

# FINANCING A PLNU EDUCATION

## Student Financial Responsibility and FERPA

Students are responsible for managing all financial matters related to their attendance at the university. In accordance with FERPA (the federal Family Educational Rights and Privacy Act), billing and financial aid information cannot be shared with parents or guardians of students age 18 or older unless the student has granted "Friends and Family" permissions in Workday.

## Tuition and Fees

This section outlines cost, payment options, and available financial aid through the Student Financial Services (SFS) Office. Students and families should review this information carefully. Students are responsible for understanding and following the policies listed here.

### Tuition

Units	Fee
<b>Tuition Block</b> (12-17 semester units)	\$23,750/semester
Less than 12 units (per unit)	\$1,980
Units in excess of 17 units (per unit)	\$1,585
<b>Nursing Program Fee</b> (SO, JR, SR)	\$3,250/semester
2026 Summer Session Tuition	Available in early Spring 2026. Please refer to the Summer School website. <sup>1</sup>

<sup>1</sup> For more information, visit the PLNU Summer School website (<https://www.pointloma.edu/offices/records/traditional-undergraduate-records/summer-school/>).

### General Fees

Fees	Costs
General fee (per semester)	\$475

This fee assists in covering the cost of student activities, student services (e.g., multicultural, military, international, medical and mental health), and university technology.

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

### Tuition Refund Insurance

PLNU offers Tuition Refund Insurance through GradGuard, which can reimburse tuition costs if a student withdraws due to illness or injury. This coverage is not available for summer sessions. The last day to purchase the insurance is the final day to add classes each fall and spring semester. For more information regarding this plan, please visit the GradGuard website (<https://gradguard.com/pointloma/>).

### Audit Tuition

Students who audit a course are not charged additional tuition unless their total enrolled units (including audit units) are fewer than 12 or more

than 17. In those cases, audit units are billed at half the standard per-unit tuition rate.

### Special Fees

Fees	Costs
Application Fee - Undergraduate	\$55
Degree Processing Fee	\$120
Independent Study Fee (per unit)	\$250
Laboratory and Course Fees	\$20 - 575
Late Payment Fee: 5% of the unpaid balance, minimum fee	\$25
New Student Fee (one-time fee; first year students only)	\$450
Special Examination Fee	varies
Student Athlete Fee	\$300/semester
Writing Tutorial Lab Fee	\$150

For more information regarding specific course and lab fees, please click here ([https://docs.google.com/spreadsheets/d/e/2PACX-1vRGDzeCyvYfIN5RGY7ZqpLltdGc66XhQiEEp5wj5jxs9a948Fk-mlq8F\\_Q\\_ySFglxN2r4aBa\\_9V2ADq/pubhtml/?gid=1195715616&single=true](https://docs.google.com/spreadsheets/d/e/2PACX-1vRGDzeCyvYfIN5RGY7ZqpLltdGc66XhQiEEp5wj5jxs9a948Fk-mlq8F_Q_ySFglxN2r4aBa_9V2ADq/pubhtml/?gid=1195715616&single=true)).

### Early Degree Processing Fee

(Refundable Prior to October 1 following your commencement)

This fee applies to students who plan to participate in commencement before completing all of their degree requirements (typically within 6 units). It allows for early review and approval of graduation eligibility ahead of final coursework completion.

The fee is refundable upon degree completion, in accordance with Records Office guidelines.

Fees	Costs
Application for Early Commencement	\$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

Housing

Room Costs	Per Semester	Per Year
Room only (including Colony)	\$4,200	\$8,400
Dorm Fund (Residence Hall Activities and Laundry Machines)	\$45	\$90

Meals

Meals & Dining Dollars Selection	Semester Cost	Annual Cost	Semester Cost with Housing	Annual Cost with Housing
320 Meals + \$100 Dining Dollars	\$3,470	\$6,940	\$7,670	\$15,340
240 Meals + \$100 Dining Dollars	\$3,235	\$6,270	\$7,435	\$14,670
180 Meals + \$200 Dining Dollars	\$2,845	\$5,690	\$7,045	\$14,090
140 Meals + \$200 Dining Dollars	\$2,450	\$4,900	\$6,650	\$13,300
Add-on Block - 30 Meals/ Semester	\$340			
Add-on Block - 10 Meals/ Semester	\$120			

All students living on campus are charged a \$200 Room Deposit (RMD), included in the \$425 University Deposit. This deposit secures a student's housing assignment.

