

FINANCIAL AID

Arizona Christian University is committed to encouraging all students to seek and obtain financial assistance. The Financial Aid Office prohibits discrimination on the basis of race, color, national origin, disability, sex, or age in the administration of scholarships, grants, and loans.

General Types of Financial Assistance

Federal Student Aid includes:

Grants

Federal Pell Grants

Federal Supplemental Educational Opportunity Grants (FSEOG)

Teacher Education Assistance for College and Higher Education (TEACH) Grants

Iraq and Afghanistan Service Grants

Loans

Federal Direct Subsidized Loans

Federal Direct Unsubsidized Loans

Federal Direct PLUS (Parent) Loans

Work-Study

Federal Work-Study Program

State Aid

Institutional Scholarships

Private Scholarship

Veteran or Military Assistance

Private Loans

Eligibility Requirements

General eligibility requirements for Federal Aid:

- demonstrate *financial need* (for most programs);
- be a U.S. citizen or an *eligible noncitizen*;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- be registered with [Selective Service](#), if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a *regular student* in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for *Direct Loan* Program funds;
- maintain *satisfactory academic progress*;
- sign the certification statement on the *Free Application for Federal Student Aid (FAFSA®)* stating that
 - you are not in *default* on a *federal student loan* and do not owe money on a federal student *grant* and
 - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college school education by
 - having a high school diploma or a recognized equivalent such as a *General Educational Development (GED) certificate*;
 - completing a high school education in a *homeschool* setting approved under state law (or—if state law does not require a homeschooled student to obtain a completion credential—completing a high school education in a homeschool setting that qualifies as an exemption from compulsory attendance requirements under state law)

Application Procedure

Applicants for federal financial aid must complete and submit the Free Application for Federal Student Aid (FAFSA). Students apply to FAFSA via the web at www.fafsa.ed.gov. The FAFSA may be completed as early as January 1 of the year you plan to attend. This application determines your eligibility for federal grants and loans as well as need-based institutional aid. Be sure to list ACU (code 007113) on the FAFSA when prompted.

It takes approximately two to three business days for the government to process the financial aid form. Applicants should remember this timetable and apply early. Income amounts on the form must be accurate as reported to the IRS. If chosen for verification*, a student must submit all documents requested by the financial aid office.

All changes affecting the award of aid such as receiving a scholarship, dropping course loads below a projected minimum, changing marital status, or any other change, which varies from the originally submitted information, must be reported to the financial aid office.

Federal Aid

Federal Pell Grant Program

This program provides need-based grants to eligible undergraduates. Financial need is determined by the Department of Education using a standard formula. Students must apply for financial aid by completing the FAFSA at www.FAFSA.ed.gov. The maximum Pell Grant award is currently \$5,815 per year.

Federal Supplemental Educational Opportunity Grant (FSEOG)

This program provides need-based grants to eligible undergraduates. At Arizona Christian University, eligible students can receive up to \$1,000 a year. To qualify, students must apply for financial aid by completing the FAFSA at www.FAFSA.ed.gov.

Federal TEACH Grant

This program provides up to \$3,728 per year to students enrolled as an undergraduate, post-baccalaureate student in a post-secondary institution. Students must commit to teach at least four years in a low-income school. A minimum 3.25 GPA is required each semester to maintain the TEACH grant. Student must complete the Agreement to Serve (ATS) each year to request the TEACH grant, which may be found at www.teach-ats.ed.gov.

Federal William D Ford Subsidized/Unsubsidized Direct Loan

Low interest student loans are available to students who apply for financial aid by completing the FAFSA at www.FAFSA.ed.gov. You can borrow up to \$5,500 to \$12,500 per year in Direct Subsidized Loans and Direct Unsubsidized Loans depending on certain factors, including your year in college.

Funds may be subsidized (government pays interest while student is in school) or unsubsidized (student is responsible for interest while in school) depending on financial need. Additional funds are available to independent students or dependent students whose parent(s) process a parent loan. To qualify, a student must attend at least on a half-time basis.

