FINANCING A PLNU EDUCATION

Tuition and Fees

This Catalog section contains information on financing an education at Point Loma Nazarene University. In addition to tuition rates and fees, it outlines financial aid policies and enumerates the financial aid available to the graduate and professional student. Questions on financing an education at PLNU should be referred to the Graduate and Professional Studies (GPS) Student Financial Services (SFS) office via email at GPSsfs@pointloma.edu or by calling (619) 563-2882. Students are responsible for being aware of, and complying with, the information in this section.

Tuition Rates

The following tuition rates[1,2] apply to **Post-Baccalaureate** and **Adult Degree Completion** programs.

Tuition and fees are subject to change on an annual or cohort basis and vary according to academic program.

Adult Degree Completion

Programs	Cost Per Unit
RN to BSN	$500
All other Adult Degree Completion Programs	$560

Graduate and Professional Studies

Programs	Cost Per Unit
Master of Arts in Christian Ministry	$320
Master of Arts in Clinical Counseling	$790
Master of Arts in Organizational Leadership (M.A.O.L.)	$700
Master of Business Administration (M.B.A.) Evening and Daytime Programs	$890
Master of Science in Athletic Training	$740
Master of Science in General Biology	$765
Master of Science in Kinesiology	$745
Master of Science in Nursing (M.S.N.)	$820
School of Education, Bakersfield	$660
School of Education, San Diego	$660
Doctor of Nursing Practice	$1160

1 The cost of education listed above does not include additional fees (https://www.pointloma.edu/offices/student-financial-services/graduate-professional-studies-student-financial-services/tuition/#fees) or textbooks.
2 The university reserves the right to modify tuition and fees at any time.

University Fees

Fees	Costs
Application Fees (Graduate and Teaching Credential Students)	$50
Enrollment Deposit (Graduate and Teaching Credential Students)	$100
Audit Fee, per unit	$150
Independent Study, per unit	$250
Student Athlete Fee	$220
Degree Processing Fee [1]	$120

1 This is a one-time fee administered in the semester the student graduates.

Course and Lab Fees may be attached to individual courses. Click here (https://drive.google.com/file/d/1DZHXGQiS2SYz5mmP0hVas6aX-9iYTQ1o/view/) to view the Current Course Fee List.

Tuition Refund Insurance

PLNU offers Tuition Refund Insurance that reimburses families for tuition costs in the event that a student is unable to complete a semester due to accident or sickness. For more information regarding this plan, please go to https://gradguard.com/tuition-insurance (https://gradguard.com/tuition-insurance/). There is no provision for tuition refund insurance for students who enter during the summer. The last day to purchase tuition refund insurance is the day before fall and spring session classes begin.

Payment Information

Payment in full for the enrolled session is due by the second Friday of each session. A late fee of 5% will be assessed to all student accounts with outstanding balances at the close of business on the payment due date.

View Important Dates and Deadlines (https://www.pointloma.edu/graduate-studies/programs/financial-aid/important-dates-deadlines/)

Billing Process

Billing notifications are sent via email to students before the payment deadline each term. The notification serves as the official notice to students to view their student account and billing information in Workday. All transactional information is viewable in Workday under Financials. Monthly electronic statements are generated in Workday for students who continue to have an outstanding balance. Students are strongly encouraged to generate their own statement in Workday at any time after registering in courses for the semester.

Payment Options

There are two options available to PLNU students for payment of remaining account balances.

- ***Pay in Full.*** There are three methods of payment available (online, by mail, in-person).
- ***Tuition Installment Plan (TIP).*** Students and parents looking for help with large semester payments or reducing loan debt can sign up for an interest-free payment plan.

Pay in Full

There are four methods of payment available:

Online	By Mail	In-Person	Wire Payments
E-check payments can only be made online through your portal account. Here's how:	Send your statement stub (printed from your Workday account) with a check to:	Visit the PLNU cashier in Draper Hall (Next to SFS Office)	This is an ideal option for international students.
1. Log into Workday. (https://www.myworkday.c pointloma/d/home.htmld/)	PLNU Attn: Student Financial Services, 3900 Lomaland Drive, San Diego, CA 92106	Monday-Friday 10 a.m. to 12 p.m. & 12:30-2:30 p.m.	Send your payment via a wire transfer.
2. Select **Finances** Worklet.	Be sure to include the student's name and ID number on the check.		Point Loma Nazarene University WIRE Instructions (https://drive.google.com/file/d/1J_yTuV5YBxM5IVh73nO7iGn7Mmcl_hxW/view/)
3. Click on **Make a Payment**.			
4. In the Payment Description Field, select **E-Check Payment**.			
5. Payment Type will auto-populate. Verify the Payment Amount and select **ok**.			
6. **Confirm** the Payment and select **ok**.			

Credit and debit cards are not accepted as payment. Please pay with cash, check, cashier's check, or money order.

Tuition Installment Plan (TIP)

PLNU provides students and parents a payment plan called Tuition Installment Plan (TIP). Students and parents looking for help with large semester payments or reducing loan debt can sign up for an interest-free payment plan.

Fall Semester Auto-Pay Dates	Spring Semester Auto-Pay Dates	Summer Semester Auto-Pay Dates
Fall Semester Auto-Pay Dates	Spring Semester Auto-Pay Dates	Summer Semester Auto-Pay Dates
3 Month: Sep 15th, Oct 15th, Nov 15th	3 Month: Jan 15th, Feb 15th, Mar 15th	3 Month: May 15th, Jun 15th, Jul 15th
2 Month (Q1): Sep 15th, Oct 15th	2 Month (Q1): Jan 15th, Feb 15th	2 Month (Q1): May 15th, Jun 15th
2 Month (Q2): Oct 15th, Nov 15th	2 Month (Q2): Feb 15th, Mar 15th	2 Month (Q2): Jun 15th, Jul 15th

For more information regarding TIP, please review our FAQs (https://www.pointloma.edu/graduate-studies/programs/financial-aid/payment-billing/#paymentplan).

Financial Aid

Students using scholarships, grants, and/or federal student loans to pay their charges must complete the Free Application for Federal Student Aid (FAFSA) at http://www.studentaid.gov. Students interested in receiving federal student loans will also need to complete the Federal Direct Loan Entrance Counseling and a Loan Agreement/Master Promissory Note (MPN) at http://www.studentaid.gov. Other financial aid documents may also be needed. The GPS Student Financial Services office will notify students of any missing financial aid documents via email. Students must notify the GPS Student Financial Services office if they expect to receive scholarships or grants from outside agencies, including employer reimbursement. Students who do not complete the financial aid application process by the payment deadlines will be subject to late fees and required to pay their balances in full.

