



SCHOLARSHIPS

GRANTS

LOANS

WORK STUDY

2011-2012

FINANCIAL AID ORGANIZATION AND CONTACT INFORMATION

The Financial Aid Office is open Monday through Friday 8 AM – 5 PM. A Financial Aid Counselor is available on a walk-in basis Monday through Friday 9 AM – 5 PM in the Student Services Center. Financial Aid Counselors are also available by appointment if the appointment is made at least one day in advance. To make an appointment with a Financial Aid Counselor please visit the Financial Aid Office located in Administration Building Room 130 or call at 253-535-7134. If you would like to contact individual Financial Aid staff members, our e-mail addresses are located on our website at www.plu.edu/financial-aid/

Please feel free to contact us through e-mail, call us on the phone, make an appointment or visit our walk-in Financial Aid Counselor in the Student Services Center. We look forward to talking with you and will do our very best to serve your needs.

FINANCIAL AID CONTACT INFORMATION

Phone Numbers 253-535-7134
800-678-3243 (toll free)
Fax Number 253-535-8406
Financial Aid E-mail fnaid@plu.edu

STUDENT SERVICES CONTACT INFORMATION

Phone Numbers (800) 678-3243 (toll free)
(253) 535-7161
Fax Number (253) 538-2545
E-mail Address ssvc@plu.edu

STUDENT EMPLOYMENT CENTER

Phone Number (253) 535-7459
E-mail Address careers@plu.edu

IMPORTANT PHONE NUMBERS

FAFSA Customer Service (800) 433-3243
IRS (800) 829-1040

USEFUL WEBSITES

PLU Financial Aid	www.plu.edu/financial-aid/
PLU Student Employment	http://www.plu.edu/studentemployment
PLU Student Services	http://www.plu.edu/student-services
FAFSA on the Web	www.fafsa.gov
Federal PIN Website	www.pin.gov
Banner Web	https://banweb.plu.edu
Federal Student Aid Information	www.studentaid.ed.gov
General Financial Aid Information	www.fnaid.org
Outside Scholarship Search	www.thewashboard.org
Perkins Loan Entrance Counseling	https://lipromise.campuspartners.com
NSLDS (National Student Loan Data System)	www.nsls.ed.gov/
Federal Direct Entrance Counseling	www.Studentloans.gov
Federal Direct Promissory Notes	www.Studentloans.gov
Federal PLUS Loan applications	www.Studentloans.gov

PLU Title IV School Code:

003785

DEAR STUDENT

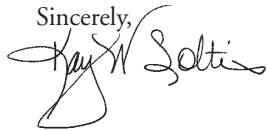
Dear Student,

Enclosed is your 2011-12 Offer of Financial Aid. PLU is very pleased to offer you financial aid funds for which we have determined you are eligible.

Please read the contents of your packet carefully. This publication is intended to assist you in answering questions that students usually ask, as well as explains your responsibilities as a financial aid recipient. We suggest that you keep a file of all financial aid information (copies of applications, aid offers and information) for future reference. "Understanding Your Offer of Financial Aid" is also conveniently available on our website <http://www.plu.edu/financial-aid/understanding-offer/home.php>

Use the enclosed checklist to assist you in "accepting your Offer of Financial Aid". If you have questions not answered in this document, please stop by Student Services and speak to a financial aid administrator, contact us at 253-535-7134, toll free at 1-800-678-3243 or by e-mail at finaid@plu.edu. We look forward to seeing you on campus!

Sincerely,

A handwritten signature in black ink that reads "Kay W. Soltis". The signature is written in a cursive style with a large, stylized initial "K".

Kay W. Soltis

Director of Financial Aid

YOUR OFFER

Your Offer of Financial Aid is based on the following:

The **Cost Of Attendance (COA)** at Pacific Lutheran University for the 2011-12 academic year (your “budget”): This is our estimate of the average cost of a student attending PLU, based on their chosen living arrangements (on or off campus, or with parents) and enrollment status (undergraduate versus graduate, full-time or less-than-full-time). You can view these different “budgets” on the PLU Financial Aid homepage. Your specific financial need determination may be located at <https://banweb.plu.edu> See complete instructions enclosed in this booklet.

Your record of academic achievement and talents you bring to PLU, as reported in your admission application process: PLU awards “merit” scholarships for your academic achievement, exceptional artistic achievement in music, forensics, dance, theatre, and art, as well as leadership in your community. “Merit” awards may be

awarded without respect to financial need, or may be part of a need-based financial aid award. Merit awards to continuing students are made on the basis of continued academic performance, and when applicable, renewal of their Artistic Achievement award.

