

# 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
  - 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

## FEDERAL AID

### 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 a 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 2022-23 FAFSA requires tax information from the year 2020. 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 affect 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, 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.

## Types of Federal Aid

### Grants:

- **Federal Pell Grant Program**  
This program provides need-based grants to eligible undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. (However, a student enrolled in a post-baccalaureate teacher certification program might receive a Federal Pell Grant.) Students must apply for financial aid by completing the FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa>. The maximum Pell Grant award is currently \$6,895 for the 2022-23 award year (July 1, 2022, to June 30, 2023). The amount of Pell Grant a student is eligible for is 600% over the course of his or her lifetime. That's equal to a 100% Pell Grant each year for six years. Pell Grant awards can change from year to year based on the 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 <https://studentaid.gov/h/apply-for-aid/fafsa>. FSEOG funds are determined by the Department of Education and are not guaranteed year over year. FSEOG is awarded on a first come, first serve basis.
- **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>.
- **Iraq and Afghanistan Service Grant**  
A student may be eligible to receive the Iraq and Afghanistan Service Grant if he or she is not eligible for a Federal Pell Grant on the basis of his or her Expected Family Contribution, but meets the remaining Federal Pell Grant eligibility requirements; his or her parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11; and the student was under 24 years of age or enrolled in college at least part-time at the time of his or her parent's or guardian's death.

### Loans:

- **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 <https://studentaid.gov/h/apply-for-aid/fafsa>. Students can borrow between \$5,500 to \$12,500 per year in direct subsidized loans and direct unsubsidized loans based on predetermined 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.)

#### Work Study:

- **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.<sup>2</sup>

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<sup>2</sup> Adapted and used with permission from the U.S. Department of Education granted on June 22, 2016.

## 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 <https://studentaid.gov/h/apply-for-aid/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 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

### **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 will award scholarships to qualified students. Detailed information on scholarship aid is available on the ACU [website](#). All scholarships are awarded on the assumption that the individual will be accepted to ACU and enroll as a full-time student at the university.

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 ACU's academic standards 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 could result in the loss of the scholarship. A student does have the ability to appeal the loss of a scholarship. Appeals should be submitted through the student's Enrollment Management Specialist. Please see details listed under the [Academic Scholarship Appeal](#) section of this catalog.

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 the [Renewal Policy](#) section of this catalog).

A student's combined total of all awards, both institutional and external (i.e., scholarships, grants, and loans) may not exceed the designated cost of attendance of his or her 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 ACU [financial aid website](#), as well as information about financial aid policies pertaining to class attendance, recalculation of awards, and repayment of funds.

### **Private Scholarships**

ACU accepts outside scholarships. It is incumbent on the student to research, find, and apply for scholarships from outside sources. 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.

### **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 are published on the ACU website at <https://www.arizonachristian.edu/financial-aid/types/scholarships/>.

### **Merit Scholarships**

A description of and minimum requirements for applying for institutional scholarships can be found on the ACU website at: <https://www.arizonachristian.edu/financial-aid/types/scholarships/>. Student Athletes are awarded institutional scholarships through the athletic department and are therefore not eligible for additional merit scholarships.

- Academic Scholarships for First-Time Freshmen
- Academic Scholarships for Transfer Students
- Faith and Service Scholarships
- Church Matching
- Christian Schools Coalition Scholarship Program
- Homeschool Scholarship
- Performing Arts Scholarships

### **Student Athlete Institutional Scholarships**

A student athlete's full institutional scholarship package is determined by the athletic department. Athletic scholarships are intended to encompass all aspects of the athlete - spiritual, academic, and athletic – and they cannot be stacked with other institutional aid. The student athlete will be offered a scholarship based on an evaluation of the following:

- Achievements in the classroom
- Assessment of his/her contribution to the team
- Leadership qualities aligning with the university mission

## **Renewal Policy**

Institutional scholarships may be renewed if the appropriate Arizona Christian University GPA is maintained while in attendance at the university and the student remains in good standing.

