

# FINANCING A PLNU EDUCATION

## Tuition and Fees

This Catalog section contains information on costs and how to take advantage of payment options and financial assistance through the Student Financial Services (SFS) Office. Students and parents are urged to read the following pages with care. Students are responsible for being aware of, and complying with, the information in this section.

### Tuition

Units	Fee
<b>Tuition Block</b> (12-17 semester units)	\$20,200/semester
Less than 12 units (per unit)	\$1,685
Units in excess of 17 units (per unit)	\$1,345
Nursing Program Fee (SO, JR, SR)	\$3,000/semester (Pre-2019-2020 cohorts: \$2,400/semester)
2023 Summer Session Tuition	Available in early Spring 2023. Please refer to the Summer School website. <sup>1</sup>

<sup>1</sup> <https://www.pointloma.edu/offices/records/traditional-undergraduate-records/summer-school>

### General Fees

Fees	Costs
General fee (per semester)	\$350

This fee assists in covering the cost of student activities, student services (e.g., multicultural, military, international, medical and mental health), and university technology. (Undergraduate students taking less than 12 units in a semester are charged \$29.25 per unit.)

Fees	Costs
University Deposit (non-refundable after May 1st)	\$425

### 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/pointloma> (<https://gradguard.com/pointloma/>). 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. The fee for 2022-2023 is \$137.50 per semester for \$12,500 coverage.

### Audit Tuition

Students auditing courses are not assessed additional tuition unless the student is registered for greater than 17 units or less than 12 units (including audit units). Students enrolled in greater than 17 units or less than 12 units will be assessed audit tuition equal to half of the regular tuition rate for those registered audit units.

### Special Fees

Fees	Costs
Application Fee - Undergraduate	\$55
Degree Processing Fee	\$120
Independent Study Fee (per unit)	\$250
Laboratory and Course Fees	\$20 - 300
Late Payment Fee: 5% of remaining balance, minimum fee	\$25
Special Examination Fee	varies
Student Athlete Fee	\$220/semester
Writing Tutorial Lab Fee	\$150

For more information regarding specific course and lab fees, please click here (<https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/costs/#fees>).

### Summer Degree Processing Fee

(Refundable Prior to October 1)

Fees	Costs
Application for Summer Graduation	\$500

### Music Fees

Students enrolled in private music lessons are charged the following fees in addition to tuition charges. Students receive 14 lessons per semester.

Fees	Costs
<b>Private Lessons:</b>	
One half-hour lesson per week (one unit)	\$455
One hour lesson per week (two units)	\$910
<b>Practice Rooms</b>	
Students enrolled in private or class lessons (vocal or instrumental) are charged for the use of a practice room in Cooper Music Center.	
<b>Practice Room Per Semester:</b>	
One half-hour a day	\$25
One hour a day	\$50

### Residence Fees

Room and Board (per semester)

Room Costs	Per Semester	Per Year
Room only (including Colony)	\$3,375	\$6,750
Dorm Fund (Residence Hall Activities and Laundry Machines)	\$37	\$74
<b>Dining Options (Board):</b>		
Unlimited Meals + \$50 Dining Dollars	\$2,810	\$5,620
15 Meals/Week + \$50 Dining Dollars	\$2,525	\$5,050

180 Meals/Semester + \$200 Dining Dollars + 10 Guest Meals/ Semester	\$2,525	\$5,050
120 Meals/Semester + \$200 Dining Dollars + 10 Guest Meals/ Semester	\$2,175	\$4,350
Add-on Block - 30 Meals/Semester (only for 120 or 180 block plans)	30 meals - \$290	

Students desiring to live in residential housing pay a deposit in order to reserve a room, which is part of the \$425 University Deposit. The housing deposit may be refunded (after a 30-day waiting period) to students who withdraw after the eighth week of the semester, provided all accounts have been paid in full. There is also a \$37 charge per semester residence hall fund.

All unmarried students living in residential housing who are under 23 years of age are required to board at the Nicholson Commons Dining Room under one of the meal plans listed above. Students who do not formally choose a meal plan are charged for the 15 meals/week + \$50 Dining Dollars plan. Students are permitted to change meal plans during the first two weeks of the semester only. Freshman students are required to be on either the 15 meals/week plan or the Unlimited Access plan for their first year at PLNU. The Nicholson Dining Room is closed during the interim period between the fall and spring semesters and during Spring Break.

## Approximate Annual Costs

(First-Year Freshman or Transfer Student Estimated Cost)

2022-2023 Costs	Per Semester	Per Year
Tuition (12-17 units) <sup>1</sup>	\$20,200	\$40,400
General Fee	\$350	\$700
Room <sup>2</sup>	\$3,375	\$6,750
Dorm Fund <sup>3</sup>	\$37	\$74
Board (Dining Plan) <sup>4</sup>	\$2,525	\$5,050
Total	\$26,487	\$52,974

<sup>1</sup> These figures do not include the cost of books, supplies, special fees, transportation, or personal expenses.

<sup>2</sup> Based on a shared room.

<sup>3</sup> Pays for Residence Hall Activities and Laundry Machines.

<sup>4</sup> Based on a mid-priced meal plan.

## Payment Information

Tuition, room, board, and fees are due and payable by the deadlines shown below. For the convenience of students and parents wishing to pay expenses in installments, a monthly payment plan is offered. (See option 2 (p. 2) below.)

