA/CADAA, additional documentation may be required to finalize financial aid eligibility. The Office of Financial Aid will notify students by student email if additional information is required including instructions on how to submit the documentation. Prompt attention is required to avoid delays.

Once eligibility for financial aid is determined, the Office of Financial Aid will send an Official Aid Offer notification email to the student's callutheran.edu email address. Newly admitted students will also receive a paper financial aid offer via U.S. Postal Service.

The Aid Offer is based on full-time enrollment (minimum of 12 units per term for traditional undergraduates and 6 units for Professionals). Students enrolled less than full-time will not be eligible for institutional grants or scholarships and will see a reduction in federal and state grant aid. Students must be enrolled in at least six undergraduate units per term to be eligible for federal Direct 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.

All financial aid (grant, scholarship, and loan) is split equally across all terms of the academic year (fall/spring for undergraduates and fall/winter/spring/summer for professionals). 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 the Direct Loan program must complete Loan Entrance Counseling and a Master Promissory Note at Studentaid.gov.

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 offers are made for one year only. Renewing students must re-apply each year by completing the FAFSA for the new aid year. 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.

To remain eligible for ALL types of financial aid, students must meet minimum Satisfactory Academic Progress (SAP) requirements and meets all departmental requirements. Information about SAP policy is available at <https://www.callutheran.edu/financial-aid/policies-eligibility/>

Dependency Status

Students are generally considered to be 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.

Types of Financial Aid

Cal Lutheran Admission Scholarship

Admission 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 Admission 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 meets all Satisfactory Academic Progress requirements. The scholarships offered through this program will replace any Admission Scholarship the student received at the time of admission.

Cal Lutheran Public Price Promise Scholarship

The Public Price Promise scholarship covers the difference in average cost of attendance between Cal Lutheran and University of California schools. Starting Fall 2023, the annual scholarship amount is \$29,000.

New first-year students starting in Fall 2023 from a California high school and an Admission GPA* of **3.9 or higher**. The scholarship is renewable for subsequent years.

New transfer students starting in Fall 2023 from a college or university in California with a college GPA of **3.5 or higher and at least 30 transferable credits**. The scholarship is renewable for subsequent years.

Visual and Performing Arts Scholarship (VAPA)

Students with talent in the areas of visual or multimedia 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) Scholarship

Cal Lutheran will match congregational support **up to \$2,500** annually for full-time students in the Traditional Undergraduate Program, full-time students in the Bachelor's Degree for Professionals and full-time Graduate students. Students must incur tuition charges for the matching funds to be applied.

Partners In Ministry Scholarship

The ELCA Partners in Ministry Scholarship is available to unmarried children of rostered ELCA Lutheran Clergy. Students receiving this scholarship must be 23 or younger and enrolled full time at CLU in the Traditional Undergraduate Program. The minimum scholarship for new and continuing students is \$4,000. The maximum scholarship, including other institutionally funded scholarships, ensures eligible recipients the total combined institutional awards equal at least 50% tuition.

Cal Grant

Cal Grant programs are funded by the California Student Aid Commission (CSAC) and are available 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 GPA Verification Form and the Free Application for Federal Student Aid (FAFSA) must be submitted by **March 2** to be considered for eligibility.

The California Student Aid Commission (CSAC) will notify students who are eligible. Students must then confirm with the CSAC that CLU is the school of attendance in order for the funds to be released. Please visit **WebGrants4Students** to create a login, view Cal Grant eligibility/status, and change school of attendance (**CLU School Code – 001133**).

If eligible, CLU will include an estimated Cal Grant as part of the Aid Offer. Eligibility is determined by CSAC and verified by CLU. If, after review, students are deemed not eligible for Cal Grant, CLU may not be able to offer additional funds.

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

NOTE: Students receiving Cal Grant B Access Awards will have these funds applied to tuition and fee charges. A written request from the student to the Student Accounts Office will allow the funds to go directly to the student once all charges are paid in full. This request must be made each academic year.

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 Direct Student Loan

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. This loan is borrowed by the student and no credit check is required. Students may be offered a Direct Subsidized and/or Unsubsidized Loan based on financial need and determined by the data provided on the FAFSA.

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

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/>).

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.

The U.S. Department of Education funds the loan. First-time borrowers must complete a Master Promissory Note (MPN) and Loan Entrance Counseling at <https://studentaid.gov/> before the loan will be processed by CLU. The annual maximum that maybe borrowed by a dependent student for an academic year is \$5,500 for first-year students (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).