- Students may only renew scholarships at the level (dollar amount) awarded upon entrance to the university. The scholarship may 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 reduces their status to less than full time, the scholarship will be prorated based on the student enrollment status during the necessary term. Prorations will be calculated as follows:  $\text{total credits enrolled} / 12 = \text{percent of scholarship}$ . 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's, Provost's, and Dean's 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 automatically receive their scholarship the next school year. GPAs are not rounded up but must minimally be at the required level. For example, 2.99 is not rounded up to 3.00.
- 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 his or her next steps.
- Renewal levels can be found by clicking:  
[www.arizonachristian.edu/financialaid/types/scholarships/](http://www.arizonachristian.edu/financialaid/types/scholarships/).

## **Academic Scholarship Appeal**

Every student will have the opportunity to appeal the loss of a scholarship.

- 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.
- Student will be notified in writing of the committee decision.

## **Academic Scholarship Discretion**

All scholarships awarded at ACU and their renewal requirements are at the discretion of ACU's Vice President of Enrollment or their designee. The process outlined in this catalog may be

adjusted on a case-by-case basis and considerations in various factors such as academic performance, leadership qualities, extracurricular involvement, and community engagement may be considered to waive or alter the conditions of a scholarship offer or renewal requirement.

All Student-Athlete Institutional Scholarships awarded at ACU and their renewal requirements are at the discretion of ACU's Athletic Director or their designee. The process outlined in this catalog may be adjusted on a case-by-case basis and considerations in various factors such as academic performance, leadership qualities, extracurricular involvement, and community engagement may be considered to waive or alter the conditions of a scholarship offer or renewal requirement.

## VETERAN AFFAIRS BENEFITS

Arizona Christian University complies with Title 38 United States Code, Section 3679. Arizona Christian University is approved for the training of veterans and eligible dependents under the VA Chapters 30, 31, 33 Post 9/11 GI Bill®, 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. Please note that not all degree programs at Arizona Christian University are approved for use of VA Chapter benefits. Students will want to verify their program is approved prior to enrollment. Below is a checklist of what is necessary to certify a student's VA benefits:

- Official 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, Statement of Benefits obtained from the Department of Veterans Affairs (VA) website, or VAF 28-1905 form.
- VA approved ACU Degree/Program Plan.
- ACU Degree/Program Plan that is SAA approved for Veterans Education Benefits.
- ACU Class Schedule.
- ACU Student Account Statement.

Under Title 38 United States Code Section 3679, which covered individuals (i.e., any individual who is entitled to educational assistance under Chapter 31, Vocational Readiness and Employment, or Chapter 33, Post 9/11 GI Bill® benefits) can attend or participate in their education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility. A "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs (VA) website – eBenefit, or a VA form 28-1905 for Chapter 31 authorization purposes and ending on the earlier of the following dates:

1. The date on which payment from VA is made to the Institution.
2. Ninety (90) days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.

A student's account will not be considered delinquent due to the delayed disbursement funding from the VA under Chapter 31 or 33.



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.

### **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 his or her 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

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.

### **Refund of Private Loans**

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

## 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 his or her aid package reviewed for the 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 Enrollment Management Specialist (EMS) to discuss any outstanding financial obligations.

**Federal Return to Title IV Policy:** 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 semester and/or payment period. The percentage of Title IV aid to be returned is equal to the number of calendar days remaining in the semester/payment period divided by the number of calendar days attended by the student in the semester/payment period. Scheduled breaks of more than five consecutive days are excluded.

Withdrawal (official or unofficial) within a term containing modules (i.e., coursework taken within a term where no courses taken span the entire length of the term) will be subject to modular refund policy.

The calculation of the return of these funds may result in the student owing a balance to ACU and/or the Department of Education. It is the student's responsibility to officially withdraw from all classes. If the student completes 60.01% or more, the student earns 100% of aid.

Students who are no longer attending at least six credit hours at the time loan funds are scheduled to be disbursed, are not eligible to receive those funds. The loan will be canceled, and all loan funds returned to the Department of Education.