Your Expected Family Contribution (EFC), from the information you submitted on the 2011-12 Free Application for Federal Student Aid (FAFSA), is based on a federally established formula for determining parental ability to contribute toward a student’s education. Students are also expected to contribute toward their educational expenses from their reported earnings and assets. If you are married, your spouse is also expected to contribute toward your educational expenses. However, parents of married student are not expected to support their married children. Eligibility for need-based assistance is calculated by subtracting from your COA your FAFSA generated EFC and any resources (outside scholarships and tuition assistance programs).

YOUR OFFER

***Please note:** Factors that could affect your award amount include your status as an undergraduate or graduate student, your state residency, funds available at the time you applied, your academic achievement to date, your living arrangements, and the amount of your financial need.

Special Circumstances: If your financial circumstances change or your family has unusual financial circumstances that might affect your ability to pay for your educational expenses, (loss of employment or income, major medical expenses, etc.) you may contact the Financial Aid Office to discuss your situation at any time. See *2011-12 Request for Consideration of Special Circumstances Form* on our website. www.plu.edu/financial-aid/. ***Please note: Before a special circumstance letter can be processed, verification of prior year income information must be completed.***

Scholarships Not Awarded by PLU: If you have been awarded outside scholarships, you must inform the Financial Aid Office in writing, providing the name and dollar amount of each scholarship to be received during the 2011-12 academic year. PLU may be required by federal regulations to adjust your aid package when outside resources are received. In most cases, loans and work study will be adjusted first. Grants and scholarships will be adjusted only as required and as a last resort.

PLU awards all applicants the maximum amount of aid for which they qualify, based on the information at the time of your award, as funds permit. **Exception:** This is **NOT** the case for the Federal Parent PLUS loan, which is always awarded at \$4000(freshman & sophomore) or \$5000(junior & senior), the amount of additional Unsubsidized Federal Direct Loan a student can receive if their parent is denied the Federal Parent PLUS loan. A parent approved for the Federal Parent PLUS Loan may borrow up to the full cost of attendance, minus the student's financial aid.

SCHOLARSHIPS AND GRANTS

Scholarships and grants are “gift assistance,” funds that do not have to be repaid. Gift assistance is included in a student’s award when eligibility criteria have been met and awarding guidelines and funding levels allow. Gift assistance programs are funded by the federal and state governments as well as PLU. When a student’s gift assistance funding is from PLU only, the combination of Tuition Remission and/or PLU funded scholarships, grants, or awards cannot be in excess of the PLU annual tuition cost.

PLU grants or scholarships are awarded for fall and spring semesters only. To receive this assistance you must fulfill all of the following criteria:

- **Be admitted to PLU as a matriculating student.**
- **Enrolled in a minimum of twelve non-repeated credit hours each term.**
- **Have financial need, unless otherwise noted.**
- **Be an undergraduate student, unless otherwise noted.**
- **Maintain satisfactory academic progress as defined in the catalog.**
- **Cannot have 100% of tuition charges already covered by an outside scholarship agency, except under the ROTC program and some VA programs.**

*Some PLU gift assistance has been sponsored by the generosity of one or more donors to the PLU endowment fund. Alumni and friends establish scholarships here because they believe strongly in the value of a PLU education. Donor contributions are largely responsible for the generous level of academic, talent, or need-based scholarships that currently benefit students. Throughout the academic year, students who fit specific, donor-designated criteria may be selected for Designated (named) scholarships. If you are selected, you will receive a revised aid offer which renames your scholarship/grant award with this funding source. **In most cases, a named scholarship will replace a student’s existing PLU gift award. All named-scholarship recipients are encouraged to write letters of appreciation to the donor(s) who provided funds for the named scholarship.** For a complete listing of institutionally controlled scholarships, please visit the PLU Financial Aid website at www.plu.edu/financial-aid/.*

PLU ACADEMIC, ARTISTIC, ENTITLEMENT AND DONOR FUNDED SCHOLARSHIPS AND GRANTS

The maximum PLU gift award is established for each student at the time of admission and may be met by one or more PLU awards. The gift amount (not awarded on the basis of financial need) is guaranteed for up to eight semesters of undergraduate enrollment if entering as freshmen, provided the student maintains Satisfactory Academic Standing. Students entering PLU with accepted credit hours earned at another school will have the number of semesters of PLU gift assistance prorated according to the following:

Entering PLU with:	Will be eligible for up to:
0 – 29 cumulative credits:	Eight semesters of PLU gift assistance
30-59 cumulative credits:	Six semesters of PLU gift assistance
60+ cumulative credits:	Four semesters of PLU gift assistance

Students admitted as freshmen with advanced standing because of running start, IB or AP credits are eligible for eight semesters of assistance.

*For specific examples of a typical financial aid gift package please contact the Financial Aid Office.