For first-term students who withdraw, the RMD may be refundable if the student withdraws after the eighth week of the semester, has no outstanding balance, and no housing-related fines. If a student withdraws or moves off campus before Week 8, the deposit is forfeited. If there is an unpaid balance at the time of withdrawal, the RMD will be applied to the student's account and will not be refunded.

The \$45 Residence Hall fund fee is charged each semester to support laundry access and residence life.

All unmarried students under the age of 23 who live in on-campus housing are required to select a meal plan for the Nicholson Commons Dining Room. Students who do not make a selection will be automatically enrolled in the **240-meal plan with \$100 Dining Dollars** and charged accordingly. First-year students are required to enroll in either the **240-meal plan** or the **320-meal plan**.

Meal plan changes are only permitted during the first two weeks of the semester. Students can update their meal plan directly in Workday. **Commuter students** and students wishing to **increase** their meal plan may submit a request directly to the Student Financial Services (SFS) Office at any time during the semester.

Meal plan waivers must be approved by either the **Educational Access Center (EAC)** or **Student Financial Services (SFS)**. If a student is approved for a change or waiver, they will be charged for any meals already used,

and any applicable refund or adjustment will be calculated based on the remaining value of the plan.

**Note:** The Nicholson Commons Dining Room is closed during Spring Break and the interim period between the fall and spring semesters.

Approximate Annual Costs

(First-Year Freshman or Transfer Student Estimated Cost)

Costs <sup>1</sup>	Per Semester	Per Year
Tuition (12-17 units) <sup>1</sup>	\$23,750	\$47,500
General Fee	\$475	\$950
Room <sup>2</sup>	\$4,200	\$8,400
Dorm Fund <sup>3</sup>	\$45	\$90
Meals (Dining Plan) <sup>4</sup>	\$3,235	\$6,470
Total	\$31,705	\$63,410

<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, housing, meals, and fees must be paid by the deadlines listed below. For families who prefer to pay in installments, PLNU offers a monthly payment plan. (See option 2 (p. 2) below for details.)

Billing notifications are sent by email to students before each semester's payment deadline. These notifications also serve as the official notice and will prompt students to log into Workday and review the billing information.

All charges, payments, and account activity are available in Workday under the **Financials** section. Payment options and deadlines are listed below:

Payment Options

PLNU offers several ways to pay your balance each semester. Billing notifications are sent by email before the payment deadline, and full account details can be viewed in Workday under **Financials**.

Option 1: Pay in Full

Pay your full balance (**charges minus financial aid, excluding Federal Work-Study**) by the deadlines below:

Fall 2025 semester - August 1, 2025  
Spring 2026 semester - January 5, 2026

**Note:** PLNU does not accept credit card payments for tuition, fees and housing/meals. Payments must be made electronically through a checking or savings account.

Option 2: Monthly Payments with the Tuition Installment Plan (TIP)

PLNU's Tuition Installment Plan (TIP) allows students to split their semester balance into manageable monthly payments. The plan is **interest-free**, with a **\$40 enrollment fee per semester**.

- Choose from a **5-, 4-, or 3-month plan**, with payments due on the **15<sup>th</sup> of each month**.
- Enrollment is completed **one semester at a time**.

- **Automatic payments** from a valid checking or savings account are required.

To enroll or learn more, 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 on the Federal Student Aid (<https://studentaid.gov>) website.

### Option 4: Private Education Loan

Private education loans are credit-based and typically require a credit-worthy cosigner, especially for students. Both students and parents can apply. Interest rates and terms vary by lender.

To explore loan options and apply, visit Private Lending for Higher Education (<https://choice.fastproducts.org/FastChoice/home/126200/>).

### Option 5: Combination Plan

Families can mix and match payment options to best fit their budget. Many choose to make a **one-time payment** or enroll in the **Tuition Installment Plan (TIP)** for part of the balance, and then use a **Federal PLUS** or **private loan** to cover the remaining amount.

This flexible approach allows families to budget as much as possible from current income and savings, then borrow only what's needed.

All charges must be paid by the established deadlines. Failure to pay or make approved arrangements may result in:

- A **late fee** (5% of the unpaid balance)
- **Loss of registration privileges**
- Potential **de-enrollment**

Students with past-due balances are not permitted to register for future semesters.