Federal (Parent) PLUS Loan

Fixed-interest loan are available to parents of dependent students. A PLUS loan is a credit-based loan and requires a separate application and master promissory note completed by the parent. Payments can be deferred while the student is enrolled at least half-time (If a parent is not eligible for the PLUS loan, the student becomes eligible for an additional \$4,000 in their Direct Unsubsidized Loan).

Federal Work Study Employment (FWS)

Many opportunities exist for employment in the Phoenix metropolitan area. Businesses near the campus have been a source of jobs for Arizona Christian University students. Opportunities for employment by the university are provided under the Federal Work Study Program. In order to qualify, students must demonstrate financial need and show academic promise sufficient to maintain good standing. Further information may be obtained by contacting the business office. Enrolled students may be restricted in the total number of hours per week they are authorized to work; the limitations are determined by the number of semester credits they are carrying in any given semester. ⁱ

Student Responsibilities

All students should do the following:

- Accurately complete and return all applications, additional documentation, verification forms, corrections and/or new information that are requested. Errors or omissions may delay the disbursement of eligible funds.
- Read and understand all documentation and/or agreements that are signed and submitted to any department and/or agency.
- Review award letter and all other notices issued regarding the responsibilities and conditions that must be adhered to by students receiving financial aid.
- Understand what portion of the financial aid package is gift aid (grants and scholarships that do not have to be repaid) and what portion is self-help aid (funding that must be repaid, such as student loans). If any portion of the self-help aid is in the form of a student loan, understand the total amount of the loan, the interest rate assessed to the amount borrowed, the repayment schedule, the timeframe of the repayment schedule and the start date for the repayment schedule.
- Notify the lender(s) of any changes to personal name, address and enrollment status.
- Review and understand the Tuition, Fees, and Housing Refund Policy as stated in the Arizona Christian University Catalog.
- Review and comply with all rules and regulations pertaining to academic, financial aid and university conduct policies.
- Understand that any intentional misrepresentation of information on applications and/or documentations submitted for federal financial aid is a violation of law. This is considered a criminal offense subject to penalties under the U.S. criminal code and will be reported to the Office of Inspector General (OIG).

Arizona State Aid Programs

Math, Science, Special Education Teacher Forgiveness Program (MSSE)

This program is funded by the State of Arizona for public community college graduates attending private postsecondary institutions. The student must be a resident of Arizona and a U.S. citizen or eligible non-citizen, be a full-time student, demonstrate financial need, and be Pell eligible. Interested students must complete FAFSA at www.FAFSA.ed.gov and State Grant application at www.azgrants.az.gov. Students must enter into an agreement with the Arizona Commission for Postsecondary Education to teach in an Arizona public school in a term equal to the number of years the loan is received plus one year. Students must sign a promissory note acknowledging the conditions of the loan. Students can qualify for up to \$7,000 annually for three years.

Scholarships

Institutional Scholarships

All Arizona Christian University scholarships require students to be enrolled full time and maintain a minimum cumulative 2.0 GPA (unless otherwise noted). The amount and number of scholarships awarded for the institutional scholarships listed below are subject to change and may vary from year to year. Every effort is made to ensure the scholarships and scholarship descriptions listed below provide the most updated information possible.

Merit Scholarships (2016-2017)

Academic Scholarships for First-time Freshman

President's Scholarship (Full Tuition)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility. **Limited number awarded.**

Renewal: 3.70 cumulative GPA plus additional requirements

Pierson Academic Excellence Scholarship (\$13,000 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 3.50 cumulative GPA

Dean's Scholarship (\$11,000 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 3.25 cumulative GPA

Faculty Honor Scholarship (\$9,000 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 2.75 cumulative GPA

Phoenix Scholarship (\$6,000 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 2.25 cumulative GPA

Honors Scholarships (Varies)

All Pierson and Dean's Scholarship recipients will be eligible to participate in the ACU Honors Weekend (usually occurs in February), where they will interview to receive additional aid. To participate in the ACU Honors Weekend, students must have submitted an application and all supporting documentation and be accepted to ACU prior to the event.