PLU MERIT BASED AWARD

(Not dependant upon financial need)

The Regent's and President's Scholarships are the university's most prestigious awards in recognition of outstanding academic achievement, leadership and service in high school and in anticipation of continued excellence at PLU. Applicants are U.S. citizens or permanent residents, selected from a pool of freshmen admitted by December 15, and invited to apply due to their 3.8 GPA at the time of admission, or a 1250+ SAT (or 28+ ACT) score.

The Regent's Scholarship is awarded to cover the **full cost of tuition** up to 17 credits per term (fall and spring) for the academic year and 5 credits in J term. Renewable for three years of continuous undergraduate study provided a 3.30 cumulative PLU GPA is maintained.

The President's Scholarship is awarded for the academic year. The amount varies. It is renewable for three years of continuous undergraduate study provided a 3.30 cumulative PLU GPA is maintained.

PLU Academic Scholarships are awarded to freshmen and transfer students, based on their academic standing at the time of admission. Student must be a U.S. Citizen or permanent resident. Renewable for up to three additional years of undergraduate study for students who enter PLU as freshmen, provided a 3.3 cumulative GPA is maintained at PLU. Renewal of scholarships for Transfer students require a 3.0 cumulative GPA at PLU and the number of terms will

depend on the student's class standing at the time of admission to PLU. PLU Academic Scholarships include:

1. Provost Scholarship
2. Dean's Scholarship
3. Faculty Excellence Scholarship
4. Academic Achievement Scholarship
5. Academic Merit Scholarship

Phi Theta Kappa Scholarships of \$1,000 are granted to selected transfer students with a 3.00+ GPA, 45+ semester hours (60+ quarter hours) of transferable college course work and proof of PTK membership. Students must be admitted by March 1. The award is renewable for one year during the undergraduate period of study if a 3.00 cumulative PLU GPA is maintained. Financial need is not a determining factor.

National Merit Scholarships are offered for \$1000-\$2000 to NMSQT-PSAT finalists (National Merit Semi-finalist Qualifying Test-Pre-Scholastic Assessment Test). Finalists should inform the National Merit Scholarship Corporation of their intent to enroll at PLU. Winners of a PLU- sponsored National Merit Scholarship will receive scholarship and grant assistance (from all sources) that ranges from one-half to full tuition per year and is renewable for up to three additional years of undergraduate study. *This amount includes the \$1000 -\$2000 National Merit Scholarship.* Financial need is not a determining factor.

PLU MERIT BASED AWARD

(Not dependant upon financial need)

International Grants are available to graduate and undergraduate international students attending Pacific Lutheran University. These grants are awarded at a minimum of \$1,000 annually depending on academic merit. International Grants may be awarded to full-time students for a maximum of 4 years of undergraduate study and/or 2 years of graduate study. Financial need is not a determining factor.

The Americas Grant is available to citizens of countries in North, Central and South America (excluding United States and permanent residents). The America's Grant is awarded in the amount of \$10,000 annually and requires students to live in a PLU residence hall. This grant is awarded for a maximum of 4 years of undergraduate study and/or 2 years of graduate study. Financial need is not a determining factor.

Nordic Grant is available to citizens of Denmark, Finland, Iceland, Norway or Sweden who are attending PLU full-time. The Nordic Grant is awarded in the amount of \$10,000 annually and requires students to live in a PLU residence hall. This grant is awarded for a maximum of 4 years of undergraduate study and/or 2 years of graduate study. Financial need is not a determining factor.

International Transfer Academic Merit Grant is available to degree-seeking international students transferring from a U.S. college or university. This grant is awarded from \$8,000 to \$11,000 dependent upon GPA at time of admission to PLU. No separate application is required. It is renewable for up to two years of undergraduate study at PLU. On-campus housing is not required.

Faculty Merit Awards are available to 24 undergraduate students who have completed 45 credit hours or more at PLU. No separate application is necessary. PLU Faculty recommend individual students for selection. Notification is made in the spring semester for the following year. The award is renewable for one year during the undergraduate period of study. Financial need is not a determining factor.

Rieke Leadership Awards for up to \$2,000 per year are available to undergraduate students with 3.00+ GPA and demonstrated leadership or active involvement in a multi-ethnic context. Financial need is not a determining factor. Separate application is required.

<http://www.plu.edu/dcenter/documents/forms/forms/riek%20application98.pdf>

Artistic Achievement Awards are granted to undergraduate students who have exceptional ability in the fields of Art, Dance, Drama, Forensics, and Music. The award requires recommendation by a PLU faculty member each year and is renewable on the basis of recommendation and participation. Financial need is not a determining factor.