A billing notification will be sent by email to students prior to the payment deadline each semester. The notification also serves as the official notice that students should view billing information in Workday. All transactional information is viewable in Workday under Financials. Payment options and deadlines are:

### Option 1: Full Payment of the Net Balance

(total charges minus financial aid excluding Federal Work-Study) by the following dates:

Fall 2022 semester - August 1, 2022

Spring 2023 semester - January 3, 2023

Please Note: PLNU does not accept credit card payments toward tuition, fees and room/board. Payments can be made electronically through a valid checking or savings account.

### Option 2: The Net Balance in Monthly Payments

For one or both semesters using PLNU's Tuition Installment Plan (TIP) option. This interest-free alternative to lump-sum payments allows families to establish a budget for each semester and to make payments in monthly installments. Automatic payment from a valid checking or savings account is required. For more information contact the Student Financial Services Office at (619) 849-2538 or [sfs@pointloma.edu](mailto:sfs@pointloma.edu).

### Option 3: The Net Balance with a Federal PLUS Loan

The Federal PLUS loan is a low-interest federal loan for parents. Parents who wish to apply do not have to demonstrate financial need but must meet certain credit criteria. Federal PLUS loans are repayable over a ten-year period. To apply for a Federal PLUS loan, parents should complete an on-line loan application at <https://studentaid.gov>.

### Option 4: The Net Balance with a Private Education Loan

A private education loan is based on the borrower's credit, and the interest rates vary. Borrowers almost always require a credit-worthy cosigner. Apply for a private education loan at <https://choice.fastproducts.org/FastChoice/home/126200/>.

### Option 5: Combination Plan

A combination of options 2, 3, and 4 allows families to budget as much as possible from current income and savings, using the Tuition Installment Plan option, then borrow any remaining balance using a loan.

All charges must be paid each semester according to the established deadlines. Failure to make timely payment or to make other arrangements acceptable to the Student Financial Services Office will result in students being assessed a late fee (of 5% of the remaining student account balance) and may include de-enrollment. Students are not permitted to register for future semesters if they have a past-due balance.

## Refund Policies

### Tuition

Refunds are computed during regular semesters at the following percentages upon filing a properly executed change of schedule or withdrawal with the Office of Records.

Semester-Length Courses (16 weeks)	Percentage
First Two Weeks of Semester	100%
Third Week	75%
Fourth Week	50%
Fifth through Eighth Week	25%
Quad-length courses (8 weeks)	
First Week of Semester	100%
Second Week	50%
Third and Fourth Week	25%
Summer sessions (5 weeks)	

First Week of Semester	100%
Second Week of Semester	50%
Third Week of Semester	25%

Students are not entitled to any tuition refund after the end of the business day on Friday of the eighth week of a regular semester-long course (fourth week for a quad course, third week for intersessions). Specific refund dates are published in Lomalink (the university's student newsletter). Students receiving federal financial aid who withdraw during the first ten weeks (60%) of the semester lose eligibility for all or part of their loans and grants, in accordance with federal regulations. For additional information, students should contact the Student Financial Services Office.

If a student is planning on withdrawing or taking a leave of absence (LOA)<sup>1</sup> from the University during a term, the student must contact the Office of Records (Records) to begin the process. The official date of withdrawal will be the date the student notifies Records of the intent to withdraw. Records will confirm that the student began attendance in each course and will notify Student Financial Services (SFS) of the official date of withdrawal. Using that date, SFS 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 Parent 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<sup>2</sup>, the amount of aid returned is based on the institutional refund policy stated above. For instance, if a student withdrew during the 25% refund period, 75% of aid offered will remain on the student account and 25% will be returned. 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.

If a student borrowed a Federal loan, loan exit counseling must be completed in-person or at <https://studentaid.gov>.

<sup>1</sup> LOAs for Financial Aid purposes are considered a withdrawal from PLNU.

<sup>2</sup> 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.

## Fees

All Fees are fully refundable during the first four weeks of each regular semester (fall and spring) and during the first two weeks of each summer session and are not refundable after these dates.

## Residence Hall Fees

Residence Hall Fees are refundable according to the tuition refund schedule except for the first two weeks of the semester (ending on the Sunday before the third week of classes) during which there is a charge of \$31 per night. The housing deposit may be refunded (after a 30-day waiting period) to students who withdraw after the eighth week of the semester, provided all accounts have been paid in full.

## Meals

Charges for meals are prorated as of the date the withdrawal form is received in the Office of Records.

## Miscellaneous Financial Policies

Students are responsible for handling all financial matters related to their attendance at the university. FERPA, the federal "Privacy Act," prohibits sending billing and financial aid information to parents or guardians of students 18 years of age or older without "Friends and Family" permissions authorized in Workday.

Students are charged for the full semester for all courses or private lessons for which they are registered, unless a "Change of Schedule" form is secured from the Office of Records, completed with proper signatures, and filed with the Office of Records. Any refunds or adjustments of student accounts arising from changes in class schedules are made as of the date on which the change of schedule form is filed at the Office of Records. Changes in arrangements for meals are made when requests or arrangements are completed at the Student Financial Services Office (this is true regardless of the date on which the student may have ceased attending classes or taking private lessons, or may have changed plans for meals).

At the time a student leaves the university, all accounts must be paid in full. The housing deposit and refunds, if any, will be applied to any charges due. In addition, Point Loma Nazarene University may report unpaid accounts to a national credit bureau. The student is responsible for paying all collection costs, including attorney fees and court costs as adjudged reasonable, in the event a suit must be instituted.

*Note: Diplomas may not be released nor will a student be permitted to participate in a commencement ceremony, until all accounts are paid.*

Operational costs are sometimes affected by factors over which the university has no control. Therefore, the charges and financial aid policies quoted in the Catalog are subject to change without notice.

