

Financial Information

At ACU, we are here to help as you decide how best to pay for your college education. Our staff can assist you in determining your charges, understanding your options, and selecting the appropriate payment plan.

Tuition and Fees

The University attempts to keep student costs to a minimum and help students meet their share of the costs. Financial assistance may be available through scholarships and federal/state student aid programs.

Textbook Expenses

Costs of books vary widely, depending upon courses and student needs. In general, incoming students should be prepared to spend at least \$600 per semester for books, plus supplies.

Student Financial Obligations

Students enrolled in classes and attending ACU agree to adhere to the financial policies set forth by the University upon signing the digital Term Enrollment Agreement. This financial agreement includes the charges for the classes for which they have enrolled and any related fees for the cost of attendance.

Financial balances for each term are due and payable in full by the date indicated on the Academic Calendar. The University offers payment plans for students who are unable to pay in full, whereby they agree to make periodic payments according to a prescribed payment plan, as well as pay a fee to administer.

Delinquent student accounts that are due to a student's failure to pay in full, as agreed according to his or her selected payment plan, or to complete necessary financial aid documents, will result in the student being prohibited from attending class, participating in athletic or extracurricular activities, and accessing a campus meal plan. Students will also be prohibited from registering for future terms, and grades, diplomas, and transcripts will not be released until the student's financial obligations have been met. Students will be released from these restrictions once satisfactory arrangements have been made to pay their delinquent balances as required by the finance office.

Refund Policy

Refunds are available only to students who officially reduce their course load or withdraw from ACU according to the procedures specified in this catalog. The amount of the refund is based upon the date a change of schedule form or Add/Drop form or withdrawal form is completed, or according to federal policy for federal aid recipients. Examples of refund calculations are available in the financial aid office. Payments to student accounts which result in a credit balance will be refunded ten (10) business days after a request has been received in writing. Refund requests will not be processed until a credit balance appears on the student's monthly statement.

Refund of Tuition for the Campus Program

| Refund Percentage | Fall 2021-2022* Withdrawal Date** | Spring 2021-2022* Withdrawal Date** | Summer 2021-2022* Withdrawal Date** | Winter 2021-2022* Withdrawal Date** |
|-------------------|--------------------------------------|--|--|--|
| 100% | On or before Friday, September 3 | On or before Friday, January 21 | On or before Friday, May 20 | N/A |

* Tuition rates and refund policies are subject to change and may vary from year to year.

** Formal Withdrawal, upon completion of official withdrawal form, is based on the last date of attendance.

Refund of Tuition for the Online Studies Program

| Refund Percentage | Fall 1 2021 Withdrawal Date** | Fall 2 2021* Withdrawal Date** | Spring 1 2022* Withdrawal Date** | Spring 2 2022* Withdrawal Date** | Summer 1 2022* Withdrawal Date** | Summer 2 2022* Withdrawal Date** |
|-------------------|--|---------------------------------------|--|--|--|--|
| 100% | On or before Friday, September 3 | On or before Friday, October 29 | On or before Friday, January 14 | On or before Friday, March 18 | On or before Friday, May 13 | On or before Friday, July 8 |

* Tuition rates and refund policies are subject to change and may vary from year to year.

** Formal Withdrawal, upon completion of official withdrawal form, is based on the last date of attendance.

Refund of Fees

All fees, except music fees, are non-refundable. Music fees are refunded based upon the number of lessons scheduled.

Refund of Room and Board

Resident Room and Board rates are based upon an entire academic year, commencing on the official move-in and ending on the official move-out dates. The student is required to fulfill their financial obligations as agreed to in the room and board agreement, even if the student physically moves off campus.

The amount of the Resident Room and Board refund, if any, is based upon the date listed on the resident's official checkout form, up to and including the drop/add date, and is calculated on a daily use, pro rata basis.

Commuter meal plans are fully refundable during the drop/add period.

Financial Aid

Arizona Christian University is committed to encouraging all students to seek and obtain financial assistance to finance their educational journey. 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 Aid

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 Scholarships
- Veteran or Military Assistance
- Private Loans

Eligibility Requirements

General eligibility requirements for Federal Student Aid:

- 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* in college or career school;
- 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 or career 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 home school setting that qualifies as an exemption from compulsory attendance requirements under state law); or
 - enrolling in an eligible career pathway program and meeting one of the "[ability-to-benefit](#)" [alternatives](#) described on the [Federal Student Aid website](#).