Army ROTC Scholarships are available to full-time undergraduates. Students must file a FAFSA and meet all PLU GPA standards. Up to full tuition and on campus room/meals possible. Call PLU's ROTC office for information (253) 535-8740.

PLU LEGACY AND ENTITLEMENT AWARDS

Access Grants are awarded to new freshmen and transfers whose permanent residence is outside the states of Washington and Oregon. These grants are awarded as part of the financial aid package and are renewable for a maximum of three years. Financial need is not a determining factor.

Alumni Dependent Grants are awarded to full-time dependent students whose parent(s) attended PLU (PLC) for two semesters or more. Financial need is not a determining factor.

Clergy Dependent Grants are available to dependent children of regularly ordained ministers who are actively serving a Christian congregation full-time. The grant amount is \$1,000 per year for four years. Financial need is not a determining factor.

Confirmand Awards are awarded to new incoming freshmen and transfer students who are confirmed members of churches participating in the PLU Congregation Partnership Program. \$1,000 awards are renewable for a maximum of 3 years of undergraduate study and are not dependent upon financial need. ** Students must complete the necessary application materials by January 1st of their senior year in high school.*

Pacific Lutheran University Matching Scholarship (PLUMS) provides financial assistance for undergraduate students who attend PLU. Through the PLUMS program PLU will match scholarships provided by church congregations or organizations within the church, up to \$1000. PLUMS applications are required each year. Applications are now available on the PLU-Financial Aid web page: <http://www.plu.edu/financial-aid/documents-forms/>. Applications may be submitted after March 1 each year. PLUMS has limited funding and will be awarded only until the current year's funds are depleted, or August 15th each year. Church payments must be payable to PLU and received by the Financial Aid Office on or before October 1st each year. PLUMS is available to students for a maximum of four years. Employees and their dependents are not eligible for PLUMS. Financial need is not a determining factor.

Tuition Remission: Employees of the university are eligible for up to 90% and their dependents are eligible for up to 75% tuition remission. Tuition Remission is a university gift resource. Students receiving Tuition Remission may be awarded additional merit and need-based institutional gifts, but only up to the cost of tuition. Receipt of Tuition Remission may serve to adjust or eliminate other institutional aid previously awarded. Financial need is not a determining factor.

NEED-BASED GIFT ASSISTANCE

The following need-based programs require financial need, as determined by the information submitted on the FAFSA. Each year eligibility for renewal is based the FAFSA data.

PLU Q Club and **Project Access Scholarships** are awarded to undergraduate students on the basis of academic achievement **and** financial need. Renewal requires a 3.00 cumulative PLU GPA, on time submission of FAFSA each year, and demonstrated financial need.

PLU Dollars for Scholars Matching grant is a matching gift fund that is available to students receiving scholarships from any Dollars for Scholars chapter. PLU is a Matching Partner School and matches Dollars for Scholars chapter awards up to \$1,000 for students with need. Matching funds are limited. Matching Funds Request Forms must be submitted by DFS Chapter for consideration. PLU applies both outside scholarship and matching funds toward unmet need. If there is no unmet need, PLU will reduce self-help portions of the aid package first. Dollars for Scholars is a program *of Scholarship America*.

PLU University Grants are awarded to undergraduate students with financial need (who may not qualify for other institutional scholarships). Students must maintain at least a cumulative 2.00 PLU GPA.

PLU Challenge Grants are awarded to transfer students for \$5000 per year. Students must file a FAFSA each year to remain eligible. Need is not a determining factor. Only students who don't receive merit funds qualify.

Federal Pell Grant is a federally funded grant program to assist undergraduate students who have demonstrated significant financial need. Students taking 12 hours or more per semester receive a full grant; 9-11 hours receive $\frac{3}{4}$ grants, 6-8 hours $\frac{1}{2}$ grant, and less than 6 hours approximately $\frac{1}{4}$ grant. If you have been selected for verification, your Pell Grant will remain an estimate until the verification process is completed.

Federal Supplemental Educational Opportunity Grant is a federally funded grant awarded to undergraduate students on the basis of high financial need. Awarding of the SEOG is usually made first to recipients of the Federal Pell Grant.

NEED-BASED GIFT ASSISTANCE

Washington State Need Grants (Dependent upon State Funding availability) are available to eligible undergraduate residents of the State of Washington. These grants are intended for students with high need. Grants are awarded at PLU in accordance with the Washington State Higher Education Coordinating Board policies. Students taking 12 hours or more per semester receive a full grant; 9-11 hours receive $\frac{3}{4}$ grant, and 6-8 hours receive $\frac{1}{2}$ grant. The grant can be received for a maximum of ten semesters or fifteen quarters. In order to be eligible for the Washington State Need Grant, a student must not be pursuing a degree in Theology. Satisfactory Academic Progress (SAP) is reviewed after every semester. Please contact the Financial Aid Office with any questions about this program. Funding may also be available for those students enrolled in either 4 or 5 credit hours. The form is available on the Financial Aid Website: <http://www.plu.edu/financial-aid/documents-forms/>. The completed Student Directive for disbursement of Washington state aid informs PLU as to your selection of electronic or paper delivery of your State Need Grant funds. Please contact the Financial Aid Office for additional information about this process.