The maximum amount that can be borrowed by an independent student for an academic year is \$9,500 for first-year (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).

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 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. This Parent PLUS loan is available to credit-worthy parents of undergraduate students regardless of income. This loan program allows parents to borrow the difference between the cost of education and the financial assistance the student is scheduled to receive.

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/>).

The interest rate is fixed and changes annually. To view the current rate, please visit StudentAid.gov at <https://studentaid.gov/understand-aid/types/loans/interest-rates> (<https://studentaid.gov/understand-aid/types/loans/interest-rates/>).

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 first-year 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>).

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 often 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.

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 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://myarmybenefits.us.army.mil/Benefit-Library/Federal-Benefits/Tuition-Assistance-\(TA/\)](https://myarmybenefits.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&gad=1&gclid=EAlaIqobChMI4oO8_q_X_wlV0xitBh3D-A8FEAAYASAAEgL3xfD_BwE&gclsrc=aw.ds)
- Air Force (https://www.airforce.com/how-to-join/?&gclid=EAlaIqobChMI4u-lqLDX_wlVybQtBh0DuQqwEAAAYASAAEgLeQ_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> (<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 periodically receives reports from the Admission, Housing, Registrar, Student Accounts, and Payroll offices listing student resources in the form of CLU and outside grants, scholarships, 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 offers will be adjusted if receipt of additional resources results in a reduction of financial eligibility. If funds in excess of the revised eligibility have already been issued to the student as a refund, the student is responsible for the immediate repayment of those funds.

If students have questions about the eligibility requirements of a specific financial aid programs, they 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)

Introduction

Financial aid recipients are expected to make reasonable academic progress towards obtaining a degree as a condition to receive federal, state and institutional financial aid. At California Lutheran University (CLU), Satisfactory Academic Progress (SAP) is evaluated annually by the Office of Financial Aid following the conclusion of the spring term (SP, SPA, OM4) for all students in all Title-IV eligible programs. 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 degree completion.

Cal Lutherans financial aid SAP policy is separate from the Cal Lutheran Academic Standing policy. It is the student's responsibility to know and understand the differences in these policies and the impact on continued enrollment at the university and eligibility for financial aid. Lack of awareness is not a reasonable excuse for not meeting the minimum requirements.

Satisfactory Academic Progress (SAP) Requirements

To receive financial aid, a student must be enrolled in an eligible program of study that leads to a degree/credential. Federal, state, and institutional regulations and policies require all financial aid recipients meet minimum Satisfactory Academic Progress (SAP) requirements to remain eligible for financial aid.

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

- CLU Scholarships
- CLU Grants/Match Programs
- Tuition Remission/Exchange Scholarships
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)
- Federal TEACH Grant
- Cal Grants/Golden State Teach Grant
- Federal Work-Study (FWS)
- Federal Direct Subsidized and Unsubsidized Loans
- Federal Graduate PLUS Loans
- Parent PLUS Loans
- Alternative Loans certified by CLU

Satisfactory Academic Progress Policy (SAP)

Satisfactory Academic Progress (SAP) is comprised of three measurements (qualitative, quantitative, maximum timeframe). At the time of evaluation, all three requirements must be met to remain eligible for financial aid.

Qualitative Requirement - Cumulative Grade Point Average (GPA)

Students must maintain a minimum cumulative GPA at the time of evaluation. If the student fails to meet the minimum GPA requirement eligibility will be suspended. For more information, see section entitled Financial Aid Suspension.

Programs	Minimum Cumulative GPA
Traditional Undergraduate/Credential	2.0
Bachelor's Degree for Professionals	2.0
Graduate	3.0
PLTS*	2.5

**PLTS strongly encourages seminarians to maintain a 3.0 gpa or higher throughout their tenure at the Seminary. PLTS SAP policy also requires satisfactory completion (P) of Contextual Education and Formation Requirements.*

Quantitative Requirement - Percentage of Completion (PACE)

Students must complete a minimum percentage of attempted units in order to maintain SAP. The measurement of Pace is calculated using the total number of units successfully completed (passed) divided by the total number of units attempted:

Total units successfully completed ÷ Total units attempted = Pace (%)

A student's Pace must be at least 67% in order to remain eligible to receive financial aid. Students with a Pace below 67% at the time of evaluation will be placed on Financial Aid Suspension. For more information, see section entitled Financial Aid Suspension.