## Refund Policies

### Tuition

During regular semesters, tuition refunds are issued based on how far into the term a student withdraws. The refund amount is determined by the **effective date** recorded by the Office of Records when a student officially submits a **Change of Schedule, Leave of Absence**, or **Withdrawal** form. Refund percentages follow the schedule below:

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

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

No tuition refund is available after **5:00 p.m. on the Friday of Week 8** for full-semester courses (Week 4 for quad courses, Week 3 for intersessions).

## Withdrawals

Students receiving federal financial aid who withdraw during the first ten (10) weeks (60%) of the semester lose eligibility for all or part of their loans and grants, in accordance with federal regulations.

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. See the Return of Title IV Funds Policies (<https://drive.google.com/file/d/1iWAsiFDpS9vTBxvZ-R0nPG5EAKIJNUI/view/>) on our website for more information about the 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 does not earn any passing grades within a term, they may be considered an unofficial withdrawal if they ceased to attend at any point within the term. A last date of attendance will be determined for students in this situation and their Federal Financial Aid will be subject to the Return to Title IV Funds (R2T4) process. Federal aid may need to be returned.

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.

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 can be completed via the Federal Student Aid (<https://studentaid.gov/>) website or in-person through the SFS office. Online Exit Counseling for Nursing loans can be completed via the Educational Computer Systems, Inc. (ECSI) (<https://borrower.ecsi.net/>) website. Failure to complete Exit Counseling may cause a hold to be placed on transcript and diploma release.

<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.

## Housing

Housing charges are billed up front each semester. Students are charged a **daily rate of \$38** for each day they are on campus, up to the official **Move-Out Day** recorded by the Housing Office. If a student leaves personal belongings in the room, **per diem charges will continue** until they are fully moved out and the space is cleared.

The **\$200 Room Deposit (RMD)** - part of the \$425 University Deposit - may be refunded if the student **withdraws after the 8<sup>th</sup> week of the semester**, has **no unpaid balance or housing-related fines**, and meets eligibility under the university's refund policy.

## Miscellaneous Financial Policies

### Billing for Courses and Lessons

Students are charged the full semester cost for all registered courses and private lessons unless they submit a completed **Change of Schedule** form to the Office of Records. Refunds or adjustments are based on the effective date determined by Records, which reflects the date the form is properly submitted and processed.

### Final Account Balance and Collections

All student accounts must be **paid in full** upon withdrawal or separation from the university. Any refunds, including housing deposits, will be **applied to outstanding charges** before being returned to the student.

Unpaid balances may be reported to a **national credit bureau** and/or sent to **collections**. Students are responsible for any **collection costs**, including **attorney's fees** and **court costs**, if legal action is necessary.

*Note: Diplomas may not be released nor will a student be permitted to participate in a commencement ceremony, until all accounts are paid. This includes charges for any additional coursework that may be taken after completion of initial degree work.*

Operational costs are sometimes affected by factors over which PLNU has no control. Therefore, the charges and financial aid policies quoted in the Catalog are subject to change without notice. **Note:** Students should also see the information on withdrawal on the Academic and General Policies (<https://pointloma-public.courseleaf.com/tug-catalog/academic-general-policies/>) page in this catalog.

## Earned Grades Policy

In addition to completing a course's academic requirements, PLNU's Earned Grades Policy ([https://drive.google.com/file/d/1FyY3d91YU2MvhWZJ3nDakfmjmeb3CWvw/view?usp=share\\_link](https://drive.google.com/file/d/1FyY3d91YU2MvhWZJ3nDakfmjmeb3CWvw/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 (based on the Student Aid Index from the FAFSA) 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 includes need-based aid, then outside scholarships and all forms of PLNU institutional aid must be 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 (see FAFSA deadlines). PLNU's school code is 001262. The FAFSA application can be submitted online via the Federal Student Aid website. Students who complete the FAFSA by the priority deadline 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 Student Aid Index (SAI) as determined by completion of the FAFSA.

The Cost of Attendance is determined by the university and is based on estimation of reasonable expenses incurred by the majority of students, including tuition, fees, housing and meals, books and supplies, transportation, and miscellaneous costs. (See Table below for information on the calculation of COA). The Student Aid Index is a statistical figure based on a federally mandated formula 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.

