

FINANCIAL AID POLICY

All students admitted into a Title IV eligible degree or certificate program may apply for financial assistance. The Office of Financial Aid will determine, coordinate, and administer all student financial aid (institutional, federal, state aid, etc.). Once a student's financial aid for the academic year is determined, the Office of Financial Aid will send the student a financial aid offer notification.

Eligibility for aid is determined and impacted by student enrollment decisions as well as academic merit and financial need. Students are invited to seek guidance or request assistance prior to making enrollment decisions or to discuss extenuating circumstances. The Office of Financial Aid is located in Woody Hall.

Toll Free Number: 800-649-0160

Email address: finaid@laverne.edu

Website: [laverne.edu/financial-aid/](http://www.laverne.edu/financial-aid/) (<http://www.laverne.edu/financial-aid/>)

Federal School Code: 001216

The University of La Verne awards institutional financial aid on the basis of financial need and merit and does not discriminate on the basis of race, color, national or ethnic origin, religion, age, sex, disability, or prior military service.

The University of La Verne operates on a standard term calendar, consisting of Fall and Spring enrollment periods, with an optional Summer enrollment period. These terms may include modules, defined as any schedule of enrollment that falls within the term and is shorter than the full duration of the term. Financial aid is provisioned for the total enrollment within the term, however that enrollment is distributed for the student.

Eligible Programs

Students enrolled appropriately in the programs below may be considered for Title IV federal financial aid funding*:

- All associate's and bachelor's degree programs
- All master's and doctoral degree programs
- All credential programs that lead to a teaching credential awarded by the California Commission for Teaching Credentialing
- Paralegal Certificate

Students are *not* eligible to receive financial aid for enrollment in any of the following:

- Non-degree seeking programs
- Certificate-only programs (except the Paralegal Certificate) including credential programs that do not lead to a teaching credential
- Any secondary program that is not the primary program of pursuit for the academic period
- **Students cannot receive federal or state funding for any course that is not required for completion of their admitted program*

Student Eligibility and Application Process

All financial aid is awarded on an annual basis. Students must apply for financial aid each academic year of attendance.

Domestic Students

To be considered for federal, state, and need-based institutional aid, the student must:

- Be a U.S. citizen or eligible noncitizen
- Be a high school graduate or meet one of the ability to benefit alternatives (see Ability To Benefit)
- Complete the Free Application for Federal Student Aid (FAFSA) at studentaid.gov; March 2nd is the priority deadline each year
- Be accepted for admission to the University as a regular, degree-seeking student in an eligible program (see Eligible Programs)
- Be enrolled and in good academic standing
- Maintain satisfactory academic progress (see Satisfactory Academic Progress)
- Not be in default on a federal student loan and not owe money on a federal student grant
- Intend to use federal student aid only for educational purposes

Undocumented Students

Undocumented students who are residents of California may file the California Dream Act Application to be considered for state and need-based institutional aid. The application must be submitted annually and is available at dream.csac.ca.gov; March 2nd is the priority deadline each year.

Non-Citizens and International Students

Non-citizens residing outside California and/or International Students may qualify for University merit-based aid, University administered and/or private scholarships, and private student loans. Additional information is available on the University website: laverne.edu/admission/international/scholarships/

Ability to Benefit

To be eligible for Federal Title IV funding students are required to have graduated from high school or have one of the following alternatives:

- A General Educational Development (GED) certificate or GED transcript that indicates the student passed the exam.
- Certification of a passing score on a test that the student's state authorizes and recognizes as the equivalent of a high school diploma. This includes tests similar to the GED, such as the California High School Proficiency Examination (CHSPE).
- A "secondary school leaving certificate" or similar document from the proper government agency for students who completed secondary school in a foreign country.
- An academic transcript that indicates the student successfully completed at least 60 transferrable units that is acceptable for full credit toward a bachelor's degree.
- A secondary school completion credential for homeschool (other than a high school diploma or its recognized equivalent) if state law requires homeschooled students to obtain that credential.
- A transcript or the equivalent, signed by the parent or guardian of a homeschooled student that lists the secondary school courses the student completed and documents the successful completion of a secondary school education in a homeschool setting.