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 <https://studentaid.gov/h/apply-for-aid/fafsa>. The FAFSA does require tax information from the prior-prior year, i.e. the 2021-22 FAFSA requires tax information from the year 2019. The FAFSA may be completed as early as October 1 of the year before you plan to attend. This application determines your eligibility for federal grants and loans. 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 before final approval of federal student aid is completed.

An Annual Student Loan acknowledgment for Subsidized/Unsubsidized Loan, Master Promissory Note (MPN) and Entrance Counseling are required by all students who are looking to receive loans through the FAFSA process. To be considered eligible for the loans estimated by the Office of Financial Aid, all three documents must be completed electronically at <https://studentaid.gov>. Please allow one to two business days for the government to process the form. The document will require the same school code assigned to ACU (007113).

It is the student's responsibility to notify his or her Enrollment Management Specialist (EMS) if any of the following information changes as it could effect the student's overall financial aid package:

- Change in marital status
- Birth of a child
- Receipt of any scholarships outside of Arizona Christian University
- Major changes of income
- Change in household size
- Additional benefits outside of ACU (military benefit, benefit, employer benefits)

Arizona Christian University staff cannot advise a student/parent on how to answer specific questions on any of the above stated federal documents. Staff can answer general questions, but will not be able to advise on specific answers. If there have been drastic changes to the household information in the last six months, the student or parent should contact the assigned enrollment management specialist for future options.

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.studentaid.gov/FAFSA. The maximum Pell Grant award is currently \$6,345 per year (20/21). The amount of Pell Grant a student is eligible for over a lifetime is 600%, and a student who is working on his or her second bachelor's degree is not eligible for the Pell Grant. Pell Grant awards can change from year to year based on Department of Education annual budget review.

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.studentaid.gov/FAFSA. FSEOG funds are determined by the Department of Education and are not guaranteed year over year.

Federal TEACH Grant

This program provides up to \$4,000 per year to students enrolled as an undergraduate, post-baccalaureate student in a post-secondary institution. Students must commit to teaching at least four years in a low-income school. A minimum 3.25 GPA is required each semester to maintain the TEACH grant. Students must complete the Agreement to Serve (ATS) and TEACH grant counseling each year to request the TEACH grant, which may be found at <https://studentaid.gov/teach-grant-program>.

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.studentaid.gov/FAFSA. Students can borrow between \$5,500 to \$12,500 per year in direct subsidized loans and direct unsubsidized loans based on pre-determined requirements set forth by the Department of Education. Factors can include but are not limited to grade level in school, dependency status, previous loan history and number of credits remaining in the program.

| Annual Loan Limits | | | | |
|----------------------------------|-------------------------------------|-----------------------------------|---|-------------------------------------|
| | Base Loan Dependent Sub/Unsub | Total Loan Amount Dependent | Additional Loan Independent Unsub | Total Loan Amount Independent |
| Freshman - 0-27 credits | \$3500/\$2000 | \$5,500 | \$4,000 | \$9,500 |
| Sophomore - 28-59 credits | \$4500/\$2000 | \$6,500 | \$4,000 | \$10,500 |
| Junior - 60-89 credits | \$5500/\$2000 | \$7,500 | \$5,000 | \$12,500 |
| Senior - 90+ credits | \$5500/\$2000 | \$7,500 | \$5,000 | \$12,500 |
| Graduate | | | \$20,500 | \$20,500 |

Loans may be subsidized (the loan will not accrue interest while a student is in school at least half-time) or unsubsidized (loan will immediately begin to accrue interest and will continue until the loan is paid in full) and

are awarded depending on financial need. Additional funds are available to all students, but will require additional applications. An example of another loan option is the Parent PLUS Loan (for dependent students only whose parents are willing and able to take a loan in their name for the student). The parent is responsible for paying the loan back. Alternative loans are available by multiple lenders and can be requested in the student OR parent's name. For additional information, please contact the enrollment management specialist.

Federal (Parent) PLUS Loan

Fixed-interest loans are available to parents of dependent students. A PLUS loan is a credit-based loan and requires a separate application, master promissory note, Annual Loan Acknowledgment, and credit counseling completed by the parent. Payments can be deferred while the student is enrolled at least half-time. The loan will be in the parent's name and is the parent's responsibility to pay back. (If a parent is not eligible for the PLUS loan, the student becomes eligible for an additional \$4,000 to \$5000 in his or her direct unsubsidized loan.)