Washington Award for Vocational Excellence (WAVE) (Dependent upon State Funding availability) is available to undergraduate students who have completed at least one year in a vocational program approved by the State Board for Community and Technical Colleges. Applicant must be a Washington State resident, a high school graduate, and must maintain a PLU prior semester GPA of 3.0. The award is for two years (4 semesters) and the amount varies each year depending on state funding. (See SAP) Download applications from www.wtb.wa.gov.

Washington Scholars Award (Dependent upon State Funding availability) is available to undergraduate students who are “Washington State Scholars” for up to four years, subject to State Legislative adjustment. To renew each year the student must maintain a 3.30 cumulative PLU GPA. The Washington Scholars Program honors three graduating high school seniors from each legislative district each year.

Future Teachers Conditional Scholarship and Loan Repayment Program (Dependent upon State Funding availability) is available to undergraduate and graduate students attending at least half time, who are residents of Washington state, plan to complete an approved program leading to a residency teacher certificate or an additional shortage subject endorsement, be employed as a certificated classroom teacher in Washington K-12 public schools. Students must not be pursuing or planning to pursue a degree in theology and must submit a complete application by the deadline. For more information visit www.hecb.wa.gov/Paying/index.asp.

Health Professional Loan Repayment and Scholarship (Dependent upon State Funding availability) programs provides educational loan repayment assistance to licensed primary care health professionals. The scholarship program provides financial assistance to undergraduate and graduate students training to become primary care health professionals. For more information visit www.hecb.wa.gov/Paying/index.asp.

EDUCATIONAL LOANS

(Need-Based Student Loans)

William D. Ford Federal Direct Subsidized Loan is the largest federal educational loan program. **Eligibility:** Does NOT require a credit record nor a co-signer. Requires financial need and at least half-time enrollment (six credits per semester). First time borrowers must complete the application/promissory note and Entrance Interview (www.studentloans.gov).

Annual borrowing limit: Freshmen (0 – 29 credits): up to \$3500, sophomores (30 – 59 credits): \$4500, juniors and seniors (60+ credits): \$5500.

Interest Rate & Repayment: 3.4%, which does not start to accrue until the student enters repayment six months after graduation or drops below half time enrollment. Standard repayment is 10 years.

Application Fees: .5% (half percent) which is deducted from the loan prior to disbursement.

Federal Perkins Loan is a long term, fixed interest rate loan with limited funding.

Eligibility: Does NOT require a credit record nor a co-signer. Requires financial need and at least half-time (six credits per semester) enrollment. Requires completion of application/promissory note and entrance interview each year at PLU. (www.ipromise-campuspartners.com)

Annual Borrowing Limit: Up to \$4,000 per year for undergraduate students, subject to availability of funds. Standard award amount at PLU has been \$1,000 per year.

Interest Rate and Repayment: 5% fixed interest rate, which does not start accruing until student enters repayment nine months after graduation or dropping below half time enrollment.

Application Fees: None

Federal Nursing Loan is a long term, fixed interest rate loan with limited funding.

Eligibility: Does NOT require a credit record nor a co-signer. Requires acceptance into the School of Nursing, financial need and at least half-time (six credits per semester) enrollment. Requires completion of application/promissory note and entrance interview each year at (www.ipromise-campuspartners.com), as well as disclosure statements and an educational loan self-certification form which is provided to borrowers.

Annual Borrowing Limit: Up to \$2,000 per semester for undergraduate junior and senior nursing students, \$1250 per semester for sophomore nursing students, subject to availability of funds.

Interest Rate and Repayment: 5% fixed interest rate, which does not start accruing until student enters repayment nine months after graduation or dropping below half time enrollment.

Application Fees: None

NON-NEED BASED EDUCATIONAL LOANS

The William D. Ford Direct UNSUBSIDIZED Loan is a long term loan not based on demonstrating financial need.

Eligibility: Does NOT require a credit record nor a co-signer. Requires at least half-time enrollment (six credits per semester). First time borrowers must complete the application/promissory note and Entrance Interview (www.studentloans.gov).

Annual borrowing limit: Dependent students (FAFSA filed with parental information): \$2,000 per year. Independent students: \$6000 for freshmen and sophomores (up to 59 cumulative credits), \$7,000 for juniors and seniors (60+ cumulative credits).