## Earned Grades Policy

In addition to completing a course's academic requirements, PLNU's Earned Grades Policy ([https://drive.google.com/file/d/1Fxy3d91YU2MvhWZJ3nDakfmjmeb3CWvw/view/?usp=share\\_link](https://drive.google.com/file/d/1Fxy3d91YU2MvhWZJ3nDakfmjmeb3CWvw/view/?usp=share_link)) requires that a student's account be paid in full to receive final course grades in a given term.

# Financial Aid

## Financial Aid at Point Loma

The financial assistance program at Point Loma Nazarene University includes federal grants and loans, state grants, PLNU institutional aid, and external aid, including scholarships and grants offered by corporations, civic organizations, and churches. Financial assistance is intended to 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 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.

Financial assistance is usually offered to students based on need. The student's financial need and eligibility for various programs and the family's ability to pay are determined best by analyzing the information

submitted on 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 and circumstances may cause financial assistance awards to be reduced, increased, or eliminated subsequent to the initial determination of the financial assistance.

**If the student's financial aid include need-based aid, then outside scholarships and all forms of PLNU institutional aid are treated as need-based also, and in certain cases may be reduced or canceled to prevent funding in excess of financial need.**

## Applying for Aid at PLNU

To receive any type of federal, state, or need-based institutional aid at PLNU, the student is required to complete the FAFSA (or renewal FAFSA) each academic year of enrollment prior to the March 2 priority deadline. Students who complete the FAFSA by March 2 will receive priority consideration for the full range of financial aid programs available at PLNU. Students may submit a FAFSA throughout the academic year. Students who complete a FAFSA after the priority filing date are considered for institutional need-based financial aid only if there are remaining funds available.

## 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.

Cost of Attendance is the sum of tuition, fees, room and board, books and supplies, transportation, and miscellaneous costs. Expected Family Contribution is a statistical figure calculated using the financial information provided on the FAFSA by the student and parent that represents the ability of the student's family to contribute to the cost of the student's education.

## Appeals for Special Circumstances

Federal regulations provide the SFS Office with discretionary authority to make case-by-case adjustments to student/parent FAFSA data in cases of special circumstances. Examples of special circumstances may include:

- Significant reductions to income (loss of job, reduction of work hours, etc.)
- Unusually high medical or dental expenses (uninsured amounts only)
- A parent attending college
- Dependency status appeals

If a student believes there are special circumstances that should be reviewed, the student should contact the SFS Office to see if an appeal is necessary. If after contacting the SFS Office and the appeal is feasible, the student must complete and submit an Appeal for Special Circumstances form, or the appropriate form for the appeal (available at the SFS Office or online at [www.pointloma.edu/SFSforms](http://www.pointloma.edu/SFSforms) (<http://www.pointloma.edu/SFSforms>)). After initial review of the appeal, additional documentation may be required.

## Federal Aid Programs

**(Requires completion of a 2022-2023 FAFSA)**

### Federal Pell Grant

The Pell Grant is offered to students with a qualifying Expected Family Contribution (EFC) as determined by the FAFSA. Pell Grant is aid which 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 grant for the 2022-2023 Academic Year (AY) is \$6,895.

PLNU uses the Scheduled Disbursement Date as the Pell Grant Recalculation Date (PRD). The Scheduled Disbursement Date is usually the Monday of the third week of each semester. Changes of enrollment status after the PRD (i.e. increasing units from half-time to full-time) will not result in a change to Pell Grant eligibility. The Federal Pell Grant can only be disbursed for courses in which the student began 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)

The SEOG is "campus-based" federal aid which 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 this grant. At PLNU the maximum SEOG Grant for the 2022-2023 Academic Year (AY) is \$1,500; however, final financial aid decisions are subject to the final campus-based fund allocation provided to PLNU. Students who have an EFC of \$0 will be considered as a priority group for funding.

### Federal Children of Fallen Heroes (CFH) Scholarship

The CFH Scholarship is available to an otherwise Pell-eligible student whose parent or guardian died as a result of active service in the line of duty as a Public Safety Officer. Such a student may receive the maximum Pell Grant and increased amounts of other federal student aid if the student was less than 24 years old when the parent or guardian died, or was enrolled at an institution of higher education at the time of the parent or guardian's death.

### Federal Iraq & Afghanistan Service Grant (IASG)

The IASG is offered to an otherwise Pell-eligible student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001. Such a student may receive increased amounts of federal student aid if the student was less than 24 years old when the parent or guardian died, or was enrolled at an institution of higher education at the time of the parent or guardian's death.

### Federal Work-Study

The Federal Work-Study (FWS) program is offered to eligible students but it is only guaranteed if the student acquires on-campus employment. Students eligible for Federal Work-Study awards are not guaranteed employment. If offered Federal Work-Study, the student should contact the Student Employment Office to secure employment at (619) 849-2633 or online at [www.pointloma.edu/offices/human-resources/student-employment](http://www.pointloma.edu/offices/human-resources/student-employment) (<http://www.pointloma.edu/offices/human-resources/student-employment/>). FWS is disbursed in the form of bi-weekly paychecks from the cashier's office in Draper Hall or by direct deposit.