Federal Work Study Employment (FWS)

Many opportunities exist for employment in the Phoenix metropolitan area. Businesses near the campus have often 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. Enrolled students may be restricted in the total number of hours per week they are authorized to work. The limitations are determined based on the position the student is approved for and the requirements set forth by the supervising manager. Positions available at Arizona Christian University are limited and require an application and interview. ⁱⁱ

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 in a timely manner. 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 letters 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, it is the student's responsibility to understand the total amount of the loan, the interest rate assessed on the amount borrowed, the repayment schedule, the timeframe of the repayment schedule, and the start date for the repayment schedule. The borrower will be notified by his or her assigned lender at the point of origination.
- 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 documentation submitted for federal financial aid is a violation of the 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 the FAFSA at www.studentaid.gov/FAFSA and a State Grant application at <https://azgrants.az.gov/>. Students must enter into an agreement with the Arizona Commission for Postsecondary Education to teach in an Arizona public

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

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 renewable GPA. 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. A student is only eligible for one institutional award unless otherwise stated in the agreement provided by the University.

Merit Scholarships

Academic Scholarships for First-time Freshmen:

President's Scholarship – 100% tuition –

- Must have minimum GPA of 4.0, provide resume, references, essay and interview during honors weekend
- Renewable for 4 years (8 semesters)
- Must maintain GPA of 3.7 to be reviewed at the end of every Spring Term
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement
- Must live on campus all 4 years

Provost's Scholarship – 85% tuition

- Must have minimum GPA of 3.9, provide resume, references, essay and interview during honors weekend
- Renewable for 4 years (8 semesters)
- Must maintain GPA of 3.5 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement
- Must live on campus all 4 years

Dean's Scholarship – 75% tuition

- Must have minimum GPA of 3.8 provide resume, references, essay and interview during honors weekend
- Renewable for 4 years (8 semesters)
- Must maintain GPA of 3.5 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement
- Must live on campus all 4 years

Firestorm Academic Excellence Award – \$14,000 a year renewable for 4 years (8 semesters)

- Minimum GPA 3.5
- Must maintain GPA of 3.0 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement

ACU Scholar Award – \$12,000 a year renewable for 4 years (8 semesters)

- Minimum GPA 3.25
- Must maintain GPA of 2.75 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement

Faculty Honor Award – \$10,000 a year renewable for 4 years (8 semesters)

- Minimum GPA 3.0
- Must maintain GPA of 2.5 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement

Academic Scholarships for Transfer Students:

Transfer Scholar Award – \$10,000 per year renewable for 4 years (8 semesters)

- Minimum GPA 3.5
- Must maintain GPA of 3.0 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement

Transfer Achievement Award – \$8,000 per year renewable for 4 years (8 semesters)

- Minimum GPA 3.0
- Must maintain GPA of 2.5 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement

Transfer Academic Award – \$6,000 per year renewable for 4 years (8 semesters)

- Minimum GPA 2.5
- Must maintain GPA of 2.0 to be reviewed at the end of every Spring Term.
- Must maintain continuous Full Time Enrollment
- Cannot fail Spiritual formation requirement

Faith and Service Scholarships

Church Matching (up to \$1,000)

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 assigned enrollment management specialist for complete details.

Christian Schools Coalition Scholarship Program (\$6000 per year living on campus/\$3000 living off campus)

The **ACU Christian Schools Coalition Scholarship Program (CSCSP)** is designed to encourage, train, support and educate Christian school students, parents and families who share in the common focus, value and importance of a Christian education in our culture. The CSCSP will also provide a scholarship benefit for students choosing to continue their Christian education at ACU. Not available to students who attend ACU on an athletic scholarship.

Homeschool Scholarship (\$6000 per year living on campus/\$3000 living off campus)

The **Homeschool Scholarship** is designed to encourage, train, support and educate students who were homeschooled and who share in the common focus, value and importance of a Christian education in our culture. The homeschool scholarship will also provide a scholarship benefit for students choosing to continue their Christian education at ACU. Not available to students who attend ACU on an athletic scholarship.

Other Institutional Scholarships

Performing Arts Scholarships

These audition-based, annual scholarships are awarded to students who demonstrate exceptional musical talent. To receive a performing arts scholarship, a student must audition annually. He or she will then be awarded on a scale between 0-10. Scholarship amounts can range from \$500-\$3000 per year. Once a student has accepted a scholarship, he or she will be required to meet the requirements set forth by the performing arts department. Any changes will be discussed between the music chair and the student. A

student must remain continuously enrolled at ACU and be considered full-time to receive a scholarship. For audition information, please contact an enrollment management specialist.