## Cost of Attendance Calculation

Fees	Includes General Fee
Tuition	Set at block tuition for projected enrollment in 12-17 units. At the start of each semester, the tuition budget will be adjusted based on actual enrollment status (full-time, three-quarter-time, half-time, or less-than-half-time) tuition costs.
Housing and Meals (Average Grocery, Rent)	Determined by CSAC's Student Expense Budget for California. May be adjusted based on length of enrollment (single quad/full semester). ( <a href="https://www.csac.ca.gov/post/student-expense-budget/">https://www.csac.ca.gov/post/student-expense-budget/</a> )
Books and 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, or half-time). ( <a href="https://www.csac.ca.gov/post/student-expense-budget/">https://www.csac.ca.gov/post/student-expense-budget/</a> )
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). ( <a href="https://www.csac.ca.gov/post/student-expense-budget/">https://www.csac.ca.gov/post/student-expense-budget/</a> )
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). ( <a href="https://www.csac.ca.gov/post/student-expense-budget/">https://www.csac.ca.gov/post/student-expense-budget/</a> )
Loan Fees	Estimated cost.

## 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:

- 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 member of household attending college
- Dependency status appeals (for Dependent students only)

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 determining the appeal is feasible, the student must complete and submit an Appeal Form based on their specific situation (available at the SFS Office or on the Student Financial Services ([https://www.pointloma.edu/offices/student-financial-](https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/forms-documents/)

[services/undergraduate-student-financial-services/forms-documents/](https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/forms-documents/)) website). After initial review of the appeal, additional documentation may be required. Students will be notified of the result of the appeal via email.

## Federal Aid Programs

(Requires completion of a 2025-2026 FAFSA)

### Federal Pell Grant

The Federal Pell Grant is offered to eligible students as determined by the FAFSA. The Federal 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 housing and meals) or living expenses. The maximum grant for the 2025-2026 Academic Year (AY) is \$7,395. Students pursuing a second bachelor's degree are not eligible for the Federal Pell Grant.

### Maximum Pell Grant Eligibility for Dependents of Certain Deceased Servicemembers and Public Safety Officers

The FAFSA Simplification Act changed eligibility for what were formerly called "Iraq and Afghanistan Service Grants (IASG)" and "Children of Fallen Heroes (CFH) Scholarships." Beginning with the 2024-25 award year, students who meet the eligibility requirements for Pell Grants under the Special Rule in HEA Section 401(c) will receive a maximum Pell Grant award, regardless of their calculated Student Aid Index (SAI). To receive a Pell Grant based on eligibility under the Special Rule, a student must be:

- The child of a parent or guardian who died in the line of duty while either (a) serving on active duty as a member of the U.S. Armed Forces on or after September 11, 2001; or (b) actively serving as and performing the duties of a public safety officer; and
- Less than 33 years old as of the January 1 prior to the award year for which the applicant is applying (e.g., for the 2025-26 award year, a student must be less than 33 years old as of January 1, 2025, to be eligible).

In this situation, eligible students will have a Scheduled Award equal to a maximum Pell Grant award, regardless of SAI. Other aid for these students will be based on their calculated SAI.

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 Federal 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 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 2025-2026 Academic Year, the PRDs are as follows:

- Fall 2025: 9/16/2025
- Spring 2026: 1/26/2026
- Summer 2026: 5/18/2026

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)

The SEOG is a form of “campus-based” federal aid which is offered to Pell Grant recipients who have a qualifying Student Aid Index. Since SEOG funding is extremely limited, not all students who qualify receive this grant. At PLNU the maximum SEOG Grant for the 2025-2026 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 SAI of -1500 will be considered as a priority group for funding.

### 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 must demonstrate financial need, as determined by the FAFSA to be eligible for Federal Work-Study. 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 via the PLNU Student Employment (<https://www.pointloma.edu/offices/human-resources/student-employment/>) website. 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 annually by the Department of Education. The interest rates become effective on July 1<sup>st</sup> of each year. Direct Loan origination fees become effective on October 1<sup>st</sup> 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 the Federal Student Aid (<https://studentaid.gov>) website. For more information on the Federal Student Loan interest rates, please click here (<https://studentaid.gov/understand-aid/types/loans/interest-rates/>).