## Federal Loan Programs

### Federal Direct Student Loans

The Federal Direct loan is a low-interest student loan borrowed directly from the U.S. government designed to help students pay for college. Depending on eligibility, the student may be offered a subsidized (for a student who demonstrates "need" as determined by the FAFSA) and/or unsubsidized (no "need" required) Direct Loan. The U.S. Department of Education pays the interest on a Direct Subsidized Loan while a student



is in school at least half-time, for the first six months after a student leaves school (referred to as the grace period<sup>1</sup>), and during a period of deferment (a postponement of loan payments). Unsubsidized means that the student is responsible for paying all the interest that accrues on the loan amount from disbursement until the loan is repaid in full. Direct Loan interest rates and origination fees are published by the Department of Education. Direct Loan interest rates become effective on July 1st of each year. Direct Loan 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. Repayment happens through the Department of Education's loan servicers. For more information and for sample loan repayment schedules, visit <https://studentaid.gov>.

Yearly amounts:

Units	Fee
Freshmen (0-24 units)	\$5,500 (up to \$3,500 of which may be Subsidized)
Sophomore (25-56 units)	\$6,500 (up to \$4,500 of which may be Subsidized)
Junior and Senior (57+ units)	\$7,500 (up to \$5,500 of which may be Subsidized)

If the student is independent or the parent has been denied a Federal Parent PLUS Loan, the student may be eligible for an additional Unsubsidized loan (Freshman and Sophomore, \$4,000; Juniors and Seniors, \$5,000).

### Federal Direct Subsidized and Unsubsidized Loan Repayment

Repayment begins six months after the student graduates, withdraws, or drops below half-time status (i.e. less than six units).

Before Subsidized or Unsubsidized Direct Loan funds are released, all first-time borrowers must complete online Entrance Counseling and a Master Promissory Note (MPN). These are mandatory federal requirements to advise student borrowers of their rights and responsibilities in receiving a student loan. Loan amounts are generally released in two disbursements, regardless of enrollment period. Exceptions may be made for students enrolled in one semester. Students may accept all or a portion of their Federal Direct Loan eligibility. Loan origination fees will be charged in accordance with federal regulation from any federal student loan funds disbursed. The Entrance Counseling and MPN may be completed online at <https://studentaid.gov>.

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status, Exit Counseling is required. This is a mandatory federal requirement for all students who have received a Direct Student Loan. Exit Counseling may be completed online at <https://studentaid.gov>. PLNU offers optional in-person loan Exit Counseling to graduating seniors. Additional information may be obtained from the Student Financial Services Office.

### Federal Direct Parent Loan for Undergraduate Students (PLUS)

The Direct Parent PLUS Loan is a credit-based loan available to parents of dependent undergraduate students who file a 2022-2023 FAFSA. The PLUS Loan annual borrowing limit is equal to the student's cost of education minus any other financial aid that has been offered. Direct Parent PLUS Loan interest rates and origination fees are published by the Department of Education. The Direct Parent PLUS Loan interest rates become effective on July 1st of each year. The Direct Parent PLUS Loan 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 Master Promissory Note must be completed online at <https://studentaid.gov>.

Normally, PLUS Loan funds are released in two equal disbursements: one for fall semester and one for spring semester. 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.

### Federal Nursing Student Loan

The Nursing Loan is a low-interest federal loan for students enrolled in the PLNU Nursing 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 units). Repayment also begins at that time through our loan servicer ECSI. Students have up to ten years to repay the loan. Students offered a Nursing Loan must complete Entrance Counseling and sign a Promissory Note each year with our loan servicer ECSI before funds can be credited to their student account. Because of limited funding, there is no guarantee that a student will continue to receive Nursing Loan funding in subsequent years. Pre-Nursing program students are not eligible for a Federal Nursing student loan. Students must complete a 2022-2023 FAFSA to determine eligibility.

### Need-Based State Aid Programs

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

#### Cal Grant

*Cal Grant funding is limited to four academic years. In order to graduate in four years at Point Loma Nazarene University, a student must complete at least 16 units or more per semester. Students must work with their academic advisors to ensure they will graduate in four years.*

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. 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 award can be added to a student's Financial Aid Offer Letter, the SFS 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 of 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 a written request to the 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

Students must have submitted a 2022-2023 FAFSA (<https://studentaid.gov>) by March 2, 2022, and a verified grade-point average (GPA) to the California Student Aid Commission (CSAC) by the same date. 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 will have their GPA electronically submitted to CSAC.

### Renewal Cal Grants

All Cal Grant recipients must meet income and asset ceiling and family size limits established annually by the California Student Aid Commission (CSAC) and meet Satisfactory Academic Progress (SAP) 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). Submission of a verified GPA is not required to renew a Cal Grant. Students who received a Cal Grant at another institution must file a FAFSA and complete a Grant Record Change through their Webgrants for Students (<https://mygrantinfo.csac.ca.gov/>) account, or contact CSAC at 1-888-224-7268.

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

### Cal Grant and The California Dream Act

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 <https://dream.csac.ca.gov>.

### Additional State Grants

#### California Military Department (CMD) GI Bill Award Program

The CMD GI Bill issues educational payments to qualifying members of the California Army or Air National Guard, California State Guard, and the California Naval Militia. This State Grant can pay towards tuition and fees at private institutions. Find more information at <https://calguard.ca.gov/education/>.

#### Law Enforcement Personnel Dependent's Grant

The Law Enforcement Personnel Dependents Grant (LEPD) is a need-based educational grant available to dependents and spouses of California Peace Officers (Highway Patrol, Marshal, Sheriff, and Police Officer), employees of the Department of Corrections and California Youth Authority, and both full-time and permanent firefighters who have been killed or totally disabled in the performance of duty. Applications are accepted throughout the academic year.