Athletic Scholarships (Varies)

These tryout-based, annual scholarships are awarded to students who demonstrate exceptional athletic talent. Scholarships are determined by the athletic department and can only be offered by the coach or athletic representative. Athletic scholarships are reviewed on an annual basis and will need to be re-signed at the end of each academic year. Any change in the scholarship amount would need to be approved by the athletic director and provided to the Office of Financial Aid in a timely manner. Contact the athletic department for complete details on how to try out for a sport. If an athletic scholarship is completed, a student is no longer eligible for any other scholarships provided by Arizona Christian University.

Academic Scholarship Renewal Policies

Renewal Policy

Academic scholarships may be renewed for up to three academic years (eight semesters total) if the appropriate Arizona Christian University GPA is achieved while in attendance at the University. Academic scholarships cannot be awarded to students who are receiving an Athletic Scholarship.

- **Students may only renew scholarships at the level (dollar amount) awarded upon entrance to the University.** The scholarship will not be increased or decreased, but will be removed if the appropriate GPA is not maintained.
- **A student must remain in a full-time status to maintain his or her scholarship** (minimum of 12 credits per semester). If a student is in their Junior or Senior year at Arizona Christian University and cannot enroll in a full time status, the scholarship will be prorated based on the student enrollment status during the necessary term. Prorations will be calculated as followed: total credits enrolled/12 = percent of scholarship. ACU will round to the whole number.
- **A student will be required to complete all spiritual formation hours for each semester enrolled at Arizona Christian University (unless granted a spiritual formation waiver). Please see the student handbook for additional information.**
- Recipients of the President, Provost, and Dean Scholarships are required to live on campus for the entirety of their program at Arizona Christian University.
- The GPA renewal requirement differs, depending on scholarship types. Students must achieve a cumulative GPA at the renewal level at the conclusion of each spring semester to receive their scholarship the next school year. GPA's are not rounded up, but must minimally be at the required level. For example, 2.99 is not rounded up to 3.00. Renewal levels are as follows:

| | <u>Renewal ACU GPA</u> |
|-------------------------------|------------------------|
| President's Scholarship | 3.70 |
| Provost's Scholarship | 3.50 |
| Dean's Scholarship | 3.50 |
| Firestorm Academic Excellence | 3.00 |
| ACU Scholar Award | 2.75 |
| Faculty Honor Award | 2.50 |

Transfer scholarship qualifying and renewal GPA's are as follows:

| | <u>Renewal ACU GPA</u> |
|----------------------------|------------------------|
| Transfer Scholar Award | 3.00 |
| Transfer Achievement Award | 2.50 |
| Transfer Academic Award | 2.00 |

- Scholarship renewal requirements are reviewed at the conclusion of each spring semester only after all spring grades have been posted. To ensure that all completed spring grades are taken into consideration, this process may not occur until later into the summer. If a scholarship is removed a new financial aid award letter will be provided to the student along with a notification of their next steps.

Academic Scholarship Extensions

In some instances, an extension of a student's Academic Scholarship beyond eight semesters is appropriate:

- Students enrolled in programs requiring more than four years will be granted an extension of the scholarship for their fifth year of study. Extensions are not granted for students pursuing double major or minor degrees or for students seeking a credential in a fifth year.
- Extensions shall not be granted to students completing their degree and seeking a credential in a fifth year.
- Students must complete a scholarship appeal which will be reviewed by the University Scholarship Committee and will provide a judgement.

Academic Scholarship Appeal

Every student will have the opportunity to appeal the loss of a scholarship. Only one appeal is available during a students' tenure at ACU.

- A student has 30 days from the date of the initial email notification that a scholarship is removed due to not meeting requirements set forth by the University.
- Students must complete an ACU Scholarship appeal form and provide an explanation for the exception.
- All appeals will be reviewed by the ACU Scholarship Committee and the student will be notified in writing of the committee decision.

Music Scholarship

- A student who is enrolled in a music major, or an alternative major focus, but would like to participate in the different musical ensembles available on campus is eligible for some additional scholarship money. The Music Department will hold auditions for the different ensembles before the end of the spring semester for returning students and during the summer for new incoming students. Once a member has auditioned and a determination has been made, the student will be ranked on a scale of 1-10. Each ranking has a difference scholarship amount, and this amount will be applied to a student's award on top of his or her academic achievement scholarship or athletic scholarship.
- Students will be reviewed annually on their musical merit and academic achievement. A tier will be assigned each year based on audition and performance in their ensemble.