Academic Scholarships for Transfer Students

Transfer Scholar Award (\$7,000 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 3.50 cumulative GPA

Transfer Achievement Award (\$5,000 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 3.00 cumulative GPA

Transfer Merit Award (\$2,500 annual)

Requirements: Visit <http://arizonachristian.edu/affordable> to determine eligibility.
Renewal: 2.00 cumulative GPA

Faith & Service

Church Matching (up to \$2,000)

Applicant must receive financial sponsorship from a church and complete the Church Matching Application form. ACU will match up to \$500 of support per semester. Sponsorship checks should be payable to Arizona Christian University and attached to the application form. If a church sponsors a student for both the fall and spring semesters, checks should be written separately for each semester (submitted in August and January). Contact the financial aid office for complete details.

Other Institutional Scholarships

Music Scholarships (varies)

These audition-based annual scholarships are awarded to students who demonstrate exceptional music talent. Vocal and instrumental scholarships are available and awarded on an audition-basis only. Once a student accepts a scholarship amount the scholarship amount should not normally change. Any change in scholarship amount would need to be approved by the Director of Financial Aid. Music scholarships may also be used to encourage involvement in ACU's music ensembles. Contact the music department for complete details.

Athletic Scholarships (varies)

These tryout-based annual scholarships are awarded to students who demonstrate exceptional athletic talent. Scholarships are determined by the athletic department. Once a student accepts a scholarship amount the scholarship amount should not normally change. Any change in scholarship amount would need to be approved by the Director of Financial Aid. Contact the athletic department for complete details.

*** **Athletic Award/Firestorm Award** – if offered an athletic scholarship, only the higher award (Athletic or Firestorm) will remain.***

Firestorm Award (varies)

ACU strives to meet a portion of students' financial need through the Firestorm Fund. To determine your eligibility, use the ACU True Cost Calculator at <http://arizonachristian.edu/affordable>.

*** **Firestorm Award/Athletic Award** – In order to receive the Firestorm Award the Subsidized loan must be accepted; if offered an athletic scholarship, only the higher award (Firestorm or Athletic) will remain.***

ACU Grants (varies)

Additional scholarships are available to students based on demonstrated financial need. A separate application is required for these scholarships. Application available late spring.

ACU Grants are made possible by donations from friends of ACU including, but not limited to: Davidson, Dowell, C. Lewis Montgomery, Rock, Taylor, Pierson, Barbara Judd Memorial, Ruth V. Beighley, Bryan Hopper, Southwest Conservative Baptist Women, Pastor Don Engram Honorary, Pickering and West Sedona.

Scholarship Eligibility

All scholarship eligibility (ACU's institutional aid) is dependent upon completion of the Free Application for Federal Student Aid (FAFSA).

Every semester, Arizona Christian University awards scholarships to qualified students. Detailed information on scholarship aid is available on the financial aid website. All scholarships are awarded on the basis of the individual's acceptance as a full-time student at the university. Therefore it is in the student's best interest to complete the admissions process at the earliest possible date.

Most scholarships are automatically renewed as long as renewal criteria are met. Scholarships are normally divided evenly between the fall and spring semesters. Some scholarships will require a student to reapply each year. Specific information on each scholarship is available on the financial aid website.

Scholarships are awarded with the understanding that a student will complete the semester for which the award is received. A student must be in good standing and making satisfactory academic progress in order to receive a scholarship. Scholarship eligibility is reviewed annually at the end of summer sessions. Students are required to maintain their full time status and meet the minimum cumulative GPA published for the awards they receive. Failure to meet these criteria will result in the loss of the scholarship.

A student's institutional aid (e.g., merit based scholarships, music scholarships, athletic scholarships, and ACU's need-based grants) may not exceed the cost of actual tuition (12-18 credits).