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
- Iraq Afghanistan Service Grant
- Federal Supplemental Educational Opportunity Grant Program
- Federal TEACH Grants

*\* 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.*

*Post Withdrawal Disbursements:*

*If a student earned more aid than was disbursed to him or her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.*

## **INSTITUTIONAL CHARGES REFUND POLICY**

### **Refund of Tuition**

Tuition refunds for students who officially reduce their course load or withdraw from ACU will be issued according to the add/drop or withdrawal procedures specified in this catalog. The amount of the tuition refund for a withdrawal from ACU is based on the student's effective withdrawal date. Any tuition refund for reduction in course load is determined by the add/drop dates on the

Academic Calendar. Students who withdraw on or before the add/drop dates may receive a 100% refund of tuition.

No tuition refunds will be granted after the add/drop date. Deadlines for withdrawals or course add/drop dates are published yearly in the Academic Calendar on the ACU website.

### **Refund of Fees**

All fees, except fees associated with courses, are non-refundable. Music fees for applied lessons are refunded based upon the number of lessons scheduled. Fees associated with courses (lab fees, etc.) may be refunded if the class is dropped before the add/drop deadline.

### **Refund of Housing and Food (Room and Board)**

Resident Housing and Food 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 his or her financial obligations as agreed to in the room and board agreement, even if the student physically moves off campus. The amount of the resident housing and food refund, if any, is based upon the date listed on the resident's official checkout form, up to and including the add/drop date, and is calculated on a daily use, pro rata basis.

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

### **Refund of Institutional Aid**

In most cases, institutional aid (institutional scholarships, grants) is reduced when a student withdraws on or before the last Friday of the second week of the semester. 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. Whenever a student's total aid package exceeds the cost of education, the Financial Aid Office will adjust or reduce Institutional Aid.

### **Refund of Outside Aid**

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.

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

### **Official Withdrawal**

When a student wishes to withdraw from the institution, the student must notify the institution of their intent to withdraw. The withdrawal date used in the return to Title IV calculation will be the date the student notifies the EMS of their intent to withdraw.

### **Unofficial Withdrawal**

Students who do not notify the institution of their intent to withdraw are considered unofficial withdrawals. The return to Title IV calculation will be processed as an unofficial withdrawal using 50% of the term, with the withdrawal date being the midpoint of the semester and/or payment period.

### **Withdrawal and Return of Title IV Funds (R2T4) Policy**

The Return of Title IV policy is to establish the processes for returning federal funds for students who completely withdraw from the institution and/or withdraw from all courses in a given period of enrollment. As defined by the U.S. Department of Education, these students must have a Return of Title IV (R2T4) calculation performed to determine the percentage of aid earned based on the amount of time the student was enrolled at the Institution.

Federal Financial Aid (Title IV aid) is awarded under the assumption that a student will complete attendance for the entire period of enrollment for which aid was awarded. When a student withdraws from all courses, regardless of the reason, the student may no longer be eligible for the full amount of the federal financial aid originally awarded. Instead, the student will only be eligible to keep the “earned” portion of the federal financial aid the student received for that term (semester).

Therefore, students who receive federal financial aid and who do not remain in attendance through the end of the term could be responsible for repaying a portion of the financial aid originally received. Federal regulations require a recalculation of financial aid eligibility if a student:

- Completely withdraws from all classes.
- Stops attending before the term’s end.
- Does not complete all parts of the term (modules) in which the student enrolled as of the start date of the period of enrollment/payment period.

Note: ACU’s institution refund policy is separate from the federal R2T4 regulation to return unearned aid.

### **R2T4 Exemptions**

There are three (3) exemptions enacted by the Department of Education that exempt a student from the Return of Title IV calculation process. The September 2, 2020, final rule amended the R2T4 regulations in 34 CFR §668.22 in several areas.