Athletic Scholarship

- A student who is a participant on an athletic team is eligible for an Athletic Scholarship. The scholarship cannot be combined with a merit scholarship.
- Scholarships are reviewed between the coach and the student each year and must be signed.

Scholarship Eligibility

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

Every year, 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.

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 meet satisfactory academic progress in order to receive a scholarship. Scholarship eligibility is reviewed annually at the end of the spring semester. 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 does have the ability to appeal the loss of a scholarship which should be submitted through the enrollment management specialist. Please see details listed under the Scholarship Appeal section.

A student's institutional aid (e.g., merit-based scholarships, music scholarships, or athletic scholarships) may not exceed the cost of actual tuition and is not adjusted based on tuition changes. In some cases scholarships can be prorated (see renewal policy above).

A student's combined total of all awards (i.e. scholarships, grants, and loans) may not exceed the designated cost of attendance of their program. If the combined total of all financial assistance exceeds the designated cost of attendance, then the award with the highest interest rate will be reduced. If ACU does not have room and board available and/or a student successfully petitions out of ACU's room and board, the cost of attendance is adjusted, however the same principle applies. The combined total of all awards cannot exceed the cost of attendance set forth by Arizona Christian University.

Federal aid, state aid, and outside grants will be applied after ACU institutional scholarships. Arizona Christian University will apply funding in the following order,

- ACU Institutional Aid
- Outside scholarship(s)
- State Grant(s)
- Federal Grant(s)
- Subsidized Loan
- Unsubsidized Loan
- PLUS Loan
- Alternative Loan(s)

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.

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 are not hard to find. A student may be able to get a scholarship for being a good student, a great basketball player, or a member of a certain church; because his or her parent works for a particular company; or for some other reason. Find out more about [finding and applying for scholarships](#). Students should also be careful to [avoid scholarship scams](#) and should not pay a fee to search for or apply for scholarships.

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. Students should contact the local Veterans Administration office for a "Certificate of Eligibility" (COE) or go online to <https://www.va.gov/education/> and print their COE (or a VAF 28-1905 form for chapter 31 authorization purposes) well in advance of plans to attend Arizona Christian University. Below is a checklist of what is necessary to certify a student's 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, <https://benefits.va.gov/gibill/> 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 to help finance their education. Securing these loans is based on previous credit history and may require a co-signer. All private lenders require a separate loan application, and eligibility for the loan is based on their set forth requirements.

Return of Aid Policy

The Return of Aid Policy is employed when a student withdraws from Arizona Christian University. Any student who is officially withdrawn from ACU will have their aid package reviewed for percentage of funding earned based on the rules and regulations set for by the Department of Education. When a student wishes to withdraw, he or she must complete an official withdrawal form through the registrar's office. Upon completion the Office of Financial Aid has 45 days to complete the review of all federal aid and submit any unearned funding to the student's lender. Students are required to meet with their assigned EMS (enrollment management specialist) 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 withdraws 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 attended by the student in the semester. Scheduled breaks of more than five consecutive days are excluded. In accordance with Federal Regulations, when Title IV, HEA financial aid is involved, the calculated amount of the R2T4 funds is returned in the following order:

- Federal Direct Unsubsidized Loan Program
- Federal Direct Subsidized Loan Program
- Federal Direct Parent Loan Program (PLUS)
- Federal Pell Grants
- Federal Supplemental Education Opportunity Grant Program
- Federal TEACH Grants
- Iraq Afghanistan Service Grant

* 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 pay a balance to the University upon withdrawal.

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 on or before the last Friday of the second week of the semester. The institutional aid is reduced by the same percentage of tuition refund. For example, if a student has a \$1,000 scholarship for the semester, and withdraws within the first two weeks of the semester, the institutional award would be eliminated along with tuition charges. If a student withdraws after the second week of the semester, the student is accountable for 100% of the tuition charges. The full institutional aid will be credited to the tuition charges.

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 of 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 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 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 the 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 EMS to ensure those credits are counted appropriately for financial aid eligibility. Please note that students may need to provide documentation if they would like to repeat a course previously passed to improve their overall GPA.

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. A student is only allowed to repeat the same course 3 times per University policy; however, the number of repeated courses is not determined for financial aid 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 repeated.

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 will 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 with the three SAP standards: Qualitative, Pace and Timeframe. Students are reviewed 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 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 for 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:

The 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 a student is also on academic suspension, the student must also provide a 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.

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