A student's combined total of federal grants, state grants, outside scholarships, and ACU scholarships ("Total Gift Aid") may not exceed the combined cost of actual tuition, mandatory fees, and on-campus room and board charges. If the combined total for federal grants, state grants, outside scholarships, and ACU scholarships ("Total Gift Aid") exceeds the combined cost of actual tuition, mandatory fees and on-campus room and board charges then the student's ACU scholarships will be reduced in the amount of the excess. If ACU does not have room and board available and/or a student successfully petitions out of ACU's room and board, the Total Gift Aid may not exceed the combined cost of actual tuition, mandatory fees, ACU's current room and board charge, and the cost of ACU's mid-level meal plan. If it does, then the student's ACU scholarships will be reduced in the amount of the excess.

Federal aid, state aid, and outside grants will be applied before ACU institutional scholarships.

Additional information on current scholarships, grants, and loans may be found on the financial aid website, as well as information about financial aid policies pertaining to class attendance, recalculation of awards, and repayment of funds.

Scholarship Appeal

Students who fail to meet renewal scholarship eligibility may submit a scholarship appeal form if there are extenuating circumstances that prevented them from reaching the cumulative GPA needed to maintain their scholarship. Supporting documentation must be submitted with the appeal. Appeals may only be submitted once, and any decision made by the appeals committee will be final.

Students may also choose to complete the next semester(s) without the scholarship and raise their cumulative GPA above the minimum requirement for the scholarship. After successfully raising the cumulative GPA, student may request a re-evaluation of scholarship eligibility from the financial aid office. Students must notify the financial aid office as reviews are not automatic and must be initiated by the student.

Any reconsideration for scholarships will be subject to funding availability. There is no guarantee that scholarships will be granted once a student has not met the conditions of an award.

Private Scholarships

There are thousands of scholarships, from all kinds of organizations, and they're not hard to find. You might be able to get a *scholarship* for being a good student, a great basketball player, or a member of a certain church, or because your parent works for a particular company, or for some other reason. Find out more about [finding and applying for scholarships](#). You'll also want to be careful and [avoid scholarship scams](#).

Veteran Benefits

Arizona Christian University is authorized for the training of veterans and war orphans under the VA chapters 30, 31, 33, 35, and 1606. The student should contact the local Veterans Administration Office for a "Certificate of Eligibility" or go online to www.ebenefits.va.gov and print your COE well in advance of plans to attend Arizona Christian University. Here is a quick check list we will need so we can certify your VA benefits:

- Unofficial Transcripts from all prior institutions including; military training, college coursework and vocational training. The university will need to evaluate all previous education and training as required in (38CFR 21.4253(d)(3)) Prior Education and Training and according to our Transfer Credit Policy.
- Certificate of Eligibility
- ACU Degree/Program Plan
- ACU Application for Admission/Enrollment Agreement
- ACU Class Schedule
- ACU Student Account Statement

Any questions concerning veterans and war orphan benefits should be directed to the Office of Financial Aid. Please also visit the VA website: www.gibill.va.gov for additional information.

Active Military Tuition Assistance (TA)

Arizona Christian University is authorized to receive Military Tuition Assistance as approved by the Department of Defense. Active service members may apply for those benefits on their respective military division websites.

Private Loans

Students can pursue alternative loans that support higher interest rates to help finance their education. Securing these loans is based on previous credit history and may require a co-signer to obtain. Please discuss all options with the financial aid office before applying for an alternative loan.

Return of Aid Policy

The return of aid policy is employed when a student withdraws five (5) weeks prior to completing the semester for which they are enrolled. When a student wishes to withdraw, they must complete an official withdrawal form through the registrar's office. Students are required to meet with staff in the financial office aid to discuss any outstanding financial obligations.

Federal (Title IV) Aid: A percentage of Federal aid must be returned to the Title IV program(s) if a student withdrew on or before completing 60% of the enrollment period (semester or term). The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester divided by the number of calendar days in the semester. Scheduled breaks of more than four consecutive days are excluded.

Note: If prior to withdrawing funds were released to a student because of a credit balance on the student's account, the student may be required to repay some of the Federal funds upon withdrawing.