Late Fees

Students who do not resolve their student account by the due date will be charged a late fee of 5% of their owing balance. The late fee will be charged at the end of the last business day of the second week of classes. *The university reserves the right to remove students from classes for non-payment.* Students using financial aid must have completed a FAFSA, including any additional required documents, and be packaged with financial aid in order to avoid a late fee. Any part of the outstanding balance that is not covered by 'Anticipated Aid' will be subject to late fees. Students enrolled in PLNU's Tuition Installment Plan (TIP) by the semester due date are not charged late fees unless the payment contract is canceled, past due, or does not cover the full balance.

Returned Check Fee

Any payment made via paper or electronic check that is delinquent or returned will incur a $25 late or returned check fee. This fee applies to payments made through PLNU's Tuition Installment Plan (TIP) and individual payments made to the university.

Holds

A financial hold will be placed on all accounts with an outstanding balance and will not be released until the student account is resolved. A financial hold will prevent class registration, the awarding of final course grades, diploma release, and participation in the commencement ceremony.

Tuition Refund Policy

Students may receive a full or partial refund for any dropped course provided that:

1. the course is dropped within the parameters of the refund schedule
2. the course is dropped via online registration, email, or a signed Change of Schedule form is turned into the appropriate campus location by the close of the business week for which the student wishes to receive a tuition refund (Friday at 4:30 pm, exempting holidays).

Dropping courses may negatively impact a student's financial aid eligibility. Students should contact a GPS Student Financial Services Advisor before making any changes to their schedule.

For refund and financial aid purposes, the last day of attendance will be defined for face-to-face classes as the last date of physical attendance in class and for online classes as the last day the student made an online contribution beyond logging in (responded to an online question, posted an assignment or otherwise actively participated).

Refund Schedule [1]

Tuition is refunded based on the following schedule:

Course	100% Refund	75% Refund	50% Refund	25% Refund	No Refund
Semester Course	Weeks 1-2	Week 3	Week 4	Weeks 5-8	Weeks 9-16
7-9 Week Quad	Week 1	Week 2	Week 3	Week 4	Weeks 5-9
5-6 Week Course	Week 1		Weeks 2-3		Weeks 4-6
5, 8-Hour Class Meetings	Class 1		Class 2	Class 3	Classes 4-5
3, 8-Hour Class Meetings	Class 1			Class 2	Class 3
3 Week Course	Classes 1-2	Classes 3-4	Class 5	Classes 6-7	Classes 8-12
Other		Refund is based upon the percentage of class time elapsed in proportion to the length of the semester and quad schedules.			

Course fees are refunded at 100% through the 50% tuition refund period. Once tuition refund drops to 25%, course fees are not refunded.

1 For online programs, PLNU complies with state authorization requirements. For questions, please contact the Educational Effectiveness (educationaleffectiveness@pointloma.edu) office.

Degree Processing Fee

All GPS students eligible for graduation are charged a fee in their final semester. This fee is applied to the student's account and is non-refundable. The fee is required to be paid in order to participate in Commencement. The fee is assessed once per degree, even if the student does not plan to participate in Commencement.

ePortfolio Technology Fee

Point Loma Nazarene University has adopted a web-based tool to provide Master of Science in Nursing (MSN) students a place to create and store an online ePortfolio. The use of this technology also allows the university to collect student work and assess academic programs. Students are being assessed an ePortfolio technology fee. A one-time fee will be charged to each MSN student associated with a specific course toward the beginning of the student's program.

Earned Grades Policy

In addition to completing a course's academic requirements, PLNU's Earned Grades Policy requires that a student's account be substantially paid in full to receive final course grades in a given term. Please review the complete Earned Grades Policy here (https://drive.google.com/a/pointloma.edu/file/d/1gpvHTMzRo6mCu8kRkM_336VGLAbCOty9/view/?usp=sharing).

FERPA

Students are responsible for handling all financial matters related to their attendance at the university. FERPA, the federal "Privacy Act," prohibits sending statements to or discussing financial matters with a spouse or parent of students 18 years of age or older without written permission of the student. To read more about FERPA, click State and Federal Policies (https://pointloma-public.courseleaf.com/prior-catalogs/2022-2023/aug-catalog/state-federal-policies/). Students may grant another individual permission through Workday.

Financial Aid at PLNU

The financial assistance program at Point Loma Nazarene University consists primarily of Federal Direct loans, but also includes a limited number of federal, state, and institutional grants, and external scholarships and grants offered by corporations and civic organizations. Financial assistance is intended to recognize and assist students who otherwise would be unable to attend the university.

The university recognizes that the primary responsibility for paying expenses rests with the student (and spouse, if married) and parents (of federally-determined dependent students) who are expected to contribute in proportion to their resources. Any financial assistance offered by the university is intended to help bridge the gap between the student's expected family contribution and the cost of attending PLNU.

Some forms of financial assistance are offered to students based on need. A student's financial need is determined by completion of the Free Application for Federal Student Aid (FAFSA). Various federal and state regulations, institutional policies, and funding-level limitations may affect the types and amounts of financial assistance that a student may receive from year to year. Additionally, changes in information, enrollment, or circumstances may cause financial assistance to be reduced, increased, or eliminated subsequent to the initial determination of the financial assistance. The reduction or elimination of financial assistance may cause a student to owe a balance to the university.

Applying for Aid at PLNU

To receive any type of federal or state aid at PLNU, the student must complete the Free Application for Federal Student Aid (FAFSA) or renewal FAFSA each academic year of enrollment (see FAFSA deadlines (https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines/)). PLNU's school code is 001262. The FAFSA application can be submitted online at http://www.studentaid.gov/. Financial Aid may be renewed each academic year, provided students remain financially and academically eligible

(Review the Graduate Satisfactory Academic Progress policy here (https://drive.google.com/file/d/1QQNqQqGtufB7PEUDz2SovCN-xUa4K0_T/view/) and the Adult Degree Completion Satisfactory Academic Progress policy here (https://drive.google.com/file/d/1QQNqQqGtufB7PEUDz2SovCN-xUa4K0_T/view/)). A Financial Aid Offer Letter is issued to students after they have been fully accepted into an eligible program at PLNU and have completed a FAFSA application. In order for aid to disburse to the student's account, it must be accepted online through the Financial Aid Portal which can be accessed through the PLNU OneLogin page. Many loans begin accruing interest at the time of disbursement or shortly thereafter; we recommend that students carefully consider their needs and accept the least amount of loans necessary to cover educational expenses.

Expected Completion Dates (Graduation Dates)

GPS Student Financial Services initiates financial aid offers based on the student's Expected Completion Date in Workday. It is the student's responsibility to confirm that the Expected Completion Date is accurate to ensure that the financial aid offer is made in a timely manner. If a student has questions about the Expected Completion Date, they should consult with their Academic Advisor, Student Success Counselor, or the Records Office.

An Adult Degree Completion student's Federal Direct Loans may be prorated during the final semester of their program. Students should contact the GPS SFS Office when they are nearing the end of their program to determine if their financial aid will be prorated.