#### Chafee Grant

The California Chafee Grant program gives money to current or former foster youth to use for career and technical training, or college courses. The grant does not have to be repaid and is intended to help the student pay living expenses. The Chafee Grant, also known as the Chafee Educational and Training Voucher (ETV) Program, is a federally funded

program and is subject to the availability of federal funds each year. To qualify, students must be a current or former foster youth and not have reached their 22nd birthday as of July 1 of the award year. The court must have established their dependency when they were between the ages of 16 and 18. The California Department of Social Services will verify their foster youth eligibility status.

## 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 Student Financial Services (SFS) Office directly.

Students may decline the request for verification documents, however in doing so, they become ineligible for any federal or state financial aid and for need-based institutional 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.

## PLNU Institutional Aid

All forms of PLNU institutional aid are limited by semester charges and enrollment status. Financial aid amounts are divided equally between fall and spring semesters, and generally cannot be used for summer session coursework. All forms of PLNU institutional aid, including merit-based scholarships, may be limited by the student's financial need. This means that in certain cases, institutional aid may need to be reduced or canceled if the student is receiving either federal or state need-based aid.

### Enrollment Status Requirements

All forms of institutional aid require full-time enrollment (12 units or more per semester) through the end of the Refund Period-the first eight weeks of the semester. Institutional aid is canceled for any student dropping below 12 units before that time. Graduating seniors may receive a prorated amount of institutional aid if enrolled less than full-time during their final academic year. Students with exceptional circumstances may be eligible to receive a prorated amount of institutional aid on an appeal basis only for a maximum of one semester. A written request must be submitted to and approved by SFS.

## Institutional Merit Scholarships

### Academic Scholarships

For first-time freshmen who begin attending PLNU during the 2022-2023 Academic Year, academic scholarship are offered for an initial two-year period and, subject to maintaining renewal criteria, can be received for a maximum of eight (8) semesters. Continuous full-time enrollment is required (12 units or more per semester) to retain an academic scholarship. Renewal eligibility is based on the student's cumulative GPA (not rounded) calculated at the end of the fall or third semester of the second year of the scholarship and each subsequent year. Any student not meeting the renewal criteria at that time will be given until the end of the spring or fourth semester to meet the qualifying cumulative GPA. **Once lost, an academic scholarship cannot be regained.**

Eligibility for an academic scholarship beyond eight (8) semesters may be considered on a case-by-case appeal basis but is limited to a maximum of ten (10) semesters of continuous enrollment at PLNU.

To be eligible for selection, first-time freshmen must:

- be offered admission to PLNU
- submit an official seven-semester high school transcript to PLNU by the deadline date
- meet all GPA, test score, and need requirements listed here (<https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/types-aid/scholarships/>)

### **Bresee Scholarship**

The Bresee scholarship is offered to first-time freshmen for the 2022-2023 Academic Year for \$10,000 and is renewable with a cumulative 3.200 GPA (not rounded) calculated at the end of the fall semester of the second year. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. Each scholarship is given for a maximum of eight (8) semesters.

### **Provost Scholarship**

The Provost's Scholarship is offered to first-time freshmen for the 2022-2023 Academic Year for \$12,000 and is renewable with a cumulative 3.200 GPA (not rounded) calculated at the end of the fall semester of the second year. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. Each scholarship is given for a maximum of eight (8) semesters.

### **Trustee Scholarship**

The Trustee's Scholarship is offered to first-time freshmen for the 2022-2023 Academic Year for \$16,000 and is renewable with a cumulative 3.400 GPA (not rounded) calculated at the end of the fall semester of the second year. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. Each scholarship is given for a maximum of eight (8) semesters.

### **President Scholarship**

The President's Scholarship is offered to first-time freshmen for the 2022-2023 Academic Year for \$20,000 and is renewable with a cumulative 3.400 GPA (not rounded) calculated at the end of the fall semester of the second year. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. Each scholarship is given for a maximum of eight (8) semesters.

## **Competitive Academic Scholarships**

### **Full Honors Scholarship**

One Full Honors Scholarship will be offered by the Admissions office to a first-time freshman for the 2022-2023 Academic Year. This scholarship covers tuition expenses for the year. This scholarship is initially offered for two years and is then renewable annually with a cumulative 3.400 GPA (not rounded) at PLNU. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. This scholarship is given for a maximum of eight (8) semesters.

### **Science Honors Scholarships**

Prospective students invited to attend Point Loma Nazarene University's Science Honors Weekend event may be offered a Science Honors Scholarship by faculty from the Science, Math, or Computer Science disciplines. Offering a Science Honors Scholarship is in addition to the offer of any PLNU Academic Scholarship. This scholarship is initially offered for two years and is then renewable annually with a cumulative 3.400 GPA (not rounded) at PLNU. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. This scholarship is given for a maximum of eight (8) semesters.

## **Merit Scholarship Criteria for Incoming Transfer Students**

A Transfer Merit Scholarship is available to new transfer students with 16 or more credit hours; eligibility criteria vary depending on the student's cumulative GPA and the number of college units completed, as shown below:

### **Transfer Merit 1 Scholarship \$5,000**

Transfer GPA of between 3.000 and 3.290

### **Transfer Merit 2 Scholarship \$7,500**

Transfer GPA of between 3.300 and 3.590

### **Transfer Merit 3 Scholarship \$10,000**

Transfer GPA of 3.600 or higher

The Transfer Merit 1 Scholarship is renewable with a cumulative GPA of > 3.000 (not rounded) calculated at the end of three full PLNU semesters. The Transfer Merit 2 Scholarship is renewable with a cumulative GPA of > 3.200 (not rounded) calculated at the end of three full PLNU semesters. The Transfer Merit 3 Scholarship is renewable with a cumulative GPA of > 3.400 (not rounded) calculated at the end of three full PLNU semesters. The student's cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewal during the next academic year. It is available for a maximum of eight (8) semesters.