Yearly amounts:

Units	Annual Loan Limit
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).

Before Subsidized or Unsubsidized Direct Loan funds are released, all first-time borrowers must complete online Entrance Counseling and a Direct Loan Agreement/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 the Federal Student Aid (<https://studentaid.gov>) website.

When a student graduates, withdraws from the university, takes an approved leave of absence, or drops below half-time status (i.e., less than six (6) units), 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 the Federal Student Aid (<https://studentaid.gov>) website. PLNU offers optional in-person loan Exit Counseling to graduating seniors. Additional information may be obtained from the Student Financial Services Office.

Repayment begins six (6) months after the student graduates, withdraws, or drops below half-time status (i.e., less than six (6) units).

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

The Direct Parent PLUS Loan is a credit-based loan available to parents of dependent students in an undergraduate program who file a 2025-2026 FAFSA. The PLUS Loan annual borrowing limit is equal to the student's cost of attendance 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 1<sup>st</sup> of each year. The Direct Parent PLUS Loan origination fees become effective on October 1<sup>st</sup> 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 Online PLUS Loan Promissory Note must be completed online at the Federal Student Aid (<https://studentaid.gov>) website.

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 (6) 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 2025-2026 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 Undergraduate programs), 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 (<https://borrower.ecsi.net/>). Additional information may be obtained from the SFS office.

## 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 Parent 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.

## 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<sup>1</sup>) within 14 days of the Title IV funds disbursing to the student's account. The 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.

<sup>1</sup> 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.

## Need-Based State Aid Programs

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

### 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. Students must meet income and asset ceiling and family size limits. Grant amounts are determined annually by the passing of a final State of California budget; all Cal Grants listed on a Financial Aid Offer 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, 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 the 2025-2026 Cal Grant B Access Funds Form (<https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/forms-documents/>) 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 2025-2026 FAFSA (<https://studentaid.gov>) by April 2, 2025, and a verified grade-point average (GPA) to the California Student Aid Commission (CSAC) by March 3, 2025. 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.

### Transfer Entitlement Cal Grants

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 April 2, 2025.

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 (<https://mygrantinfo.csac.ca.gov/>).

### 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 2025-2026 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 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 2025-2026 Cal Grant, students may visit the California Student Aid Commission (CSAC) (<https://www.csac.ca.gov/>) website.

### 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) (<https://dream.csac.ca.gov/landing/>) website.

## Additional State Grants

### Golden State Teacher Grant (GSTG)

The information below was accurate as of the 2024-2025 academic year. Eligibility and awarding for new 2025-2026 applicants will be dependent on the 2025-2026 State Budget. CSAC suggests that interested applicants for the 2025-2026 GSTG join the applicant interest list to receive updates regarding the GSTG program for the 2025-2026 academic year once information is available.

Students must:

- Complete their program and obtain their credential within six (6) years from the date their initial GTSG payments are mailed to their institution, and
- Commit to work at either a priority school or a California preschool program for four (4) years within eight (8) years of completing their program.

### Eligibility

To be eligible for the GSTG, a student must meet the following eligibility criteria:

- Be currently enrolled in a professional preparation program approved by the Commission on Teacher Credentialing (CTC) that either:
  - Has a main campus location or administrative entity in California, including programs operated by California (CA) Local Education Agencies<sup>1</sup>, or
  - Is a private postsecondary institution offering the program to CA residents exclusively online.
- Maintain satisfactory academic progress (SAP).
- Be working toward a preliminary teaching or pupil personnel services credential<sup>2</sup>.
- Submit a Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA).
- Complete their program and obtain their credential within six (6) years from the date their initial GSTG payment is mailed to their institution.
- Commit to work at an eligible priority school or a California State Preschool Program (CSPP) for four (4) years within eight (8) years of completing their program.

Failure to comply with the terms and conditions in the Service Agreement will require repayment of the GSTG award.

<sup>1</sup> Visit CTC's website for a current list of programs meeting this criteria. Only those located on the map in CA may be eligible.

<sup>2</sup> Applicants pursuing a teaching credential who are already in process of clearing a teaching credential, already hold a clear teaching credential, or are in an induction program are ineligible for GSTG.

### Service Obligation

There is a service requirement tied to receiving GSTG funds. The commitment is documented in the Service Agreement (SA) and no funds can be requested until the SA is accepted by the participant.