Interest Rate & Repayment: 6.8%, which begins to accrue immediately upon disbursement of the loan. Standard repayment is 10 years.

Application Fees: .5% (half percent) which is deducted from the loan prior to disbursement.

The Federal Direct Parent PLUS Loan is a long term loan that parents take out on behalf of their dependent student. The loan requires a credit worthy parent or endorser as the applicant.

Eligibility: Requires an applicant or a co-signer with an acceptable credit record. Requires the student to be enrolled at least half-time (six credits per semester). Application is made directly with the federal government at www.studentloans.gov.

Annual borrowing limit: Parents may borrow up to the full cost of attendance at PLU for the academic year, minus the amount of the student's financial aid package for that loan period. This is the "maximum loan amount as determined by school" when applying at www.studentloans.gov.

Interest Rate & Repayment: 7.9%, which begins to accrue immediately upon disbursement of the loan. Standard repayment is 10 years.

Application Fees: 2.5% (two and one half percent) which is deducted from the loan prior to disbursement.

Alternative (private) Loans are loans secured through commercial lenders not secured by the federal government.

Eligibility: Require a credit-worthy applicant or a co-signer with acceptable credit and student must be currently enrolled.

Annual borrowing limit: Students may borrow up to the full cost of attendance at PLU for the academic year, minus the amount of their financial aid package for that loan period.

Interest Rate & Repayment: Varies, depending on the lender and the market benchmark they use to set their rate (Prime or LIBOR). Interest begins to accrue immediately upon disbursement of the loan. Standard repayment is 10 to 15 years.

Application Fees: Varies

STUDENT EMPLOYMENT

All PLU students at least 18 years of age are eligible for employment on the PLU campus. In order to be employed, you must complete the *U.S. Citizen and Immigration Service I-9 Form*, which confirms your eligibility to work in the U.S. You will need to bring to campus government issued picture ID and your social security card (not a photocopy) or a U.S. passport to complete the I-9 form. Students are limited to working no more than 20 hours per week while school is in session. Campus jobs are available on first come, first serve basis. You can find postings for open positions on the Student Employment website. Campus jobs will normally pay between \$8.67 and \$10.00 per hour. They are convenient, do not require transportation and usually offer flexible schedules. Paychecks are available through direct deposit or for pick up at the Business Office (see published pay dates) around the 25th of each month.

Federal Work Study is any on-campus job (except those in Campus Ministry) if the student has been awarded or is eligible for the Federal Work Study program.

Eligibility: Federal work study is a need-based program that requires filing the FAFSA to establish eligibility for this program. You must be enrolled at least half time (six credits) and maintain satisfactory progress to work. You may not begin working until all the appropriate employment forms are processed.

Amount: \$3500 is the standard award amount, but award maxes out at 20 hours per week multiplied by your wage rate (of at least \$8.67/hour).

Comment or Conditions: All policies and procedures applicable to student employees above also apply to Federal Work Study employees. Work study eligibility is neither a guarantee nor an assignment of a job. Federal work study earnings do not count in calculating your Expected Family Contribution (EFC) when you submit your 2012-13 FAFSA.

Washington State Work Study (Dependent upon State Funding availability) is a complementary program to your academic or career interests.

Eligibility: Washington State residents with demonstrated financial need and availability to work off campus at for-profit and non-profit employers in the local community. Job referrals are made with the intent to give you an opportunity to work in a position that is within or related to your career or academic interest. You must be enrolled at least half time (six credits) and maintain satisfactory progress to work. You may not begin working until all the appropriate employment forms are processed.

Amount: Because of the reimbursement and the paraprofessional nature of the positions, wages are normally higher than on-campus jobs. Most jobs will pay between \$9.00 and \$12.00 per hour. Awards max out at 19 hours per week. Students can work 40 hours per week during periods of non-enrollment, including a full time summer program.

Comments and Conditions: This program offers to reimburse an employer 50% to 100% of your earnings if they create a position that has academic relevance or career interest for you. Work study eligibility is neither a guarantee nor an assignment of a job. State work study earnings do not count in calculating your Expected Family Contribution (EFC) when you submit your 2012-13 FAFSA. *A student awarded Federal Work Study may be eligible to switch it to State Work Study (or vice versa), depending on the availability of funds and eligibility to participate in the State Work Study program. This is determined on a case by case basis.

OTHER IMPORTANT INFORMATION

UPDATING YOUR FAFSA: If you filed a Free Application for Federal Student Aid (FAFSA) prior to completing your U.S. tax returns or used estimated information when completing the application, you need to update your FAFSA with the actual income tax information from your completed tax return. Go to www.fafsa.gov and click on *Make Corrections to a Processed FAFSA*. Your financial aid funds will not disburse to your student account until this update has been completed, including changing your tax return status from *Will File* to *Already Completed* or *Not Going to File* (FAFSA question 33 for the student, question 80 for the parent).