Transfer students with less than 17 units will be evaluated on a case-by-case basis for academic scholarship eligibility.

## **Second Chance Merit Scholarship**

Students who did not qualify for any academic scholarship at the time they were admitted to PLNU may be considered for this scholarship after completing at least three consecutive full-time semesters at PLNU, and attaining a cumulative resident GPA of > 3.700 (not rounded and excluding study abroad, summer school, and transfer units). If eligible, this scholarship will be offered for the following academic year. Applications for this scholarship are available from the Student Financial Services office. Due to limited funding, all students who are eligible may not be offered the scholarship. A priority application deadline of March 2nd will be used to determine eligibility in the event of limited funding. Second Chance Merit Scholarship recipients who have been offered institutional need grants will be offered need grant amounts according to the catalog policies in place for their cohort.

## **Tuition Discounts**

### **Pastor and Missionary Child Discount**

The Pastor's or Missionary Child Discount for the 2022-2023 Academic Year provides a percentage discount on tuition charges for the **dependent** children of Nazarene and non-Nazarene pastors.

For the **dependent child** of a pastor or missionary to qualify, each of the following statements must be true:

- The pastor must be a full-time - <sup>1</sup>career senior pastor or in a full-time career member of the pastoral staff during the 2022-2023 Academic Year.
- The student is under the age of 24 during the academic year in which the discount is received.
- The student is not married.
- The student does not have children.
- The student is not a veteran of the U.S. Armed Forces.
- The student will be working on a B.A. or B.S. degree during the 2022-2023 Academic Year. (This discount is given for a maximum of 8 semesters.)

<sup>1</sup> “Career” is defined as someone whose full-time paid vocation is a licensed or ordained pastoral ministry position. **Note:** To be considered career ministry, the parent in ministry’s current primary source of income must come from their involvement in full-time pastoral (pulpit) ministry. Proof of valid denominational ordination or licensing for the parent named will be required for all first time Pastor Child Discount applicants but is not a guarantee of eligibility. Verification of housing or parsonage allowance may be required. Due to limited resources, eligibility is not extended to non-profit, para-church, or church administrative or support staff, or independent children of pastors.

Students wanting to apply for either the Pastor’s or Missionary Child Discount may obtain an application form from the Student Financial Services office or the PLNU website. Tuition discounts are not automatically renewable and continued qualifying employment may be verified.

## Institutional Grants

### Church Scholarship, Nazarene Grant-in-Aid and District Grants

The Nazarene Matching Grant program is for Nazarene students from the Southwest Educational Region of the Church of the Nazarene (#9), which is comprised of the following districts: Anaheim, Arizona, Central California, Hawaii, Los Angeles, New Mexico, Northern California, Sacramento, Southern California, Southwest Latin America, Southwest Native American, and Western Latin America.

The program consists of three grants: the Church Scholarship, the Nazarene Grant-in-Aid, and a District Grant. In order to receive these three grants, the student’s home Nazarene church must send PLNU a Church Scholarship check (up to \$250 per year). PLNU matches this with the Nazarene Grant-in-Aid (up to \$250 per year) and also applies the appropriate District Grant. (District Grant amounts may vary by district and are determined by the Board of Trustees during the annual budgeting process.) A student whose home Nazarene church does not participate in the matching grant program may still be able to receive District Grant funds if the church’s pastor sends a written request to the Student Financial Services Office on church letterhead.

For students living on-campus, these three grants can be used to help pay tuition and mandatory fees or on-campus room and board charges. For students living off-campus, the grants are restricted to tuition and fees. Neither the Church Scholarship nor the Nazarene Grant-in-Aid can be refunded to the student. However, for off-campus students whose total financial aid exceeds semester charges, the student may use District Grant funds to purchase a commuter meal plan.

Students may receive the Church Scholarship, Nazarene Grant-in-Aid, and District Grant during the fall and spring semesters only, for up to ten regular semesters. Full-time enrollment (12 units or more per semester) is required through the end of the refund period.

It is the student’s responsibility to contact the church and request that it send the Church Scholarship check to PLNU. If the church does not send the money within one week of priority registration, the Church Scholarship, Nazarene Grant-in-Aid, and District Grant will be removed from the student’s financial aid package.

The student should contact the church as early as possible during the academic year to find out if there are any special eligibility requirements

(i.e., a minimum period of church attendance, church involvement, etc.) or if it requires submission of an application form.

## Need-Based Institutional Aid

### Point Loma Forward Grant

The Point Loma Forward Grant is offered to students with financial need and who meet all eligibility requirements. To be considered, students must have filed a FAFSA for the academic year in which they are offered the grant. Students will be offered a Federal Direct Subsidized Loan and Federal Work Study before being offered a Point Loma Forward Grant for the 2022-2023 Academic Year. Renewal of institutional need grants for returning students is dependent upon continued eligibility under the criteria for that cohort and the availability of funds.

### Point Loma Legacy Grant

The Point Loma Legacy Grant may be offered to students who have at least one parent who attended or graduated from Point Loma Nazarene College/University, who were not offered institutional aid in excess of the maximum allowable, and who demonstrated remaining unmet need. The Point Loma Legacy Grant offer is subject to the availability of funds. To be considered, students must have filed a 2022-2023 FAFSA. Renewal of a Point Loma Legacy Grant requires continued documented unmet need as verified by completion of a FAFSA, and is subject to availability of funds.