A student is not considered to have withdrawn if the student:

- Completed the program of study (applies to ALL students).  
A student who completes all the requirements for graduation for his or her program before completing the scheduled days in the period is not considered to have withdrawn.
- Completed half-time enrollment (applies to students in modules ONLY).  
The student must successfully complete Title IV-eligible coursework equal to or greater than what the school considers to be half-time enrollment.
- Completed modules spanning 49% of countable days (applies to students in modules ONLY).

A student is not considered to have withdrawn if the student successfully completes one module or a combination of modules that include 49% or more of the number of countable days in the payment period, excluding scheduled breaks of five or more consecutive days and all days between modules.

*If a student meets any of the R2T4 exemptions, the student is considered a “completer” and is not considered withdrawn for Title IV purposes.*

### **R2T4 Calculation**

Students who receive federal financial aid must remain in their registered classes to “earn” the aid they originally received. The amount of federal aid earned is based on a prorated formula. Students who withdraw, or do not complete all classes in which they were enrolled, may be required to return some of the aid originally awarded to the student. Institutions, in accordance with 34 CFR §668.22, are required to determine the percentage of federal aid “earned” and return the “unearned” portion to the appropriate federal aid programs.

The following explains the formula used to determine the percentage of unearned aid to be returned to the federal government:

- Number of days completed up to the withdrawal date / the total number of calendar days in the semester/payment period. (Scheduled breaks of five (5) days or more are not included in the total days in the period of enrollment).

The calculation must be performed within 30 days of the date the institution determines that a student has completely withdrawn.

The institution must return the unearned funds within 45 days of the calculation.

When calculating the percentage the student completed in the period of enrollment, if a student attended *more than 60%* of the period of enrollment, the student is considered to have earned 100% of the Title IV funds.

### **Students Enrolled in Parts of Term (Modules)**

For students that may be enrolled in multiple parts of terms, ACU combines all courses to form a payment period. The R2T4 is calculated based on the parts of terms within the payment period. A student is considered withdrawn if the student does not complete all the days in the payment period that the student was scheduled to complete.

For example, if a student is enrolled in a Fall I course (6 credits) and a Fall II course (6 credits), the student’s payment period is from the date Fall I started to the last date of Fall II. If the student completes Fall I and does not attend the Fall II course, the student will be considered a complete withdrawal. ACU will track enrollment in each part of the term to determine if the student began enrollment in all scheduled courses.

If a student withdraws from a course in a later part of the term *while still attending a current part of term*, the student is not considered as withdrawn based on not attending the later part of term. However, a recalculation of aid based on the change in enrollment status may be required.

Students who provide written confirmation to the Office of Financial Aid at the time of ceasing attendance in a part of the term, but who plan to attend another course later in the same payment period, are not considered to have withdrawn from the term.

*NOTE: Written confirmation of a later class is required; registration alone does not meet the requirement. If the student does not provide written confirmation of plans to return to the university later in the payment period or term, ACU considers the student to have withdrawn and begins the R2T4 process. However, if the student does return in the same term, even if he or she did not provide written confirmation of plans to do so, the student is not considered to have withdrawn and is eligible to receive the Title IV funds for which the student was eligible before ceasing attendance.*

### **Order of Return to Federal Aid Programs**

ACU must return Title IV funds to the financial aid programs from which the student received aid during the payment period/semester, in the following order, up to the net amount disbursed from each source:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Direct PLUS Loan
4. Federal Pell Grant
5. Iraq and Afghanistan Service Grants
6. Federal Supplemental Educational Opportunity Grant (FSEOG)
7. Teacher Education Assistance for College and Higher Education (TEACH) Grant

### **Loan Repayment Information**

The loan grace period begins on the withdrawal date from the institution or when a student ceases to be enrolled at least half-time. If the student does not re-enroll as a half-time student within six (6) months of withdrawal, or enrolls at less than half-time, the loan(s) enters repayment. The promissory note signed by the borrower outlines the repayment obligations. The student should contact his or her loan servicer to make repayment arrangements.