Maintaining Eligibility**Satisfactory Academic Progress (SAP)**

The federal government requires universities to develop and enforce an internal system to monitor the academic progress of financial aid recipients. A student must maintain Satisfactory Academic Progress in order to remain eligible for all federal and state financial aid programs. The academic progress of financial aid applicants and recipients is reviewed upon initial application and thereafter annually, following spring semester each year. Further, students must maintain good academic standing to remain eligible for institutional grants and scholarships. Students who fail to meet this requirement are notified via their official @laverne.edu email address, and are given the opportunity to appeal their disqualification.

SAP Standards

The University of La Verne's SAP policy contains three federally mandated components, all of which students must meet to maintain eligibility for Financial Aid:

1. **Minimum Grade Point Average (GPA)**
 - Undergraduate students must maintain a minimum 2.00 La Verne GPA.
 - Graduate and doctoral students must maintain a minimum 3.00 La Verne GPA.
 - Law School (JD) students must maintain a minimum 2.00 La Verne GPA.
2. **Unit Completion Rate**
 - Students must complete with a passing grade at least two-thirds (66.66%) of the units attempted each academic year. All courses a student is enrolled in beyond the add/drop period will be counted as units attempted, including withdrawals, no credit, and incomplete courses.
3. **Maximum Time Frame**
 - Students must complete their educational program within 150% of the minimum number of units required to complete their degree.
 - All enrolled credits will count toward the maximum timeframe as well as any transfer credits, including enrollment in terms in which no financial aid is received.
 - Maximum credit hours by program level are:
 - Undergraduate – 192 Credit Hours
 - Graduate – Varies by Program (see program specific requirements)
 - Law School (JD) – 132 Credit Hours
 - Paralegal Certificate – 48 Credit Hours

Financial Aid Disqualification

Students who fail to meet any of the above minimum standards of the SAP policy are no longer eligible to receive federal or state financial aid at the University of La Verne. Students may be eligible to appeal their disqualification; see the *Appeal Process* section, below.

Academic Disqualification

Students who are academically disqualified from the university are likewise no longer eligible to receive any financial aid at the University of La Verne. A student who is academically reinstated to the university by

appeal will also need to submit a SAP appeal to be considered for federal and state financial aid reinstatement.

Appeal Process

Students who are not meeting SAP may appeal their initial disqualification if extenuating circumstances apply. To appeal, the student must submit a Satisfactory Academic Progress Appeal Form to the Financial Aid Office. The appeal will be evaluated and the student will be notified of the decision within 10 days of submitting the request. SAP appeal instructions are available on the financial aid website: laverne.edu/financial-aid/satisfactory-progress-policy/

Appeals should be submitted for consideration no later than the payment arrangement deadline of the intended term of enrollment. Appeals received after this time may not receive full review and response in sufficient time to allow the student to make or revise enrollment plans within the add-drop period. If the appeal cannot be approved prior to the end of the add-drop period of the intended term of enrollment, any offer of probation must be made for the subsequent term of enrollment, and the student will remain disqualified for the present term.

Probation

If a student's SAP appeal is approved, they will be placed on financial aid probation during the next enrolled term. The student's progress will be reviewed once grades for the that term are posted. To continue receiving financial aid, the student must be adhering to and making positive progress on their specific academic plan for improvement. Students remaining on financial aid probation will have their grades reviewed at the end of each term of enrollment until they are again meeting SAP standards. If the student fails to meet the terms of their probationary status and are still not meeting SAP standards, they will be disqualified from receiving further federal and state financial aid without further opportunity for appeal. The student will need to enroll without the benefit of governmental resources until they again meet SAP standards.

Regaining Financial Aid Eligibility

Students who have lost eligibility for financial aid due to not meeting the University's SAP standards can be reinstated by successfully completing sufficient credit hours to again meet all university SAP standards. SAP is evaluated for all students at the end of spring enrollment. If a student believes they have regained eligibility prior to the posting of spring grades, the student should contact the Financial Aid Office to be considered for reinstatement. Reinstatement may only be made effective with the first term of enrollment after eligibility has been regained.