Students who are receiving the Cal Grant are allowed to receive up to the cost of tuition and fees in their graduating semester, as long as the student has remaining eligibility and does not exceed the full-time maximum semester amount for the tuition and fees portion of the grant. If a student receives Cal Grant up to the tuition and fees in a semester and the student does not actually graduate in that semester, the Cal Grant may need to be reduced.

Financial Need

Financial Need is defined as the difference between the student's Cost of Attendance (COA) for the academic year and the "Expected Family Contribution" (EFC) as determined by completion of the FAFSA.

The Cost of Attendance is determined by the university and is based on an estimation of reasonable expenses incurred by the majority of students, including tuition, fees, room and board, books and supplies, transportation, and miscellaneous costs. (See Table below for information on the calculation of COA).

The Expected Family Contribution (EFC) is a statistical figure based on a federally mandated formula using the financial information provided on the FAFSA by the student (and parents or spouse, if applicable) that represents the student's ability to contribute to the cost of the education.

Cost of Attendance Calculation

Fees	May include estimated or actual Assessment and Student Teaching Fees
Tuition	Set at assumed enrollment status amounts unless otherwise requested. Graduate students are generally assumed to be enrolled full-time (in six (6) units per semester). Teaching Credential students are generally assumed to be enrolled half-time (in six (6) units per semester). Adult Degree Completion students are generally assumed to be enrolled three-quarter time (in nine (9) units per semester). Tuition budget may be adjusted based on actual enrollment status upon request.
Room & Board (Average Grocery, Rent)	Determined by CSAC's Student Expense Budget for California. May be adjusted based on length of enrollment (single quad/full semester). (https://www.csac.ca.gov/post/student-expense-budget/)
Books & Supplies (Books, Educational Supplies, Course Fees, Computer Expenses)	Determined by CSAC's Student Expense Budget for California. May be adjusted based on enrollment status (full-time, three-quarter time, half-time). (https://www.csac.ca.gov/post/student-expense-budget/)
Miscellaneous (Health and Miscellaneous)	"Other expenses" category determined by CSAC's Student Expense Budget for California. May be adjusted based on length of enrollment (single quad/full semester). (https://www.csac.ca.gov/post/student-expense-budget/)
Transportation	Cost of transportation to and from classes. Determined by CSAC's Student Expense Budget for California. May be adjusted based on enrollment status (full-time, three-quarter time, half-time). (https://www.csac.ca.gov/post/student-expense-budget/)
Loan Fees	Estimated cost.

Appeals for Special Circumstances

Federal regulations provide the GPS Student Financial Services office with discretionary authority to make case-by-case adjustments to student FAFSA data in cases of special circumstances. Special circumstances include:

- Documentable significant reductions to income (Loss of job, reduction of work hours, marital separation, etc.)

- Unusually high medical or dental expenses (only uninsured amounts not included on tax return)
- A parent attending college (for Dependent students only)
- Dependency status appeals (for Dependent students only)

If a student believes there are special circumstances that should be reviewed, the student must submit an Appeal Form for Special Circumstances (available at the GPS Student Financial Services office at the Mission Valley campus or online (https://www.pointloma.edu/graduate-studies/programs/financial-aid/forms-documents/) with supporting documentation. After initial review of the appeal, additional documentation may be required. Students will be notified of the result of the appeal via email.

Financial Aid Programs

Need-Based Federal Grant Programs

Federal PELL Grant

The Federal Pell Grant is offered to undergraduate students with a qualifying Expected Family Contribution (EFC) as determined by the FAFSA. The Federal Pell Grant is gift aid and does not have to be repaid. It can be used to help pay university charges (tuition and fees, on-campus room and board) or living expenses. The maximum for the 2022-2023 Academic Year (AY) is $6,895. Graduate students, teaching credential students and students pursuing a second Bachelor degree are not eligible for the Federal Pell Grant.

Students may be eligible for other forms of federal need-based aid. Additional information may be obtained from the GPS Student Financial Services office.

Federal Pell Grant Recalculation Dates

PLNU uses the scheduled disbursement date for each semester as the Pell Recalculation Date (PRD). Changes in enrollment after the PRD (i.e. increasing units from half-time to full-time) will not result in a change to Federal Pell Grant eligibility. To maximize Federal Pell Grant eligibility, students should ensure they are registered for all courses before the PRD. For the 2022-2023 Academic Year, the PRDs are as follows:

- Fall 2022: 9/6/2022
- Spring 2023: 1/17/2023
- Summer 2023: 5/16/2023

The Federal Pell Grant can only be disbursed for courses in which students begin attendance. If it is determined that a student did not attend a course that was used to calculate Federal Pell Grant eligibility, the Federal Pell Grant may be reduced.

Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG is a form of “campus-based” federal gift aid that is offered to Pell Grant recipients who have a qualifying Expected Family Contribution (EFC). Since SEOG funding is extremely limited, not all students who qualify receive the SEOG. The maximum SEOG Grant for the 2022-2023 Academic Year (AY) for Adult Degree Completion students is $260 per full-time semester of enrollment; however, final aid decisions are subject to the final campus-based fund allocation granted to PLNU. Students who have an EFC of $0 will be considered as a priority group for funding.

Need-Based State Aid

For details about any California state fund programs, students may visit the California Student Aid Commission (CSAC) website at http://www.csac.ca.gov.

Cal Grant for Adult Degree Completion Students

Cal Grant is a program of the California Student Aid Commission (CSAC). Students may receive a Cal Grant for a maximum of four academic years (eight semesters) of undergraduate study. In addition, teacher credential students who received Cal Grant as undergraduates may be eligible for a two-semester extension of their benefits. Students must meet income and asset ceiling and family size limits. Cal Grant amounts are determined annually by the passing of a final State of California budget; all Cal Grants listed on a Financial Aid Offer Letter are to be considered “estimated” until the final budget is passed into law by the California legislature.

CSAC notifies new Cal Grant recipients whether they have been offered an Entitlement or Competitive Cal Grant. Before a Cal Grant can be added to a student’s Financial Aid Offer Letter, the GPS Student Financial Services office must review the data provided by the student and parents on the FAFSA to make sure that the student is financially eligible.

Cal Grant A is for students from low to middle-income families. It is restricted to paying tuition and mandatory fee charges only. The amount of the Cal Grant is determined upon approval of a final State of California budget.

Cal Grant B is for students with exceptionally high need (based on the FAFSA). During the first year the student receives the grant, Cal Grant B pays an Access Grant. PLNU credits these funds directly to the student’s account to help pay down semester charges. However, the student has the option of receiving Access Grant funds as a check each semester by submitting the 2022-2023 Cal Grant B Access Funds Form to the GPS Student Financial Services office before the end of each semester Add Period. After that date, the semester Access Grant is credited to the student’s account. During the second and subsequent years, Cal Grant B includes a tuition and fee-paying component in addition to Access. The amount of the Cal Grant and Access Grant is determined upon approval of a final State of California budget.