All GSTG recipients commit to work at an eligible priority school or CSPP for four (4) years within eight (8) years of the date they complete their professional preparation program. Any time working prior to completing their program and obtaining their credential is not counted towards the 4-year service requirement.

### What is a "Priority School"?

Priority schools are CA public schools that provide instruction in any K-12, with more than 55% of pupils classified as English Learners, eligible for free or reduced-price meals, or current foster youth. Priority schools are not the same as schools funded by Title I. The priority school list is compiled by April 15 annually using data submitted via CALPADS to the California Department of Education (CDE) by each public California school. Nonpublic schools are not eligible as priority schools as they do not report data to CDE.

When determining an eligible school for employment, GSTG recipients may refer to either the list published for the school year they received initial GSTG funds or the school year they are seeking new employment after completing their program.

The list of priority schools is available on the Golden State Teacher Grant Program (<https://www.csac.ca.gov/california-golden-state-teacher-grant-gstg-program-0/>) website.

### What is a California State Preschool Program (CSPP)?

A CSPP is a state-funded or federally-funded preschool program in California, including tribal and Head Start programs. A new CSPP list is published every school year that includes all eligible, active programs.

### How to Apply

- Step 1: Submit a Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA).
- Step 2: Submit a Golden State Teacher Grant (GSTG) Application.
  - Although the 2025-2026 GSTG application was not open in time for the publication of this document, CSAC suggests that interested applicants for the 2025-2026 GSTG join the applicant interest list to receive updates regarding the GSTG program for the 2025-2026 academic year once information is available.

### Application Process

- Once a student has submitted a GSTG application, they will receive a confirmation email.
- CSAC will provide a roster of applicants to PLNU.
- PLNU's School of Education will verify enrollment in a professional preparation program approved by the Commission on Teacher Credentialing (CTC) and working towards their preliminary teaching or pupil personnel services credential.
- Student Financial Services will determine the grant amount for which the student is eligible and any required adjustments to the students' other financial assistance. Student Financial Services will email the student the GSTG offer which the student can accept in full, partially accept, or decline. 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.
- Once the student accepts the GSTG offer, Student Financial Services will return the completed roster to CSAC.
- CSAC will send the eligible GSTG applicant a letter of acknowledgment along with their Service Agreement (SA).



- Once the SA is received and enrollment has been confirmed, PLNU will be able to request payment(s). The grant will be evenly disbursed between each semester in which the student is awarded and enrolled within the academic year.
- CSAC will process the payment to the student. The check will arrive at PLNU approximately 6-8 weeks after the payment request is submitted. It may arrive in paper form or EFT.

### Release of Funds

- Student Financial Services will confirm enrollment and aid eligibility before funds/checks are released. The student's enrollment at the time of disbursement/check pick-up must match the enrollment the student had when the grant was originally awarded to the student. If the student is no longer eligible for the amount received, PLNU will abate the payment and send the funds back to CSAC within 30 days of receipt.
- If a paper check has been received, the student must pick it up within 30 days. If not picked up after 30 days, PLNU will abate the payment and send the check back to CSAC.

### Repayment Requirements

GSTG recipients have six (6) years to complete their program and be issued their preliminary teaching or pupil personnel services credential by the CTC from the date the Commission mails their initial GSTG payment to their institution. Failure to meet this requirement will result in immediate placement on a 4-year Repayment Schedule for 100% of the grant funds disbursed.

The 8-year timeframe to complete their 4-year service obligation begins on the date they complete their program. At the end of the 8-year timeframe, they will be required to repay 25% of their total awarded amount for each year their service obligation is not met. For those whose obligation is met, no repayment will be necessary. The repayment is for funds awarded only, no interest.

For example, if the service obligation is met for:

- 1 year = Repay 75% of the awarded amount
- 2 years = Repay 50% of the awarded amount
- 3 years = Repay 25% of the awarded amount
- 4 years = No Repayment, obligation complete

The 4-year service obligation does not need to be completed consecutively as recipients have the full eight (8) years from their program completion date to complete the obligation. Furthermore, recipients may change schools during their service obligation period as long as they are working at eligible priority schools or CSPPs.

For more information about the GSTG program, visit the CSAC website (<https://www.csac.ca.gov/california-golden-state-teacher-grant-gstg-program-0/>).