## Performance Scholarships

### Athletic Scholarship

For students who live on-campus, athletic scholarships can only be used to help pay tuition, mandatory and other fees, and on-campus room and board. A completed Athletic Scholarship Agreement (ASA) must be submitted to the Student Financial Services Office and the student-athlete given athletic clearance before athletic scholarship funds will be disbursed to the student account. Student-Athletes who receive any form of PLNU athletically-related scholarship are not eligible for an institutional need-based grant. All NCAA Division II rules and requirements must be followed in order to be eligible for and to retain an athletic scholarship and to participate on an athletic team. The student should contact the Intercollegiate Athletic Department at (619) 849-2265 or go to <http://www.plnusealions.com>.

### Forensics Scholarships

Students will contact the Department of Communication Studies (<http://www.pointloma.edu/communication/>) Assistant at (619) 849-2391.

### Music Scholarships

Students will contact the department assistant in the Department of Music (<http://www.pointloma.edu/music/>) at (619) 849-2445.

### Theatre Scholarships

Students will contact the department chair in the Department of Communication Studies (<http://www.pointloma.edu/communication/>) at (619) 849-2248.

## Elected or Appointed Office Institutional Aid

### ASB and Resident Assistantships (RA)

Both Associated Student Body (ASB) Leadership and RA funds are treated as need-based if the student’s financial aid includes any form of federal or state need-based aid. This means that ASB or RA funds may have to be reduced or in rare cases, canceled to prevent the student from being funded in excess of financial need.

An alternative to having all or a portion of an RA fund reduced or canceled to avoid over-funding may be for the student to receive the excess amount through student payroll. Under this option, the student will



receive the amount of the excess as payroll which then must be reported to the IRS.

**RA funds are based on the equivalent of the mid meal plan with the exception of RA's assigned to Flex housing who are offered the equivalent meal plan for Flex residents.**

ASB Scholarships are offered each semester with a portion paid as a stipend directly to the student and a portion offered as a form of financial aid. ASB Stipends are subject to a Board of Review process and the final amount is contingent upon a student's successful completion of the duties associated with their leadership role. If a student does not perform satisfactorily, they may experience a reduction in the amount of the scholarship. Students may be given the option of having the entire semester amount paid as a form of scholarship but should consult with the Student Financial Services Office before making a request.

The contact person for ASB Scholarships is the Director of Community Life. The contact person for resident assistantships is the Dean of Students.

## Departmental/School and Endowment 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. Generally, students in their freshman year are not eligible for these scholarships.

A listing of endowed scholarships (<http://www.pointloma.edu/life/giving/strategic-giving-priorities/endowed-scholarships/endowed-scholarship-list/>) for the 2022-2023 Academic Year can be found on the PLNU website. Continuing students who are interested in applying for these scholarships should contact the appropriate academic department or the Student Financial Services Office for application information.

## Financial Aid from Outside Agencies

Various organizations, such as businesses, community groups, churches, administer scholarships based on merit, athletics, 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. Once offered, it is the student's responsibility for contacting the outside agency sponsoring the scholarship award and requesting that it send the scholarship check to PLNU. Outside scholarships are always 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, or cost of attendance. **Students must notify Student Financial Services of any outside scholarship offered to them during an academic year.**

## ROTC and Veteran Readiness and Employment (VR&E)

Funding from 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. Amounts must be verified by the organization providing the financial assistance. Vocational Rehabilitation is treated as need-based aid and can limit a student's eligibility for merit and other 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. These funds may count against the student's eligibility for other institutional need-based financial aid programs. VA Benefits are certified by the university and may be paid directly to the student or credited to their student account.

## The Yellow Ribbon Program

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. Point Loma Nazarene University will match up to \$10,000 of remaining tuition charged after the primary Chapter 33 tuition benefit has been certified and verified by the VA. Amounts and number of grants are dependent on available funds for each academic year and are not guaranteed to applicants until the final budget is approved by the Board of Directors. Decisions will be made in writing to the eligible students. Students offered a Yellow Ribbon Program Grant may not be eligible for institutional need-based aid.

Only individuals entitled to the maximum benefit rate (based on service requirements) may receive this funding. Therefore, a student may be eligible if:

- They served an aggregate period of active duty after September 10, 2001, of at least 36 months.
- They were honorably discharged from active duty for a service-connected disability and they served 30 continuous days after September 10, 2001.
- They are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill passed on a veteran's service under the eligibility criteria listed above.
- They are accepted for admission at PLNU for the 2022-2023 Academic Year, they are an applied student or they are in good academic standing as a returning student; applied and returning students must be registered as a full-time student at the time the award is disbursed.

PLNU Yellow Ribbon Grants will be offered to students after they submit:

- A valid Yellow Ribbon Certificate of Eligibility from the Veteran's Administration certifying eligibility for the Yellow Ribbon Program ([www.gibill.va.gov](http://www.gibill.va.gov) (<http://www.gibill.va.gov>)).
- Returning Students: Documentation confirming status as a student in good academic standing for the current academic year is required.

## Other Resources

If a student receives any form of non-PLNU financial assistance, such as outside scholarships or veterans benefits, the SFS Office may have to reduce previously offered financial aid so that funding does not exceed the cost of attendance, institutional charges, or financial need as determined by completion of the FAFSA. Whenever possible, the SFS Office will reduce Federal Work-Study and loan amounts before adjusting grant or scholarship assistance.