Application Process for New Cal Grants for Adult Degree Completion Students

Students must have submitted a 2022-2023 FAFSA (http://www.studentaid.gov) by March 2, 2022, and a verified grade-point average (GPA) to the California Student Aid Commission (CSAC) by March 2, 2022. High school seniors must request that their high school provide this information to CSAC electronically. Current PLNU students who are California residents and who have completed 24 or more college units should request that the PLNU Office of Records submit their GPA to CSAC.

Transfer Entitlement Cal Grants for Adult Degree Completion Students

Students who graduated from high school after June 30, 2000, attended a California Community College, and then transferred to PLNU may be eligible for a Cal Grant Transfer Entitlement (also known as the California Community College Transfer Entitlement). This grant is either a Cal Grant A or B. To qualify, students must have at least a 2.400 community college GPA, meet the Cal Grant financial and eligibility requirements, be under 28 years of age as of December 31 of the grant year and apply by March 2, 2022. Students must transfer from a California Community College to PLNU in the year for which the grant is offered. Students must complete a G-6 self-certification form by logging into WebGrants at https://mygrantinfo.csac.ca.gov/.

For details about requirements for the 2022-2023 Cal Grant, students may visit the California Student Aid Commission (CSAC) website at http://www.csac.ca.gov.

Renewal Cal Grants for Adult Degree Completion Students

All Cal Grant recipients must meet income and asset ceiling and family size limits established annually by the California Student Aid Commission (CSAC) in order to have their Cal Grant renewed for the 2022-2023 Academic Year. Students may renew a Cal Grant for up to four academic years (eight semesters), including semesters students received the grant at other schools. Submission of a verified GPA is not required to renew a Cal Grant. Students who received a Cal Grant at another institution must complete Form G-10 (Grant Record Change Form for Students), contact CSAC at 1-888-224-7268, or update their institution on WebGrants for Students at https://mygrantinfo.csac.ca.gov/.

Cal Grant and the California Dream Act for Adult Degree Completion Students

The California Dream Act of 2011 allows students without lawful immigration status but who meet certain requirements to apply for and receive state financial aid at California private colleges. The amount of the Dream Act Cal Grant is determined upon approval of a final State of California budget.

For details about applying for a Cal Grant under the Dream Act, visit the California Student Aid Commission (CSAC) website at http://www.csac.ca.gov.

Cal Grant Teaching Credential Program (TCP)

Cal Grant A or B recipients who meet the following requirements should contact the California Student Aid Commission (CSAC) for information and application materials or visit CSAC at: http://www.csac.ca.gov:

1. Have received a bachelor's degree;
2. Are accepted to and have enrolled in a professional teaching preparation program (Master of Arts in Teaching (MAT) or Teaching Credential program) at PLNU within 15 months of the end of the semester for which the recipient last received a Cal Grant payment;
3. Have not received or submitted an application for a Preliminary Teaching Credential;
4. Do not currently possess any other initial teaching credential;
5. Continue to maintain financial need for a Cal Grant and meet income and asset ceiling and family size limits.

To be eligible for the Cal TCP Program, students must be enrolled at least half-time. Students enrolled less than full-time will have their Cal Grants pro-rated. The tuition and fees component of the Cal Grant cannot pay more than the student's tuition and fee charges for the semester.

Students interested in applying for the Cal Grant TCP must submit a G-44 form (https://www.csac.ca.gov/post/request-cal-grant-teaching-credential-program-benefits/) to CSAC, and the Commission must approve the application prior to PLNU offering the Cal Grant.

Golden State Teach Grant (GSTG)

The Golden State Teach Grant (GSTG) program is for students who are currently enrolled in a teacher preparation program to earn a credential and commit to teach in a "high need field" at a "priority school," in California for four years, within five years after completing a teacher preparation program.

GSTG offers up to $20,000 to eligible, currently enrolled students in California Commission on Teaching Credentialing (CTC)-approved teacher preparation programs within a California institution of higher education. California Education Code Section 69617 authorizes CSAC to continue to provide Golden State Teach Grants to eligible teaching candidates through the 2024-2025 Academic Year.

What is a "Priority School"?

A "priority school" is a school with a high percentage, as determined by the Commission on Teacher Credentialing (CTC) in consultation with the California Department of Education (CDE), of teachers holding emergency-type permits, based on the most recent data available to the CTC and the CDE. By January 1, 2020, the CTC shall publish a list of priority schools. "Emergency-type permits" include, but are not limited to, any of the following:

1. Provisional internships
2. Short-term staff permits
3. Credential waivers
4. Substitute permits

The CTC list of priority schools is available at https://www.ctc.ca.gov/commission/notices/gs-teacher-list. (https://www.ctc.ca.gov/commission/notices/gs-teacher-list.html)

Application Process

- Students must apply for the GSTG through the California Student Aid Commission (CSAC) here: https://gstg.csac.ca.gov.
- CSAC will provide a roster of applicants to PLNU.
- PLNU's School of Education will verify enrollment in an approved program leading to a credential in a high need field.
- GPS Student Financial Services will determine the grant amount for which the student is eligible and any required adjustments to the students' other financial assistance. GPS Student Financial Services will email the student the GSTG offer which the student can accept in full, partially accept, or decline.
- GPS Student Financial Services will return the completed roster to CSAC.
- CSAC will send the eligible GSTG applicant a letter of acknowledgment along with a Teaching Agreement (TA).
- Recipients of the GSTG must sign and return the TA within 30 days to be certified as a participant in the GSTG program.
- Once the TA is received, CSAC will process a payment to the student.
- The payment will be sent to PLNU, made out to the student.

Accepting the GSTG may require adjustment of other financial assistance that was already offered or disbursed to the student. Adjustments to other financial assistance may cause a balance due on the student's account. Students are responsible to pay any outstanding balance on the student account that may result from accepting the GSTG.

Repayment Requirements

Failure to meet the four-year teaching obligation requires the grant recipient to repay the State twenty-five percent (25%) of the total amount granted annually for each year the recipient fails to do one or more of the following:

- Be enrolled in or have successfully completed a teacher preparation program approved by the CTC.
- While enrolled in the teacher preparation program, maintain good academic standing.
- Complete the required teaching service following completion of the teacher preparation program.