Federal Financial Aid Programs

Federal Pell Grants are awarded to undergraduate students on the basis of financial need. Students enrolled in the fifth-year Teacher Credential program are not eligible to receive Federal Pell Grants. A student cannot receive Federal Pell Grant funds from more than one institution for the same period of enrollment. If more than one institution submits a request for payment to the Federal Pell Grant Program for the same period of enrollment, one of the schools will be required to withdraw the Federal Pell Grant award from the student's financial aid. The student will ultimately be responsible for any balance resulting from the duplicate enrollment.

Federal Supplemental Educational Opportunity Grants (FSEOG) are awarded to undergraduate students with exceptional financial need. Students enrolled in the fifth-year Teacher Credential program are not

eligible to receive FSEOG Grants. Students must be enrolled at least half-time to receive FSEOG Grants.

Federal Work-Study (FWS) funds are awarded to students with financial need. Federal Work Study is a paid work opportunity to eligible applicants, allowing students to earn money to pay for educational expenses.

Employment may not exceed 20 hours per week during periods when school is in session.

Federal Direct Stafford Loans are available to eligible students. There are two types of Direct Stafford Loans: subsidized, for which the government pays the interest while students are in school, during the grace period, and deferment periods; and unsubsidized, for which students pay all the interest on the loan. Students may defer the interest while enrolled at least half-time; however, the interest continues to accrue. Students may receive both types of loans at the same time, if eligible. Interest rate and loan limit information is available at studentaid.gov

Federal Direct Parent PLUS Loans are offered to the Parent or Stepparent of dependent undergraduate students. "Dependent student" is defined online at <https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency>. Parent borrowers in this program may borrow up to the total cost of attendance minus other financial aid offered. Interest rate information is available at studentaid.gov. A parent borrower's credit report will be checked by the Department of Education prior to the loan approval, and credit-worthy applicants will be required to complete a Federal Direct Parent PLUS Loan application and Loan Agreement for a PLUS Loan (MPN). A dependent applicant whose parents are denied the Federal Direct Parent PLUS Loan may be considered for an additional Unsubsidized Direct Stafford Loan. The Federal Direct Parent PLUS Loan application can be found at studentaid.gov. The student is required to complete the Free Application for Federal Student Aid (FAFSA) and is strongly encouraged to utilize the annual loan maximum eligibility under the Federal Subsidized/Unsubsidized Direct Loan Program before being considered for a Federal Direct PLUS Loan.

Federal Direct PLUS Loans for Graduate or Professional Students (Grad PLUS) are offered to students enrolled in graduate (master's and doctoral programs) or professional programs (law school). Students are eligible to borrow under the Federal Direct Grad PLUS Loan Program up to their cost of attendance minus other financial assistance. Interest rate information is available at studentaid.gov. The student's credit report will be checked by the Department of Education prior to the loan approval, and credit-worthy applicants will be required to complete a Federal Direct Grad PLUS Loan application and Loan Agreement for a PLUS Loan (MPN). Applicants are required to complete the Free Application for Federal Student Aid (FAFSA) and must have applied for their annual loan maximum eligibility under the Federal Unsubsidized Direct Loan Program before being considered for a Federal Direct Grad PLUS Loan.

State of California Financial Aid Programs

For detailed information on specific state programs, see the California Student Aid Commission's website at: csac.ca.gov

Cal Grants A and B, are the largest scholarship source awarded to undergraduate students funded by the state of California, and administered by the California Student Aid Commission. Cal Grants A and B do not need to be repaid, and may be received for up to four years of full-time enrollment. California residents who are La Verne undergraduates or applicants for undergraduate admission should apply for these grants.

Cal Grants A and B extended benefits provide an additional year of assistance for recipients who are enrolled in a teaching credential program. To extend benefits a student must complete a G-44 form, Request for Cal Grant Teaching Credential Program Benefits, available in the "Participants Forms and Applications" section under "Publications" at: csac.ca.gov

California Specialized Programs:

Child Development Grants are for outstanding students that are pursuing a child development permit as a teacher, master teacher, site supervisor, or program director to work at a licensed children's center. Selected students attending a four-year university may receive \$2,000 each year, for up to two years. The maximum amount awarded is \$4,000. Grant recipients must work full time at an eligible California children's center for one year for each year they receive grants. To qualify, students must be enrolled at least half-time in coursework leading to their permit during the academic year. This program is subject to the availability of California state funds.