### **Post-Withdrawal Disbursement (PWD)**

A Post-Withdrawal Disbursement (PWD) may be required if the total amount of the Title IV aid earned as of the withdrawal date is more than the amount that was disbursed to the student (e.g., in the case where a student withdraws prior to the first disbursement date of the term).

To be eligible to receive a PWD, a student must have a complete financial aid file (verification completed and all tracking requirements satisfied) and meet all eligibility requirements.

- Grants from a PWD may be credited to the student's school account without obtaining student permission; however, it may only be credited for tuition, fees, and room and board (if the student contracts with the school) or disbursed directly to the student. ACU must obtain the student's authorization to credit a student's school account for charges other than current charges.
- The university must obtain confirmation from the student, or from a parent, for a Direct Parent PLUS Loan, before making any disbursement of loan funds. Also, for a Direct Loan,

the institution must have originated the loan prior to the withdrawal. All terms of repayment apply as outlined in the master promissory note.

### **Credit Balances**

Customer 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.

### **Title IV Credit Balances**

A Title IV credit balance occurs whenever the amount of Title IV funds credited to a student's account for a payment period exceeds the amount assessed the student for allowable charges associated with that payment period.

If federal student aid disbursements to a student's account creates a Title IV credit balance, Arizona Christian University will pay the credit balance directly to the student or parent as soon as possible, but *no later than 14 days after*:

- the first day of class of a payment period if the credit balance occurred on or before that day, or
- the balance occurred if the balance occurred after the first day of class.

Arizona Christian University will pay a Title IV credit balance by issuing a check payable to the student and/or parent as applicable.

### **PLUS Credit Balances**

The law requires that any excess PLUS Loan funds be returned to the parent. Therefore, if PLUS Loan funds create a credit balance, the credit balance would have to be given to the parent. However, the parent may authorize Arizona Christian University (in writing) to transfer the proceeds of a PLUS Loan credit balance directly to the student for whom the loan is made.

## **FEDERAL FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (SAP)**

The U.S. Department of Education requires that to receive student financial aid under the programs authorized by Title IV of the Higher Education Act, a student must maintain Satisfactory Academic Progress (Fin Aid SAP) 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 Grant, Federal Supplemental Educational Opportunity Grant, TEACH Grant, Federal Work-Study, Federal Direct Loan (subsidized and/or unsubsidized), and Federal Direct Parent PLUS Loan. The financial aid office monitors students for compliance with the three SAP standards: Qualitative, Pace, and Maximum Timeframe.

Traditional students are reviewed at the end of every semester.

Non-Traditional (Online) Students are reviewed at the end of every payment period. Payment period(s) consists of 12 completed credit hours.

Failure to meet these standards may result in the loss of federal financial aid eligibility.

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 toward the GPA:

- Incomplete
- Withdrawn
- Transfer credits
- Remedial/developmental

Pace: Students must successfully complete 66.7% of the cumulative units attempted. Pace = Cumulative number of credits successfully completed / 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

Maximum Timeframe: Students attending ACU must be making progress toward a degree. The federal government defines the maximum timeframe as 150% of the student's program's published length, as measured in credit hours. For example, a typical undergraduate degree requires 120 credits, which would result in a maximum timeframe of 180 credit hours (120\*150%). An 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	Does Not Meet

## Federal Financial Aid SAP Status



Federal Financial Aid "Satisfactory" 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 "Satisfactory." 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 his or her program of study, the individual will be placed on federal financial aid "over hours suspension."

### **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 his or her 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 and/or payment period subject to federal financial aid eligibility and the availability of funds.

It is important to read the instructions on the SAP appeal form before documents are submitted to the Financial Aid Office.

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

## **ARIZONA STATE AID PROGRAMS**

### **Arizona Teacher Student Loan Program (formerly Math, Science and Special Education Teacher Loan Forgiveness Program)**

The Arizona Teacher Student Loan Program is a need-based, forgivable loan designed to financially support and encourage college students who are Arizona residents to enter into the teaching profession and teach in a public school in Arizona.