For more information about the GSTG program, visit the CSAC website: https://www.csac.ca.gov/golden-state-teacher-grant-program (https://www.csac.ca.gov/golden-state-teacher-grant-program/)

Need Based Federal Loan Programs

Subsidized Direct Loans

The Federal Subsidized Direct Loan is a low-interest student loan borrowed directly from the U.S. government designed to help students pay for college. The Subsidized Federal Direct Loan is available for Adult Degree Completion and Teaching Credential students as long as the student has not met the Undergraduate Subsidized Loan aggregate limits. It requires financial need as determined by the FAFSA and is not based on creditworthiness. The student is not responsible for paying interest that accrues while the student is enrolled at least half-time (six (6) units for Adult Degree Completion and Teaching Credential students). Direct Loan interest rates and origination fees are published annually by the Department of Education. The interest rates become effective on July 1st of each year and the origination fees become effective on October 1st of each year. Understanding the importance of repaying any federal student loan taken while in school is critical. Sample loan repayment schedules are available for students at http://www.studentaid.gov. For more information on the Federal Student Loan programs and interest rates, please click here (https://studentaid.gov/understand-aid/types/loans/interest-rates/). The determination of an academic year may vary by program. Graduate students are not eligible for Subsidized Direct Loans.

Students are required to complete Federal Direct Loan Entrance Counseling and a Loan Agreement/Master Promissory Note (MPN) before any Federal Direct Loan funds are released. Entrance Counseling is a mandatory federal requirement to advise student borrowers of their rights and responsibilities in receiving a student loan. Loan amounts are generally released in one disbursement for each semester attended. Students may accept all or a portion of their Federal Direct Loan eligibility. We recommend that students carefully consider their expenses and other financial resources before determining the amount of loan to accept. Entrance Counseling and completion of a Loan Agreement/Master Promissory Note (MPN) must be completed online through the Federal Direct Loan website at http://www.studentaid.gov. More information can be found at the Graduate and Professional Student Services section of the Point Loma Nazarene University website at http://www.pointloma.edu/gradsfs (http://www.pointloma.edu/gradsfs/).

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status (registered for less than three (3) units in a semester for a graduate student or less than six (6) units in a semester for Adult Degree Completion and Teaching Credential students), Federal Direct Loan Exit Counseling is required. This is a mandatory federal requirement for all students who have received a Federal Direct Loan. Exit Counseling must be completed online through the Federal Direct Loan website at http://www.studentaid.gov or in-person through the GPS Student Financial Services office. Additional information may be obtained from the GPS Student Financial Services office.

Repayment begins six months after the student graduates, withdraws, or drops below half-time status (i.e. less than three (3) units for graduate students or less than six (6) units for Adult Degree Completion and Teaching Credential students).

Federal Subsidized Direct Annual Loan Limits

Units	Fee
Adult Degree Completion Freshmen (0-24 units)	$3,500
Adult Degree Completion Sophomore (25-56 units)	$4,500
Adult Degree Completion Junior and Senior (57+ units)	$5,500
Teaching Credential	$5,500
Graduate Students	$0 (not eligible for Subsidized Loans)

Federal Work-Study

The Federal Work-Study (FWS) program is offered to eligible students, on a request-basis. It is only offered if the student acquires on-campus employment. Students eligible for Federal Work-Study are not guaranteed employment. If interested in Federal Work-Study, the student should contact the Student Employment Office to secure employment at (619) 849-2633 or online at https://www.pointloma.edu/offices/human-resources/student-employment (https://www.pointloma.edu/offices/human-resources/student-employment/) and contact the GPS Student Financial Services Office. FWS is disbursed in the form of bi-weekly paychecks from the cashier's office in Draper Hall or by direct deposit.

Non-Need Based Federal Loan Programs

Unsubsidized Federal Direct Loan

The Unsubsidized Federal Direct Loan is a low-interest student loan borrowed directly from the U.S. government designed to help students pay for college. The Unsubsidized Federal Direct Loan does not require financial need and is not based on creditworthiness. The borrower is responsible for paying all the interest that accrues, from disbursement until the loan is fully repaid. Direct Loan interest rates and origination fees are published by the Department of Education. The interest rates become effective on July 1st of each year and the origination fees become effective on October 1st of each year. Understanding the importance of repaying any federal student loan taken while in school is critical. Sample loan repayment schedules are available for students at http://www.studentaid.gov. For more information on the Federal Student Loan programs and interest rates, please click here (https://studentaid.gov/understand-aid/types/loans/interest-rates/). The determination of an academic year may vary by program.

Students are required to complete Federal Direct Loan Entrance Counseling and a Loan Agreement/Master Promissory Note (MPN) before any Federal Direct Loan funds are released. Entrance Counseling is a mandatory federal requirement to advise student borrowers of their rights and responsibilities in receiving a student loan. Loan amounts are generally released in one disbursement for each semester attended. Students may accept all or a portion of their Federal Direct loan eligibility. We recommend that students carefully consider their expenses and other financial resources before determining the amount of loan to accept. Entrance Counseling and completion of the Loan Agreement/Master Promissory Note (MPN) must be completed online through the Federal Direct Loan website at http://www.studentaid.gov. More information can be found at the GPS Student Financial Services section of the Point Loma Nazarene University website at http://www.pointloma.edu/gradsfs (http://www.pointloma.edu/gradsfs/).

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status (registered for less than three (3) units for a graduate student or less than six (6) units for a Teaching Credential or Adult Degree Completion student in a semester), Federal Direct Loan Exit Counseling is required. This is a mandatory federal requirement for all students who have received a Federal Direct Loan. Exit Counseling must be completed online through the Federal Direct Loan website at http://www.studentaid.gov or in-person through the GPS Student Financial Services office. Additional information may be obtained from the GPS Student Financial Services office.

Repayment begins six months after the student graduates, withdraws, or drops below half-time status (i.e. less than six (6) units in a semester for Adult Degree Completion and Teaching Credential students or less than three (3) units in a semester for Graduate students).

Federal Direct Loan Limits:

Year	Dependant Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Adult Degree Completion Undergraduate Annual Loan Limit	$5,500-No more than $3,500 of this amount may be in subsidized loans.	$9,500-No more than $3,500 of this amount may be in subsidized loans.
Second-Year Adult Degree Completion Undergraduate Annual Loan Limit	$6,500-No more than $4,500 of this amount may be in subsidized loans.	$10,500-No more than $4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Adult Degree Completion Undergraduate Annual Loan Limit	$7,500-No more than $5,500 of this amount may be in subsidized loans.	$12,500-No more than $5,500 of this amount may be in subsidized loans.
Teaching Credential Annual Loan Limit	$5,500-The entire amount may be in subsidized loans.	$12,500-No more than $5,500 of this amount may be in subsidized loans
Graduate or Professional Students Annual Loan Limit	Not Applicable (all graduate and professional students are considered independent)	$20,500 (unsubsidized only)
Subsidized and Unsubsidized Aggregate Loan Limit	$31,000-No more than $23,000 of this amount may be in subsidized loans.	$57,500 for undergraduates-No more than $23,000 of this amount may be in subsidized loans. $138,500 for graduate or professional students - No more than $65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

Federal Direct Parent Loan for Dependent Students (PLUS)