### California Military Department (CMD) GI Bill®<sup>1</sup> Award Program

The CMD GI Bill®<sup>1</sup> 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 the Cal Guard (<https://calguard.ca.gov/education/>) website.

<sup>1</sup> GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)

### 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 for financial aid.

The deadline for completing the verification process is August 1, 2025 or 30 days after the student was first notified that they were selected for verification. If a student fails to meet the verification deadline, all need-based aid will be removed from the financial aid package.

### 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 2025-2026 Academic Year, academic scholarships are offered for an initial two-year (four-semester) 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.** For details on renewal criteria, visit the Scholarships page (<https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/types-aid/scholarships/>) on our Student Financial Services (<https://www.pointloma.edu/offices/student-financial-services/>) website.

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 2025-2026 Academic Year for \$12,000 and is renewable with a cumulative 3.200 GPA (not rounded) calculated at the end of the fall or third 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.

### Dean's Scholarship

The Dean's scholarship is offered to first-time freshmen for the 2025-2026 Academic Year for \$14,000 and is renewable with a cumulative 3.200 GPA (not rounded) calculated at the end of the fall or third 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's Scholarship

The Provost's Scholarship is offered to first-time freshmen for the 2025-2026 Academic Year for \$16,000 and is renewable with a cumulative 3.200 GPA (not rounded) calculated at the end of the fall or third 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's Scholarship

The Trustee's Scholarship is offered to first-time freshmen for the 2025-2026 Academic Year for \$18,000 and is renewable with a cumulative

3.400 GPA (not rounded) calculated at the end of the fall or third 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's Green Scholarship

The President's Green Scholarship is offered to first-time freshmen for the 2025-2026 Academic Year for \$21,000 and is renewable with a cumulative 3.400 GPA (not rounded) calculated at the end of the fall or third 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's Gold Scholarship

The President's Gold Scholarship is offered to first-time freshmen for the 2025-2026 Academic Year for \$24,000 and is renewable with a cumulative 3.400 GPA (not rounded) calculated at the end of the fall or third 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 2025-2026 Academic Year. This scholarship covers tuition expenses for the year. This scholarship is initially offered for a two year (four semester) period 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 (four semesters) 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 \$7,500

Transfer GPA of between 3.000 and 3.290

### Transfer Merit 2 Scholarship \$10,000

Transfer GPA of between 3.300 and 3.590

### Transfer Merit 3 Scholarship \$12,500

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-time 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 2025-2026 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 parent must meet criteria for the Pastor's or Missionary Child Discount as detailed in the Pastor or Missionary Child Tuition Discount Form which can be found on the Student Financial Services (<https://www.pointloma.edu/offices/student-financial-services/undergraduate-student-financial-services/forms-documents/>) website.
- 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 2025-2026 Academic Year. (This discount is given for a maximum of 8 semesters.)

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 housing and meal 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. 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 2025-2026 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 housing and meals. 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 the Point Loma Forward 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 the PLNU Athletics (<https://plnusealions.com/>) website.

### 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.

**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 2025-2026 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. The PLNU website includes a link to an outside scholarship resource, and many other scholarship searches are available online (such as CollegeBoard, Fastweb, and Peterson's). 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.

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 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 the U.S. Department of Veterans Affairs (<https://benefits.va.gov/gibill/>) website or 888-442-4551. Questions regarding PLNU application of VA benefits can be directed to [veteranservices@pointloma.edu](mailto:veteranservices@pointloma.edu).

### 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 will not be eligible for the Point Loma Forward Grant.

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®<sup>1</sup> passed on a veteran's service under the eligibility criteria listed above.
- They are accepted for admission at PLNU for the 2025-2026 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.

<sup>1</sup> GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA)

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 (see U.S. Department of Veterans Affairs (<https://benefits.va.gov/gibill/>) website).
- 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 visit the PLNU Human Resources (<https://www.pointloma.edu/offices/human-resources/>) website 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 housing and meals.

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 housing and meal 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.

## 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 (six (6) units for Undergraduate 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).

Under federal regulations, students in an undergraduate program 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.

## 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 (<https://drive.google.com/file/d/1AIWtmredPdtVtYHzKLZW3zNdWkQrzGmL/view/>).

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 ( $30 \times 66.7\% = 20$ ). 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.*

### 2. Maximum Unit Completion