The maximum forgivable loan is \$7,000 per academic year for up to three years excluding all grants, scholarships, and other tuition benefits (e.g., tribal and military). Funds can be applied toward tuition, instructional materials, and mandatory fees as documented in the student's Cost of Attendance (COA) at his or her institution.

Students must enter into an agreement with the Arizona Commission for Postsecondary Education (ACPE) to teach in an Arizona public school in a term equal to the number of years of loan received plus one year. Additionally, students must sign a promissory note acknowledging the conditions of the loan and promising to repay the loan plus interest if the teaching obligation is not met.

To be eligible to receive the Arizona Teacher Student loan, students must meet the following requirements:

- Must be a U.S. citizen or an eligible noncitizen.
- Must be a resident of Arizona for at least the previous 12 months at the time of application completion.
- Must be enrolled at least half-time in a baccalaureate program working on a teaching degree or an alternative teacher certification program at a nationally or regionally accredited private\* postsecondary educational institution in Arizona.
- Must be a junior or higher (completed at least 55 college credit hours) in a course of instruction with the intent to attain licensure as a teacher in math, science, or special education or to provide instruction as a teacher in a public low-income school, public rural school, or public school located on an Indian reservation.
- Must be seeking a first baccalaureate degree or an alternative teaching certificate.
- Must have financial need [Cost of Attendance minus Expected Family Contribution (EFC)].
- Must maintain Satisfactory Academic Progress as determined by the institution.
- Must complete a Free Application for Federal Student Aid (FAFSA).
- Must enter into an agreement with the Arizona Commission for Postsecondary Education (ACPE) to teach in an Arizona public school in a term equal to the number of years of loan received plus one year.
- Must sign a promissory note acknowledging the conditions of the loan and promising to repay the loan plus 7% interest if the teaching obligation is not met.
- First time applicants must write a 250-500 word essay on what impact they intend to make in the classroom.

## 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.

## LEAVE OF ABSENCE (LOA)

A leave of absence (LOA) is a temporary interruption in a student's program of study during which the student is considered to be enrolled. An LOA cannot exceed 180 days in any 12-month period and may have a serious impact on a student's financial aid. An LOA request must be submitted to an ACU Enrollment Management Specialist (EMS) no later than one week prior to the start of class for that term and must include the reason for the student's request. The form must be completed in its entirety and signed and dated by the student before being reviewed by the Office of Financial Aid. The request must make use of ACU's Leave of Absence form. Any request submitted after the last day of class in a course will be denied unless unforeseen circumstances prevented the student from submitting the form.

Arizona Christian University allows for two LOAs within a rolling calendar year. Each leave can be up to 60 days in length. The student remains financially responsible for classes taken prior to the leave begin date.

Withdrawal (official or unofficial) within a term containing modules (i.e., coursework taken within a term where no courses taken span the entire length of the term-semester) will be subject to the modular refund policy. If the withdrawal from future courses within the term occurs after the student is no longer attending a course, Title IV aid will be earned at a 50% rate, and the student will be responsible to the university for any remaining account balance.

### **LOA and Direct Loans**

Direct Loans for the student during the LOA may not be disbursed (34 CFR 382604(c) (4)). A student who has an approved LOA remains in an in-school status, and the loan will remain valid while he or she is on the LOA. The loan will be disbursed once the student has completed the LOA. If the student does not return from the LOA, the university will report the last date of attendance as the approved start date of the LOA. One of the possible consequences of not returning from an LOA is that the student's grace period for a Title IV program might be exhausted.

### **School Charges for a Student on a LOA**

Students are considered to be continuously enrolled while on a LOA. As such, they are not assessed additional charges while they are on the LOA or once they return from the LOA. While students are not charged any additional charges in either case, they may not also receive any additional Title IV monies for the period once they return.

### **Completion of Coursework Upon Return**

The student is required to resume training at the same point in the academic program that he or she began the LOA. As such, a student may not take an LOA mid-term. The student will complete all coursework from the approved date of the LOA. Additionally, the school must allow a student returning from an LOA to complete coursework he or she began prior to the LOA approval.