The Direct Parent PLUS Loan is a credit-based loan available to parents of dependent undergraduate Adult Degree Completion and Teaching Credential students who file a 2022-2023 FAFSA. Although the loan is not based on need, the FAFSA must be completed. The PLUS Loan annual borrowing limit is equal to the student's cost of attendance minus any other financial aid offered. We recommend that students and parents carefully consider their expenses and other financial resources before determining the amount of loan to accept. Direct Parent PLUS Loan interest rates and origination fees are published by the Department of Education. The interest rates become effective on July 1st of each year and the origination fees become effective on October 1st of each year. Repayment begins 60 days after the loan is fully disbursed or borrowers may request a deferment or forbearance of repayment until their student leaves the university. The application and Loan Agreement/Master Promissory Note (MPN) may be completed online at http://www.studentaid.gov. Normally, PLUS Loan amounts are released in one disbursement for each semester attended. If the parent wishes to have the entire loan disbursed in a single semester, the parent must specify this on the online PLUS loan application. Loan origination fees will be charged in accordance with federal regulation from any Federal Parent PLUS Loan funds disbursed to the student account. For additional information, please visit the GPS Student Financial Services section of Point Loma Nazarene University's website at http://www.pointloma.edu/gradsfs (http://www.pointloma.edu/gradsfs/).

Federal Direct Graduate PLUS Loan

The Federal Direct Graduate PLUS Loan is a credit-based loan for which graduate students only may apply. The Direct Graduate PLUS Loan is intended for graduate students whose educational costs exceed their Unsubsidized Federal Direct Loan eligibility. Although the loan is not based on need, the FAFSA must be completed. For more information on the Federal Student Loan programs and interest rates, please click here (https://studentaid.gov/understand-aid/types/loans/interest-rates/). Repayment begins 60 days after the final loan disbursement is made for the academic year. Students can begin the application process online at http://www.studentaid.gov.

Students are required to complete the Federal Direct Graduate PLUS Loan Application, Loan Agreement/Master Promissory Note (MPN) and Entrance Counseling before any Federal Direct Graduate PLUS Loan funds are released. Entrance Counseling is a mandatory federal requirement to advise student borrowers of their rights and responsibilities in receiving a student loan. Loan amounts are generally released in one disbursement for each semester attended. Students may accept all or a portion of their maximum Direct Graduate PLUS Loan eligibility, which is limited by the Cost of Attendance and the amount of other aid offered. We recommend that students carefully consider their expenses and other financial resources before determining the amount of loan to accept. The Application, Entrance Counseling, and completion of the Loan Agreement/Master Promissory Note (MPN) must be completed online through the Federal Direct Loan website at http://www.studentaid.gov.

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status (registered for less than three (3) units for a graduate student in a semester), Federal Direct Loan Exit Counseling is required. This is a mandatory federal requirement for all students who have received a Federal Direct Loan. Exit Counseling must be completed online through the Federal Direct Loan website at http://www.studentaid.gov or in-person through the GPS Student Financial Services office. Additional information may be obtained from the GPS Student Financial Services office.

Federal Nursing Student Loan

The Nursing Loan is a low-interest federal loan for Adult Degree Completion students enrolled in the RN to BSN program who demonstrate exceptional financial need. The interest rate is fixed at 5.00% for the life of the loan and begins accruing nine months after graduation, withdrawal, or dropping to less than half-time status (i.e., less than six (6) units for Adult Degree Completion students). Repayment also begins at that time. Students have up to ten years to repay the loan. Payments are made through PLNU's loan servicer, ECSI. Students offered a Nursing Loan must complete Entrance Counseling and sign a Promissory Note each year before funds can be credited to their student account. Entrance Counseling and Promissory Notes must be completed online with our servicer ECSI at https://borrower.ecsi.net/. Because of limited funding, there is no guarantee that a student will continue to receive Nursing Loan funding in subsequent years. Students must complete a 2022-2023 FAFSA to determine eligibility.

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status (registered for less than six (6) units in a semester for the Adult Degree Completion program), Federal Nursing Student Loan Exit Counseling is required. This is a mandatory federal requirement for all students who have received a Federal Nursing Student Loan. Exit Counseling must be completed online with our servicer ECSI at https://borrower.ecsi.net/. Additional information may be obtained from the GPS Student Financial Services office.

Federal Nursing Faculty Loan

The Federal Nursing Faculty Loan is a low-interest federal loan for graduate Nursing students only who intend to become full-time Nursing faculty. When meeting the Nursing faculty requirements, the interest rate is fixed at 3% for the life of the loan and begins accruing interest three months after graduation, withdrawal, or dropping to below half-time status. Loans may be forgiven up to 85% when the commitment to full-time Nursing faculty is completed. Otherwise, repayment begins nine months after graduation, withdrawal, or dropping to below half-time status (i.e. less than three (3) units for Graduate students), if not employed full-time as a Nursing faculty member. (Employment verification forms must be submitted to the PLNU Nursing department in order to postpone repayment and receive forgiveness.) Students have up to 10 years to repay the loan. Payments are made through PLNU's loan servicer, ECSI. Students offered a Nursing Faculty Loan must sign a Master Promissory Note (MPN) and complete online Entrance Counseling before funds can be credited to the student's account. Entrance Counseling and Promissory Notes must be completed online with our servicer ECSI at https://borrower.ecsi.net/. Because of limited funding and Nursing faculty requirements, the Nursing Faculty Loan is managed through the School of Nursing.

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status (registered for less than three (3) units in a semester for a Graduate student), Federal Nursing Faculty Loan Exit Counseling is required. This is a mandatory federal requirement for all students who have received a Federal Nursing Faculty Loan. Exit Counseling must be completed online with our servicer ECSI at https://borrower.ecsi.net/. Additional information may be obtained from the GPS Student Financial Services office.

Other Federal Aid

Federal TEACH Grant - Graduate students and Teaching Credential Students Only

The TEACH Grant program provides funds to students who are completing coursework needed for a career in teaching and agree to teach, for at least four complete academic years, in a high-need field (see this Federal List (https://www2.ed.gov/about/offices/list/ope/pol/tsa.html)) at an elementary/secondary school, or educational service agency that serves students from low-income families (see this Federal List (https://studentaid.gov/tcli/)).

The amount of TEACH grant available is subject to current federal regulations. Interested students may contact the GPS Student Financial Services office.

In order to receive the TEACH grant, students must meet all of the following criteria:

- Must have and maintain at least a 3.250 cumulative GPA (New students qualify through their Bachelor Degree or previous Masters degree) in an eligible post-baccalaureate program.
- Must complete the FAFSA.
- Must sign an annual TEACH Grant Agreement to Serve or Repay, promising to teach in a high-need field at an elementary school, secondary school, or educational service agency that serves students from low-income families for at least four complete academic years after completing (or ceasing enrollment in) the course of study for which the student received the grant.
- Must complete annual TEACH Grant Counseling, which informs the student of their rights and responsibilities.
- Enrollment must fall within the TEACH Grant Authorized Course List, since the TEACH Grant is designed for specific programs leading to highly qualified teachers.