LIVING ARRANGEMENTS: If you filed a Free Application for Federal Student Aid (FAFSA), we based your award on the living arrangements you selected on your FAFSA. Review and contact us if your housing arrangement is incorrect or has since changed.

YOUR AWARD WAS MADE WITHOUT THE BENEFIT OF THE FAFSA IF . . . Your award does not include any Federal student aid programs. If PLU was only recently added to your FAFSA as a school receiving your information, or if the FAFSA was just recently filed, your award may not include the federal and/or state student aid programs you were expecting to receive. You will receive a revised award once we receive your FAFSA.

ADVANCE TUITION DEPOSIT: If you are a new student and have not submitted the \$200 advance tuition deposit payment required by the Office of Admission, you will need to do this immediately. This payment confirms your offer of admission, reserves housing (if requested), and qualifies you for class registration.

ARTISTIC ACHIEVEMENT AWARDS

Receipt of an Artistic Achievement Award in Art, Dance, Drama, Forensics, or Music is conditional on your participation in the activity for which it is given. Should you elect not to participate, the award may be adjusted or cancelled. Also, receipt of an award in future years is dependent upon your continued participation and a recommendation from a PLU faculty member.

AUDIT OR CHALLENGE CLASSES

Audit classes are not taken for credit and Challenge credits are credits received by exam. *Audit and Challenge classes are not covered by Financial Aid funding.*

ENROLLMENT REQUIREMENTS & AID LIMITATIONS

FULL TIME: Your financial aid award has been based on full-time enrollment (12-17 credits each term). Enrollment for less than 12 credit hours per term will reduce your financial aid. **Unless otherwise noted, undergraduate aid recipients must be enrolled full-time students (12 non-repeated credits per semester) to receive university gift assistance.** Most loan programs require a minimum of 6 credit hours each term for undergraduate and 4 credit hours for graduate students.

MAXIMUM TIME FRAME:

University gift assistance eligibility is limited to a maximum of 8 semesters. Other forms of financial aid may be awarded for up to 10 semesters. Additionally, university gift assistance will be terminated after you have earned 156 cumulative credits and no federal financial aid for undergraduate studies is available once you accumulate 192 credits.

9th SEMESTER OF PLU GIFT ASSISTANCE

Receipt of university gift assistance is prorated to 50% during the ninth semester and is not available for the tenth semester and beyond. Transfer student's awards are also prorated, based on number of credits earned prior to entrance into the university.

JANUARY TERM (Jterm)

Financial aid is not awarded for January term. If a student is full-time (12-17 hours) fall or spring, there is no additional charge for up to 5 semester hours during January term. Otherwise January term is charged by the credit hour.

RENEWING YOUR FINANCIAL AID BEYOND THE 2011-12 ACADEMIC YEAR

Students planning to continue their enrollment at PLU for the 2012-13 academic year must complete a 2012-13 FAFSA to receive any need-based financial assistance. The FAFSA can be filed via the internet, beginning January 1, 2012, but must be completed, processed and received by PLU by April 1, 2012 to receive maximum consideration for financial aid awarding. Application for need-based aid is made each year by completing a FAFSA on the WEB at www.fafsa.gov.

OTHER IMPORTANT INFORMATION

APRIL 1 PRIORITY FILING DEADLINE-FILE FAFSA ON TIME!

Since there are limited funds in many student aid programs, current PLU students whose FAFSA is received after the April 1 priority filing deadline may find their award short on some need-based financial aid programs (in particular, Federal SEOG, Perkins and Nursing Loans, State work study and grant programs). It is important to meet the priority deadline to ensure that you receive the most funding possible.

RECEIVING YOUR FUNDING

Financial aid funds usually go onto your account (credited to your account) after the 10th day of classes each term, the end of the drop/add period. To assure that all of your aid can be credited to your account, you need to return all required documents as soon as possible. All new Direct Loan borrowers are required to sign a Direct Loan Application/Master Promissory Note as well as completing an Entrance Interview prior to receiving the first loan disbursement. It is very important that you complete this process on a timely basis to assure your funding will be available on time. If selected, you must also complete and submit all verification paperwork (parent 2010 U.S. Income Tax form 1040, student 2010 U.S. Income Tax form 1040, and the verification worksheet), and any other requested and required documents before your funds can be transmitted to your account. All Nursing Loan or Perkins Loan borrowers at PLU will be required to complete a loan entrance interview prior to receiving the first disbursement of your loan.