## Tuition Remission

PLNU employees and their dependents may be eligible for tuition remission and should contact the Office of Human Resources at (619) 849-2200 or go online at <http://www.pointloma.edu/HumanResources> (<http://www.pointloma.edu/HumanResources/>) for more information.

Students taking graduate-level courses must complete an Application for Tuition Remission Form each academic year enrolled. Tuition discounts are not automatically renewable for dependent students. The employment status for the PLNU employee will be verified with Human Resources each subsequent year of enrollment prior to renewal of the dependent student's tuition remission benefits.

If a dependent student of a PLNU employee earns a PLNU academic scholarship, the amount of tuition remission must be reduced by the amount of the academic scholarship. If the student has remaining unmet need as determined by the FAFSA, they may be offered up to a maximum of \$4,000 of their earned academic scholarship to apply for the cost of attendance, including on-campus room and board.

In addition, a limited number of students whose parents are employed at Council of Christian Colleges and Universities (CCCCU) institutions may be eligible for tuition remission benefits. These students must apply through the PLNU Admissions Office to determine their eligibility for this benefit.

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

Tuition remission benefits (including CCCC) may never be applied to study abroad charges.

### Limits of Financial Aid Awards

For students living on-campus, semester charges include tuition, mandatory fees (not including travel fees), and on-campus room and board charges. For students living off-campus, semester charges include tuition and mandatory fees only. Regardless of the student's housing status, institutional aid (including endowed scholarships) can never exceed semester charges.

#### Students Living On-Campus

the only types of aid that can exceed semester charges are: Pell Grant, Federal SEOG, Federal Work-Study, and loans. External scholarships (excluding the Nazarene Church Scholarship) can also exceed semester charges, provided the student files a FAFSA and demonstrates unmet financial need at the time the outside scholarship is added to the student's financial aid.

#### Students Living Off-Campus

the only types of aid that can exceed semester charges are: Pell Grant, Federal SEOG, Federal Work-Study, loans, and outside scholarships (excluding the Nazarene Church Scholarship). Exceptions may be granted by written appeal.

#### Students Studying Abroad

PLNU faculty-led programs are run by PLNU faculty through specific departments on campus. PLNU partner programs are sponsored through partner universities around the world. Affiliated programs are sponsored through organizations that have a formal relationship with PLNU. Credits are usually earned in another university and then transferred to PLNU. All study abroad programs must be approved by the PLNU Study Abroad Office.

For approved programs with partner institutions, federal and state grants and loans, along with PLNU institutional scholarships and grants may be used to pay program costs. For PLNU faculty-led programs, federal and state grants and loans may be used; the amount of PLNU institutional scholarships and grants that may be used varies by program. What is included with the cost of each program varies, but tuition, fees, and housing are standard for almost every program. In some cases, meals are also included. Additional travel and normal day-to-day expenses are extra.

Tuition remission benefits (including CCCC) may never be applied to cover study abroad charges.

### Summer Session Financial Aid

Summer academic sessions at PLNU are considered a "trailer" (or final semester) for the Fall/Spring Academic Year for the purpose of offering financial aid. Any student accepted for admission to the university as part of the incoming Fall cohort who has been approved to begin taking classes during the summer session prior to the cohort start date will not be eligible for PLNU institutional aid. Students may have remaining eligibility for federal or state financial aid under the appropriate FAFSA year and are advised to meet with a Student Financial Services Advisor prior to enrolling in summer courses.

### 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.

PLNU students must adhere to a policy of Satisfactory Academic Progress (SAP) to retain eligibility for Federal and State financial aid. The policy consists of a qualitative (GPA) and quantitative (unit) standard, and opportunities to appeal for extenuating circumstances. Student Financial Services (SFS) conducts a SAP review at the end of each semester, including summer session.

### Qualitative Standard (GPA Requirement)

Undergraduate students must maintain a minimum cumulative grade point average of 2.000 at the end of each semester.

### Quantitative Standard (Two Parts)

#### 1. Minimum Unit Completion

Students must complete at least two-thirds (66.7%) of the cumulative units attempted at the end of each semester or summer session (if registered for summer courses). Units are rounded down to the nearest whole unit.

*Example: If a student were to attempt 30 units during the academic year, the SAP policy would require that student to complete at least 20 units (30 x 66.7% = 20). If a student were to complete fewer than 20 units they would have failed SAP because of a unit deficiency. This deficiency would equal 20 units minus the number of units that were completed.*

*For example, completion of only 15 of 30 attempted units would result in a deficiency of 5 units (20 minus 15). To regain SAP, a student would have to complete 66.7% of the cumulative units attempted at the end of each semester or summer session (if registered for summer courses) in addition to the five deficient units.*

*The CARES Act of 2020 provides additional flexibilities to institutions regarding the calculation of SAP, up to and including the exclusion of the quantitative component of attempted units given a qualifying emergency, such as the COVID pandemic, without requiring an appeal.*

#### 2. Maximum Unit Completion

Under federal regulations, undergraduate students are eligible to receive federal financial aid for up to 150% of the published length of their academic program.

Since the PLNU Undergraduate program is designed to be completed in four years and 128 units, students will not be eligible for federal financial aid after attempting 192 units (including transferred coursework). Students who extend beyond the 192 units may appeal. A financial SAP appeal is dependent upon satisfying PLNU's academic Satisfactory Academic Progress standards. For more complete information on the university's financial SAP policies,

students may visit the Student Financial Services Undergraduate section of the PLNU website.