Important: If a student does not complete their service obligation, all TEACH Grant funds received will be converted to a Direct Unsubsidized Loan. The student must then repay this loan to the U.S. Department of Education, *with interest charged from the date the TEACH Grant was disbursed.*

Learn more here (https://studentaid.gov/understand-aid/types/grants/teach/) on the Department of Education's Website.

Federal TEACH Grant Recalculation Dates

PLNU uses the scheduled disbursement date for each semester as the TEACH Recalculation Date (TRD). Changes in enrollment after the TRD (i.e. increasing units from half-time to full-time) will not result in a change to Federal TEACH Grant eligibility. To maximize Federal TEACH Grant eligibility, students should ensure they are registered for all courses before the TRD. For the 2022-2023 Academic Year, the TRDs are as follows:

- Fall 2022: 9/6/2022
- Spring 2023: 1/17/2023
- Summer 2023: 5/16/2023

The Federal TEACH Grant can only be disbursed for courses in which students begin attendance. If it is determined that a student did not attend a course that was used to calculate the Federal TEACH Grant eligibility, the Federal TEACH Grant may be reduced.

The FAFSA Verification Process

Any student who files a FAFSA may be selected for a process called "verification", either by the Department of Education or by the University. Verification is the process of confirming that the data reported on the FAFSA is accurate. PLNU has partnered with Inceptia's "Verification Gateway" as an approved third-party servicer who assists PLNU in collecting all documents required to complete the process for any student selected by the Department of Education for verification. Students who may be selected for institutional verification will be contacted by PLNU's GPS Student Financial Services Office directly.

Students may decline the request for verification documents, however in doing so, they become ineligible for any federal or state financial aid. It is recommended that all students complete the verification process as early as possible to avoid late notification of the loss of eligibility of financial aid.

Other Non-Need Based Loan Programs

Private Loans

Private Loans are offered by various lenders who set their own criteria on credit and interest rates. Interest rates may be higher than the Federal Direct Loan and Grad PLUS Loan. Interest rates are based on PRIME or LIBOR plus a percentage tier that may range from 0% to 12% depending on the borrower's credit and, if required, co-signer's credit. Students should research different lenders since the criteria, interest rates, and repayment incentives on a Private Loan will vary.

Department/School Scholarships

Each year, various academic departments and schools offer a limited number of scholarships to selected students. Students should contact their academic department or school for applications and deadlines.

Financial Aid from Outside Agencies

Various organizations, such as businesses, community groups, churches, etc. administer scholarships based on merit, community service, organizational affiliation, academic performance, or educational objective. Some of these scholarships require financial need. It is the student's responsibility to research outside scholarship opportunities. The PLNU website includes a link to an outside scholarship resource (https://scholarships.pointloma.edu/), and many other scholarship searches are available online (such as CollegeBoard (http://www.collegeboard.org/), F (http://fastweb.com/)astweb (http://fastweb.com/), and Peterson's (http://petersons.com/)). Once the student has been selected to receive a scholarship, it is the student's responsibility to contact the outside agency sponsoring the scholarship and request that it send the scholarship check to PLNU. Outside scholarships are generally divided evenly over both the fall and spring semesters, unless the scholarship donor specifically states otherwise. Even if the scholarship donor sends the funds directly to the student, the scholarship must still be treated as a resource, which means that other aid in the student's financial aid package may need to be reduced or canceled to prevent the student from being funded in excess of campus charges, financial need, and/or cost of attendance.

ROTC and Veteran Readiness and Employment (VR&E)

Both Reserve Officers Training Corps (ROTC) and Veteran Readiness and Employment (VR&E), formerly known as Vocational Rehabilitation (Voc Rehab), helps students to pay tuition and fee charges. The amounts must be verified by the organization providing the financial assistance. VR&E is treated as need-based aid and can limit a student's eligibility for need-based financial aid programs.

Veterans Administration (VA) Benefits

Veterans Administration (VA) benefits are offered to veterans of the Armed Services and dependents who qualify. VA Benefits are certified by the university and may be paid directly to the student or credited to the student's account.

The student is responsible for accurately reporting on the FAFSA the expected monthly amount of VA Benefits and the number of months the benefit will be received. Inaccurately reported VA Benefits could result in adjustments to the student's overall financial aid package.

Independent students who are living in military housing or are receiving a Basic Allowance for Housing (BAH) from the Department of Veterans Affairs, as well as dependent students whose parents are receiving these benefits, must notify the GPS Student Financial Services office. The Department of Education requires that institutions remove the housing component of the Cost of Attendance if students/parents are receiving these benefits. The adjustment may affect other financial aid that has been offered.

Questions regarding VA benefits should be directed to http://www.gibill.va.gov or 888-442-4551. Questions regarding PLNU application of VA benefits can be directed to veteranservices@pointloma.edu.

Other Resources

If a student receives any form of non-PLNU financial assistance, such as outside scholarships or employer reimbursement, existing financial aid may need to be reduced so that funding does not exceed financial need or cost of attendance. Whenever possible, the GPS Student Financial Services office will reduce loan amounts before adjusting grant or scholarship assistance.

Tuition Remission

PLNU employees may be eligible for tuition remission and should contact the Office of Human Resources at 619-849-2200 or visit the Human Resources (http://www.pointloma.edu/experience/offices/administrative-offices/human-resources/) webpage for more information.

Note: Although tuition remission is a benefit, it is also a resource and may limit the student's eligibility for federal, state, and institutional aid.

Potential Limitations or Forfeiture of Financial Assistance

The following situations may limit or eliminate financial aid eligibility:

- Not a U.S. citizen or an eligible non-citizen.
- Not enrolled in a degree-seeking program.
- Attending courses through a special standing status.
- Received federal financial aid at another institution for a period of time that overlaps with a period of enrollment at PLNU.
- Enrolling in courses that do not count toward the degree program as declared in Workday. Only courses that count toward the declared degree program are eligible to be funded with federal and state financial aid.
- Registered less than half-time in a semester (three (3) units per semester for graduate students or six (6) units for Adult Degree Completion and Teaching Credential students) for most types of aid.
- Not meeting Satisfactory Academic Progress standards (see below).
- Defaulted on previous federal student loans (students may regain eligibility after having made satisfactory arrangements with the collection agency or the U.S. Department of Education).
- A balance owed as a result of the over-awarding of a federal grant or loan (In this case students are required to either provide written documentation of an approved and current repayment arrangement or to pay the over-awarded balance in full).