Maximum Timeframe

The Maximum Timeframe in which a student must complete their educational program is 150% of the published length of the program at CLU. For example, full-time undergraduate students are expected to complete their bachelor's degree upon reaching 124 units (the minimum number of units required to earn a degree). The maximum timeframe for an undergraduate student to complete their degree and receive financial aid would be at total of 186 attempted units.

Programs	Units required to	150% Maximum Attempted
	completed degree	Units Allowed for Financial Aid
Traditional Undergraduate/Credential	124	186
Bachelor's Degree for Professionals	124	186
Graduate*	36 / 48	54 / 72
PLTS*	39 / 73	58 / 109

**Units required to complete graduate degrees vary by program. The units reflected here are examples. Please refer to your program catalog for degree requirements.*

Students who reach the Maximum Timeframe at the time of evaluation or who are determined at the time of evaluation to not be able to complete their studies before reaching the Maximum Timeframe will be placed on Financial Aid Suspension. For more information, see section entitled Financial Aid Suspension.

Financial Aid Suspension

Students who fail to maintain any of the three SAP requirements (Qualitative, Quantitative, and/or Maximum Timeframe) at the time of evaluation, will be placed on Financial Aid Suspension. A student on Financial Aid Suspension is not eligible for any financial aid. Following the evaluation period, any student placed on Financial Aid Suspension will be notified (via MYCLU student email) of the suspension status, the reason(S) for the suspension, and the appeal process. For more information, see the section entitled Financial Aid Suspension Appeal Process.

Financial Aid Suspension Appeal Process

A student placed on Financial Aid Suspension may submit an appeal to the Financial Aid Appeals Committee if there were extenuating circumstances that prevented them from meeting SAP requirements. For more information on extenuating circumstances and acceptable documentation, see the section entitled Extenuating Circumstances.

Students must submit the following to the Office of Financial Aid within sixty (60) calendar days from the date of the suspension notification.

- Financial Aid SAP Appeal Form (GPA/Pace and Maximum Timeframe)
 - Personal Statement: Student must provide a concise statement explaining why they were unable to maintain SAP, what has changed, and the action to be taken to ensure they will be successful going forward; and
 - Provide acceptable documentation of extenuating circumstance(s) that prohibited them from meeting SAP; and
- Maximum Timeframe Appeals must also include a Student Educational Plan or "Program Evaluation", developed in consultation with a CLU Faculty Advisor or Student Success Counselor to outline courses required to complete degree.

Financial Aid SAP Appeals will be processed in the order received. Incomplete documentation or late appeal submission will delay the committees review and final determination. Students are responsible to pay any charges for the term out-of-pocket or enroll in the Monthly Payment Plan while waiting for a decision on an appeal in order to meet Student Account Financial Clearance requirements.

Appeal Committee Decision

Submission of an appeal does NOT guarantee reinstatement of a student's financial aid eligibility. Students are responsible for all charges pending final appeal decision.

The decision of the Financial Aid Appeals Committee is final and may **not** be appealed. The outcome of the appeal decision will be sent to the student via MyCLU student email from the Financial Aid Counselor.

Appeal Approved - Financial Aid Probation

If the appeal is approved, the student will be placed on Financial Aid Probation and must meet conditions set by the Academic Plan. The terms of the probationary period will be outlined in the email sent by the Financial Aid Counselor.

While on Financial Aid Probation, students remain eligible for financial aid. Progress will be monitored at the end of each term after grades are posted. If a student fails to meet any of the conditions of their Academic Plan, eligibility for future financial aid will be suspended. If eligibility for financial aid is suspended, the student has the right to appeal.

Appeal Denied – No Longer Eligible

If the appeal is denied by the committee, the student is no longer eligible for financial aid. If the student wants to continue enrollment at Cal Lutheran, they must pay out of pocket and work with Student Accounts.

Financial Aid Termination

If a student has reached Maximum Timeframe or it has been determined that it is not mathematically possible to complete their program within the maximum timeframe, eligibility for financial aid at CLU will be terminated.

Return to Good Financial Aid Standing

Students will return to good financial aid standing and their eligibility for financial aid reinstated when:

- During or after the probationary period, the student has improved academically and meets the minimum SAP requirements or
- Student has enrolled and paid out of pocket and has improved academically to where they now meet SAP requirements.

*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.

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: $79.5 \times 150\% = 119$ maximum attempted units;

MTS: $49.5 \times 150\% = 74$ maximum attempted units;

CATS 24 $\times 150\% = 36$ maximum attempted units.

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 & 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 student's 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>). 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).

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.