State Aid: All state aid must be returned if a student does not complete the term in which the student is enrolled.

Institutional Aid: In most cases, institutional aid is reduced when a student withdraws during the first five (5) weeks of the semester. The institutional aid is reduced by the same percentage of tuition refund. For example, if a student has a \$1000 scholarship for the semester, and withdraws during the third week of the semester; the student institutional award would be reduced by 70%. This student will keep 30% of the scholarship, or \$300 and 70% or \$700 is returned to the institution.

Outside Aid: Outside organizations providing financial aid are contacted when a student withdraws and receives a tuition refund that produces a credit on the student account. The organization can decide if any of the aid must be returned to them. Some organizations specify beforehand the terms of their scholarship if a student withdraws. Unless requested, outside aid sources are not contacted when the withdrawal occurs after the eight-week refund period.

Refund of Military Tuition Assistance (TA): Military Tuition Assistance is awarded to a student under the assumption that the student will attend school for the entire period or enrollment for which the assistance is awarded.

When a student withdraws, the student may no longer be eligible for the full amount of TA funds originally awarded. To comply with the new Department of Defense policy, Arizona Christian University will return any unearned TA funds on a proportional basis through at least the 60% portion of the period for which the funds were provided. TA funds are earned proportionally during an enrollment period, with unearned funds returned based upon when a student stops attending.

Calculation: When a student officially withdraws from a course, the date of withdrawal will be used as the last date of attendance. If a student stops attending, without officially withdrawing, Arizona Christian University will determine the last date of attendance based on information received from faculty.

The amount of returned will be the difference between the amount of TA disbursed and the amount earned. The earned amount of TA is based on the percentage of the calendar days completed divided by the total calendar days in the period of enrollment period.

If a service member stops attending due to a military service obligation, and the service member notifies the school of their obligation, Arizona Christian University will work with the affected service member to identify solutions that will not result in a student debt for the returned portion.

Private Loans: Private loans are only adjusted upon request of the student. Returning excess funds remains the responsibility of the student.

Remedial Courses

Students may receive financial aid for no more than 30 attempted credits of remedial work.

Repeated Courses

Students may only receive federal financial aid funding for one repeat of a previously passed course. There is an exception for courses that require repeats (see examples below). Students taking a required repeat of a course should work with the office of financial aid to ensure those credits are counted appropriately for financial aid eligibility. Please note that students may need to provide documentation from their academic advisor confirming the requirement to repeat.

Examples of repeated coursework that may, or may not, count for financial aid eligibility:

Allowable: Repeated coursework may be included if the student received an unsatisfactory or failing grade. There is no limit on the number of allowable repeats if the student does not receive a passing grade, as long as Satisfactory Academic Progress (SAP) standards are met.

Allowable: Repeated coursework may be included if a student needs to meet an academic standard for a particular previously passed course, such as a minimum grade (e.g., The student received a D in a course which requires a minimum grade of C).

Allowable: The student is enrolled in 15 credits that include 3 credits repeating a previously passed course. The student's financial aid eligibility is not impacted by the repeat because the student is enrolled in a minimum of credits that are not repeats.

Not Allowable: Student receives a D in a course which does not have a minimum grade requirement for the major and decides to repeat the course in order to improve GPA. The student may repeat this passed course one time, but if the student wants to repeat it a second time, the second repeat would not count for financial aid eligibility. In this example, the student is enrolled in 12 credits, including the three credit second repeat, so only nine credits will count for financial aid eligibility.

All repeated courses affect financial-aid SAP calculations. A repeated course, along with the original attempt, must be counted as attempted credits.

When a student repeats a course, which may not be repeated for credit, only the highest grade earned in the course is used for the degree audit in determining the GPA. The grades for all courses taken in residence at ACU will remain on the student's permanent record. The Incomplete (I), No Grade (G), Audit (AU), and Withdrawal (W) grades are not to be used as a substitute for a failing grade.