California Chafee Grants offer up to \$5,000 per year for college or vocational training to current or former foster youth who have not reached 22 years of age as of July 1 of the award year. A student must attend school at least half time, and be enrolled in a program of study of at least one year in length. Youth who have "aged out" of another state's foster care program and who now live in California are eligible to apply. Applicants must file the FAFSA and submit a California Chafee Grant Application, available at: chafee.csac.ca.gov

Golden State Teacher Grants offer up to \$20,000 for students enrolled in a program approved by the California Commission on Teacher Credentialing, either for a preliminary teacher credential or a pupil personnel services credential. Recipients who meet the teaching service requirements established by the California Student Aid Commission will have their grants forgiven; those who do not meet the service requirements are subject to repayment of the grant funds received. Students planning to apply for the Golden State Teacher Grants should do so prior to the payment arrangement deadline for the enrollment period during which they plan to receive funds. If a student receives disbursements of other funds prior to the awarding of this grant, the student must first remit to the University any funds in excess of their eligibility. Applicants must file a FAFSA or California Dream Act application, and apply for the Golden State Teacher Grant at gstg.csac.ca.gov

University of La Verne Financial Aid Programs

Institutional Financial Aid for Traditional Undergraduate Students

Institutional financial aid consists of all need and merit-based grants, awards and scholarships that are funded by the University of La Verne. Traditional undergraduate students must maintain full-time enrollment (12 credit hours) each semester in order for any and all University of La Verne funded financial aid to disburse. If a student falls below full-time enrollment within the semester, institutional financial aid is subject to cancellation. Institutional financial aid to traditional undergraduate students enrolled less than full-time (12 credit hours) will not be prorated. The sum of all La Verne scholarships, including Performance Scholarships, institutional aid, and outside tuition-restricted aid may not exceed the cost of tuition.

Traditional undergraduate students are eligible to continue receiving institutional financial aid until the requirements of their first undergraduate degree from the University of La Verne are completed.

Some students may require less than the typical four years to complete their first degree. Once students complete their degree requirements, they will no longer be eligible to receive institutional financial aid. If students choose to pursue a second bachelor's degree they may be able to receive outside scholarships or loans.

Students who wish to request an exception to this policy due to extenuating circumstances may submit an appeal for consideration with supporting documentation to the Office of Financial Aid. Appeals will be considered on a case-by-case basis.

The listing of these funds is below.

La Verne Academic Scholarships: To be eligible for consideration for a La Verne academic scholarship, a student must be admitted through the Office of Undergraduate Admission at the main campus and be enrolled as a full-time traditional undergraduate student. Academic (merit) scholarships are not need-based and are annually renewable based on full-time enrollment (12 credit hours) and a student's meeting of satisfactory academic progress. La Verne academic scholarships are awarded to freshmen and transfers based on admissions criteria at time of admission. Students may only receive one merit scholarship and it cannot be combined with other University merit scholarship programs, including the Performance Scholarship.

La Verne Grants: To be eligible for consideration for La Verne grants, a student must complete a FAFSA or California Dream Act Application, be admitted through the Office of Undergraduate Admission at the main campus and be enrolled as a full-time traditional undergraduate student. La Verne Grants are awarded based on financial need as well as the student's admissions criteria.

La Verne Performance Scholarships: Performance Scholarships will be awarded to incoming freshmen and transfer traditional undergraduate students with outstanding potential in the six areas of fine arts:

- Art (Painting or Sculpture)
- Communications (Video Production)
- Music (Voice or Instrument)
- Photography
- Speech (Debate)
- Theatre (Performance or Design)

To be eligible to receive consideration for a La Verne Performance Scholarship, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time traditional undergraduate student.