Satisfactory Academic Progress (SAP)

In accordance with the Higher Education Act of 1965, as amended, all post-secondary institutions must establish a Satisfactory Academic Progress (SAP) policy. At Point Loma Nazarene University, all students receiving federal and state financial aid are required to make satisfactory progress in order to maintain eligibility for financial aid programs. PLNU's SAP policy requires all students to complete at least 2/3 of all attempted units (the quantitative requirement). In addition, to satisfy the qualitative requirement, Graduate and Teaching Credential students must maintain a minimum cumulative Grade-Point Average (GPA) of 3.000 at the end of each semester. Master of Arts in Christian Ministry students must maintain a minimum cumulative Grade-Point Average (GPA) of 2.750 at the end of each semester. Adult Degree Completion students must maintain a minimum cumulative Grade-Point-Average (GPA) of 2.000 at the end of each semester and maintain a minimum cumulative Grade-Point Average of 2.000 at the end of each semester for all courses taken at PLNU in the student's designated program of study. Bachelor of Arts in Business Administration students not attending online must also maintain a minimum cumulative Grade-Point-Average of 2.75 at the end of each semester for all courses taken at PLNU in the student's designated program of study. For more complete information on the university's SAP policy, students may view our SAP Policy for Graduate and Teaching Credential students here (https://drive.google.com/file/d/1QQNqQqGtufB7PEUDz2SovCN-xUa4K0_T/view/)or for Adult Degree Completion students here (https://drive.google.com/file/d/1n76wmnc83GkgawcpP6vkPm4FmZScdcnl/view/). Students may also contact the GPS Student Financial Services office for more information.

Revisions Based on Enrollment

The GPS Student Financial Services Office assumes students will be registered in the typical number of units for students in each program when calculating financial aid eligibility. Adult Degree Completion students are generally assumed to be enrolled three-quarter time (9 units) in the full semester (with courses in both Quad I and Quad II) each semester. Graduate students are generally assumed to be enrolled full-time (6 units) in the full semester (with courses in both Quad I and Quad II) each semester. Teaching Credential students are generally assumed to be enrolled half-time (6 units) in the full semester (with courses in both Quad I and Quad II) each semester. In most cases students' initial Financial Aid Offer Letter will reflect financial aid based on these assumptions. During the first week of each semester, students' financial aid will be revised to match actual enrollment. If students are enrolled in only one quad in the semester, their financial aid will likely be reduced significantly lower than the initial offer. To make sure the Financial Aid Offer Letter is as accurate as possible, students should ensure they are registered for all courses for the entire semester (including Quad II courses) before the semester begins.

Requirements, Deadlines, and Application Procedures

All students requesting financial assistance must do the following:

1. Make formal application for admission, be officially accepted into an undergraduate Adult Degree Completion, preliminary teaching credential or post-baccalaureate program by the Office of Graduate Admissions and be enrolled at least half-time;
2. Complete and file the FAFSA.

Financial aid is generally made for two consecutive semesters (depending upon the academic program). Financial aid is disbursed on a semester basis, provided the student completes the required procedures and remains financially and academically eligible.

More information regarding requirements, deadlines, and application procedures can be obtained on our website at www.pointloma.edu/gradsfs (http://www.pointloma.edu/gradsfs/).

Refunds for Federal Financial Aid Funds in Excess of Tuition and Fees (Title IV Credit Balances)

A Title IV credit balance occurs whenever the amount of Title IV funds credited to a student's account for a semester exceeds the amount of tuition and fees assessed the student for that semester. Point Loma Nazarene University will pay such a Title IV credit balance directly to the student (or parent if the credit balance is from a Parent PLUS Loan[1]) within 14 days of the Title IV funds disbursing to the student's account. The GPS SFS Office strongly encourages all students to set up direct deposit in Workday in order to receive the refunds from the Title IV credit balances as quickly and efficiently as possible.

[1] If a parent would like the student to receive the Title IV credit balance from a Parent PLUS Loan, they must indicate it when the PLUS application is initially completed.

Withdrawals

If a student is planning on withdrawing or taking a leave of absence (LOA[1] from the University during a term, the student must contact the Office of Records (Records) to begin the process. Note that students who drop to zero units in a quad may be considered a withdrawal for Federal financial aid purposes even if the student is not formally withdrawn from the university. Records will determine the student's last date of attendance in each course from the faculty. The student's latest last date of attendance will be the official withdrawal date. Records will notify GPS Student Financial Services of the official date of withdrawal. If the student's last date of attendance cannot be confirmed, GPS Student Financial Services will use the 50% point in the semester as the official withdrawal date. Using that date, GPS Student Financial Services will determine how much financial aid the student has earned and how much will need to be returned. For Federal Financial Aid (Federal Pell Grant, Federal SEOG, Federal Subsidized, Unsubsidized, and PLUS loans), SFS will run the Return of Title IV Funds (R2T4) process. This refund calculation is required by the Department of Education (ED) when a student withdraws from school to determine the amount of Federal aid that must be returned. For institutional aid, State aid, and private loans[2], the amount of aid returned is based on the institutional refund policy. If a student did not begin attendance in a course, that course cannot be considered in the calculation of the student's financial aid.

If a student withdraws after a term has ended, all financial aid will be considered earned since the term was completed and no returns will be made. Aid for subsequent term(s) would be canceled.

At the time a student leaves the university, all accounts must be paid in full. Any unpaid balance will accrue interest at ten percent (10%) per annum. In addition, Point Loma Nazarene University may report unpaid accounts to a national credit bureau. Students are responsible for paying all collection costs, including attorney fees and court costs as deemed reasonable, in the event a suit is instituted. A student will not be permitted to participate at commencement exercises or receive a diploma until all accounts at the university have been paid. Any financial aid received for a period in which a student withdraws will be subject to Title IV regulations and may need to be adjusted or returned.

Operational costs are sometimes affected by factors over which PLNU has no control. Therefore, the charges and financial-aid policies quoted in this catalog are subject to change without notice. (Note: Students should also see the information on withdrawal under the section entitled Academic and General Policies (https://pointloma-public.courseleaf.com/prior-catalogs/2022-2023/aug-catalog/academic-general-policies/) in this catalog.)

Students who have taken out student loans to pay for any portion of their education are required to complete federal Exit Counseling when graduating, withdrawing, or dropping below half-time enrollment from the university. Online Exit Counseling for Direct Loans or TEACH grants can be completed at https://studentaid.gov or in-person through the GPS Student Financial Services office. Online Exit Counseling for Perkins and Nursing loans can be completed at https://borrower.ecsi.net/. Failure to complete Exit Counseling may cause a hold to be placed on transcript and diploma release.

[1] LOAs for Financial Aid purposes are considered a withdrawal from PLNU.

[2] Major Private loan lenders have expressed, on a case-by-case basis, that 100% of the private loan disbursement can be kept to pay off a remaining balance or the SFS office can issue the credit of a private loan disbursement to the student.