Federal Financial Aid Satisfactory Academic Progress (SAP)

The U.S. Department of Education requires that in order to receive student financial aid under the programs authorized by Title IV of the Higher Education Act, a student must maintain satisfactory progress in the course of study being pursued according to the standards and practices of the institution in which the student is enrolled. The Title IV programs administered by the university are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, TEACH Grant, Federal Work-Study, Federal Direct Loans (subsidized and/or unsubsidized), and Federal Direct Parent PLUS Loans.

The financial aid office monitors students for compliance within the three SAP standards: Qualitative, Pace and Timeframe. Students are monitored at the end of every term. Failure to meet these standards may result in the loss of federal financial aid eligibility. It is important to read the instructions on the "SAP Appeal Form" before documents are submitted to the financial aid office.

Note: these standards apply to federal financial aid and do not necessarily reflect the cumulative grade point average (GPA) or units required to maintain scholarships, advance grade levels, or maintain enrollment in the university.

Standards

Qualitative: Students must successfully meet the minimum cumulative GPA of a 2.0. The following grades do not count towards the GPA:

- Incomplete
- Withdrawal
- Transfer credits
- Remedial/Developmental.

Pace: Students must successfully complete 66.7% of the cumulative units attempted.

$$\text{Pace} = \frac{\text{Cumulative number of credits successfully completed}}{\text{Cumulative number of credits attempted}}$$

The following courses do not count as attempted or completed units in the SAP calculation:

- Audit
- Credit by exam
- Non-credit remedial

The following courses count as attempted but do not count as completed units in the SAP calculation:

- Incomplete
- Failed
- Withdrawn
- More than one repeat of any previously passed course

Timeframe: Students attending ACU must be making progress toward a degree. To quantify academic progress, Arizona Christian University sets a maximum timeframe of 150% of the program's expected finish length. Accumulation of excess units results in not meeting timeframe standards. The following is an example of how an undergraduate student does not meet timeframe standards:

In this example, the student, whose program requires 120 units toward graduation, has accumulated 190 units, thus exceeding the 150% maximum timeframe.			
Degree credit requirements	150%	Cumulative	SAP Status
120	180	190	Not Meet

Federal Financial Aid SAP Status

Federal Financial Aid "Meets SAP" Status: Student has met all the SAP standards.

Federal Financial Aid “Warning” Status: The first time a student does not meet SAP standards, the student will be placed on financial aid “warning”. This means the individual is one term away from losing federal financial aid eligibility. The student is still eligible for federal financial aid.

Federal Financial Aid “Suspension” Status: If a student is on financial aid warning and does not meet SAP standards, the student is immediately placed on federal financial aid “suspension”. The student will not receive federal financial aid, but this status may be appealed.

Federal Financial Aid “Probation” Status: If a student has successfully appealed a financial aid suspension, the individual will be placed on federal financial aid “probation” for one term. The financial appeal does not supersede any academic appeal for academic suspension. If the student meets the SAP standards at the end of the probation term, the SAP status will reset back to “Meets SAP”. If the student does not meet the SAP standards at the end of the probation term, the student will be placed back into suspension and will not receive federal financial aid.

Federal Financial Aid “Over Hours Suspension” Status: If a student has exceeded the 150% of the maximum time frame allotted for their program of study, the individual will be placed on federal financial aid “over hours suspension”. This student will not receive federal financial aid, and this status cannot be appealed.

Federal Financial Aid SAP Suspension Appeal Process

If a student loses federal financial aid eligibility because of not meeting SAP standards, the student may appeal to regain federal financial aid eligibility in the following way:

- Submit a Federal Financial Aid Satisfactory Academic Progress (SAP) appeal form with supporting documentation.
- If student is also on Academic Suspension the student must also provide the letter from the Director of Academic Services approving their appeal for academic suspension and readmission.

If the Satisfactory Academic Progress (SAP) appeal is approved, the student will be awarded federal financial aid for the following term subject to the federal financial aid eligibility and the availability of funds.

¹Adapted and used with permission from the U.S. Department of Education granted on June 22, 2016.