Scholarships are renewable annually for up to four years of undergraduate study based on the student's academic progress and participation in the program. Student are required to major in one of the above areas of study to be eligible for the scholarship. More information is available at: artsci.laverne.edu/scholarship/

Honors Travel Award: To be eligible, a student must be admitted through the Office of Undergraduate Admissions on the La Verne campus and be enrolled as a full-time traditional undergraduate student with good standing in the Honors Program. Eligible students are able to participate in a study-away experience which combines their curricular and co-curricular activities in the classroom with travel to a course- relevant destination. The

Honors Travel Award covers travel only, pending funding approval, to the selected course destination. More information is available at: laverne.edu/honors/

International Merit Scholarship: To be eligible for consideration for an International Merit Scholarship, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus as an international student and be enrolled as a full-time traditional undergraduate student. International Merit Scholarships are awarded to first-time college students or to transfer students at the point of admission to La Verne. Award requirements are available through the Office of Undergraduate Admission at: laverne.edu/admission/international/scholarships/

University of La Verne Loans: The University of La Verne offers an institution-funded loan program. To be eligible for consideration of a La Verne Loan, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. La Verne Loans are interest-free loans. Recipients must be in good academic standing, be a U.S. Citizen, have a minimum 2.5 GPA, and have graduated from a California high school. Borrowers will be required to provide cosigner information that will be verified. Repayment begins six months after graduation or after the student goes below full-time status.

Institutional Scholarships and Assistantships for Graduate Students

Based on merit, these awards are made to graduate students who have been nominated by their departments and approved by the Dean. These scholarships cannot exceed 25% of any term tuition.

Institutional College of Law Merit Scholarships

Admits to the full-time juris doctor program may be considered for a Law Merit Scholarship on the basis of academic merit. This scholarship is non-renewable and requires full-time enrollment. The top thirty (30) percent of academically performing students, following their first and second years of full-time study, will be eligible to receive Academic Achievement Scholarships at the approval of the Dean. Recipients of the Law Merit Scholarship who initially enrolled prior to Fall 2023 will continue to be eligible under scholarship policy from their original catalog year. Students may not receive assistance from multiple sources of institutional funding.

Institutional Financial Aid for Regional, Online and Accelerated Adult Programs

Students may be eligible to receive awards or scholarships based on merit, campus, program, or employer affiliation. Students should inquire with their campus Directors for guidelines and eligibility. Students may also not receive assistance from multiple sources of institutional funding.

If students are potentially eligible for more than one scholarship, the highest benefit scholarship will be offered and all other scholarships rendered void.

Named Scholarships

All students may be considered for the receipt of named scholarships, endowed to the University by our donors. Recipients are selected on the conditions of the donor criteria set forth for each scholarship. Students need not apply for these funds and will be considered on the basis of their ongoing enrollment at the University.

Private Financial Aid

Outside Scholarships and Tuition Assistance

Scholarship granting agencies and employment based tuition assistance provide resources on behalf of students directly to the University. Students anticipating support from a non-governmental agency or employer should contact the Office of Financial Aid to ensure the coordination of all benefits.

Private Alternative Loans

Private loans are credit-based loans through a private bank, credit union or other lending agency. The lender determines eligibility. The requirements include determination that the applicant does not have any adverse credit history and is credit-worthy. Each lender has different criteria, interest rates and repayment provisions, students are advised to carefully read all of the terms and conditions set forth by the lender. Students are strongly encouraged to complete a FAFSA and utilize all federal, state and institutional funding and loans first.

The private alternative loan cannot exceed the cost of attendance minus any financial aid awarded.

Disbursements of Funds

Financial aid funds are disbursed through the Office of Student Accounts. The total amount of financial aid for the academic year is allocated among terms for which the student intends to enroll or is enrolled, as reflected on the financial aid notification.

Students must meet all applicable eligibility requirements before financial aid is disbursed. Eligibility requirements include, but may not be limited to the following:

- Being officially admitted into an eligible program
- Submitting all final, official transcripts
- Enrolling in the minimum number of units, in classes required for the student's degree and aid program
- Maintaining satisfactory academic progress
- Completing required documentation

Funds disbursements are initiated according to the disbursement schedule, and are ongoing thereafter. The disbursement schedule is listed on the Student Accounts website at: laverne.edu/accounts/disbursements/

Disbursement for First-Time Borrowers of Federal Direct Loans

As well as meeting the above criteria, a new Federal Direct Loan borrower must complete the applicable requirements at studentaid.gov:

- Stafford Loans (subsidized and unsubsidized): a *Loan Agreement for Subsidized/Unsubsidized Loan (MPN)*, and an *entrance counseling* session
- Graduate PLUS Loans: a *Loan Agreement for PLUS Loan (MPN)*, and an *entrance counseling for graduate borrowers* session
- Parent PLUS Loans: a *Loan Agreement for PLUS Loan (MPN)*

Each term, Federal Direct Stafford Loan and Federal Direct PLUS Loan funds are forwarded to the University. The net loan amount (gross loan amount minus the loan origination fee) is issued to the student's account each term after the student's enrollment and satisfactory academic progress have been verified. If a student is not enrolled at least half time, or is not making satisfactory academic progress, student loan funds

will not be disbursed. The student is responsible for repaying the gross amount of student loan funds disbursed.

Notice of Disbursement and Right to Cancel Federal Loans

Students and borrowers have the right to decline or cancel the entire loan or any portion of any Federal Direct Stafford or PLUS loan. Students offered Stafford loans will be given 30 days to decline via their MyLaVerne portal after the offer is made available to them. Stafford loan offers not declined after 30 days will be accepted and processed on the student's behalf. Thereafter, requests to decline, reduce, or cancel a loan disbursement may be submitted in writing to the Office of Financial Aid prior to the date of disbursement to the student's account. Requests to reduce or cancel a paid loan disbursement may be made within 30 days from the date the student receives official notification from the Office of Student Accounts that funds have credited to the student's account. To request cancellation of a paid loan disbursement, the student can complete a Request to Cancel and Return Loans Form on the website: laverne.edu/accounts/forms. Interest will not be charged and loan fees will be returned to the loan holder. Canceling a loan disbursement may cause a balance to be due to the University which the student will be responsible for paying. This is especially true if the student received a bookstore voucher or a refund due to a credit balance on the account.

Repayment after the Designated Time Period

Requests to cancel disbursed loan funds after the designated time period described above will be approved or denied at the discretion of the university. Funds may not be returned by the university more than 120 days after disbursement. Borrowers should contact their servicer for instructions on remitting payment. Funds returned by the borrower after 120 days will be accepted by the servicer as payment rather than cancellation. The borrower (the student for student loans; the parent for parent loans) will be responsible for any interest that may have accrued and/or any loan fees.

Repayment of Federal Loans

Repayment of the Federal Direct Stafford Loans begins six months after the student graduates, drops below half-time enrollment status, or withdraws from school. A variety of repayment options and loan assumption programs are available to borrowers, and the information about these options may be obtained online at studentaid.gov. Repayment of the Federal Direct Parent PLUS Loan begins 60 days after the last disbursement. Parents are eligible to defer their Direct Parent PLUS Loan payments until after their dependent graduates. The Federal Direct Loan program at studentaid.gov, can provide specific information regarding this benefit.

Cal Grant Access Authorization

The Cal Grant B recipient's "access" portion of the Cal Grant award will be applied to his or her student account unless the student completes and submits a Cal Grant B Access Form to the Office of Student Accounts; this form is available online, or through the Office of Financial Aid or Student Accounts.

Change in Enrollment After Disbursement

Changes to enrollment level after disbursement but prior to the enrollment freeze date may require changes to disbursed aid funds. All grants and scholarships are subject to potential proration or cancellation on the basis of less than full time enrollment. If a student is determined

not to have attended any courses for which aid has been disbursed, all funds must be rescinded in full.

Withdrawal from the University by Financial Aid Recipients

A student receiving Title IV student aid, including Federal Pell Grants, Federal Direct Stafford Loans, Federal Direct PLUS Loans, and/or Federal Supplemental Educational Opportunity Grants (SEOG) who withdraws from the University, officially or unofficially, is subject to the Return of Title IV Aid provision included in the regulations governing the administration of Federal Student Aid programs. Any amount established by the Return of Title IV Aid provision will be returned to the Federal programs in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Direct Parent PLUS Loan
- Federal Direct Grad PLUS Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Other Title IV grant funds