You should always be prepared to pay for your own books and supplies, as your financial aid may not cover all expenses nor will all funds be available at the same time. Financial aid will go toward tuition, fees, room and board first. If all charges on your student account have been paid and you still have a credit balance, you may request the funds from your account by completing a Refund Request Form in the Student Services Center. A Refund Request Form can be found on the Student Services Center website at: www.plu.edu/~ssvc/ under the Downloadable Documents section.

Your financial aid is disbursed on a semester by semester basis (Summer/Fall/Spring). If you have a credit on your student account for Fall term it may be needed for January and Spring term expenses. You may authorize PLU to retain any credit balance on your account. The authorization may be revoked (in writing) at anytime. Contact the Student Services Center if you have questions regarding your student account.

REPEATED CLASSES

Classes may be repeated one time and still be covered by Federal Financial Aid funding.

REVISED AWARD:

Your award may be modified for a variety of reason (change of enrollment, housing arrangements, EFC, etc.). If this happens, you will be notified of a revised award. New students will receive a hard copy (paper) "Revised" award letter, while continuing students will receive an email notification to view the revision on Banner Web.

1. If viewing a "Revised" aid award on Banner Web, previously accepted awards cannot be changed to "declined". Contact us via email if you wish to decline an award previously accepted.
2. Some "Revised" aid offers may be sent as an informational notice only and do not require you to take action.
3. Click on *Messages* to see the reason for the award revision.

SATISFACTORY ACADEMIC PROGRESS (SAP)

You must complete the number of credit hours your aid was based on each semester at a minimum 2.00 GPA or you will be placed on financial aid Warning for one semester. If after the semester of warning your cumulative GPA is still not at a minimum of 2.00 or you have failed to complete your classes you will be placed into a Financial Aid Probation status for which no funding will be available without an appeal. For appeal instructions go to www.plu.edu/financial-aid. ***PLU does not offer gift assistance to students with a GPA below 2.00.*** (For further details contact the Financial Aid Office or go to www.plu.edu/financial-aid/ website for more information.)

VERIFICATION

Verification is a process that confirms the accuracy of the information you (student and parent, when applicable) submitted on your FAFSA. Students may be selected randomly at any time during the award year. If selected further information on the process will be communicated to you.

WITHDRAWAL INFORMATION

Withdrawals - Complete and Partial:

Withdrawal From a Single Course

Tuition and fees will not be refunded for single course withdrawals occurring after the last day to add/drop without fee for a term. These dates are listed in the class schedules for each term. If the student does not wish to continue a course after the add/drop period, the student must officially withdraw from the course.

The student must obtain the instructor's signature on an Add/Drop/Withdraw Form and submit it to the Student Services Center. A \$100.00 late registration fee is charged for each transaction after the last day to add/drop.

Never Attended Classes

If a student never attends a class the charges will be dropped if the instructor reports the class as never attended. Should dropping that class from the total number of credits bring your enrollment to less than full time, the aid will be reduced to reflect less than full time attendance.

Official Full Withdrawal

Notice of withdrawal from the University must be given in writing to the Student Services Center. Oral requests are not acceptable. Charges will remain on the student account until written notice is received.

Medical Withdrawal – See Catalog

Policies and Procedures Relating to the Return of Title IV and Institutional Financial Aid Funds if a Student Withdraws from the University

The university calculates and returns Title IV funds according to Federal Title IV policy 34CRF 668.22. The amount of Title IV funds (other than Federal Work Study) that must be returned to the Title IV programs is based solely on the length of time the student was enrolled before withdrawing. This policy is effective for complete or full withdrawal from a semester in which a student receives Title IV federal funds. If a student receives a tuition refund due to completely withdrawing from the university all PLU gift funding will be removed from the student's account. For fall and spring semester only, if a student withdraws before 60 percent of the semester has elapsed, a percentage of Title IV funds will be returned to the federal program based on the length of time the student was enrolled before withdrawal. After 60 percent of the semester has elapsed, the student is considered to have used all aid received for the semester. The return of Title IV funds is dependent upon the date a student withdraws during the semester. Summer full withdraws are calculated using 60% of the student's originally intended schedule to determine return of Title IV funding.

Refunds due to withdrawal from all classes

• Fall & Spring Tuition

- 100 % tuition refund if withdrawal occurs prior to the first day of class
- Refunds prorated on a daily basis beginning the first day of class until 60 % of the semester has elapsed.
- There is no tuition refund if withdrawal occurs after 60% of the semester has elapsed.

GLOSSARY OF TERMS

ALTERNATIVE LOAN: A non-need based loan borrowed from a private lender. These loans are not federal loans.

COST OF ATTENDANCE: The total cost to attend school for one academic year, including tuition, fees, room, meals, books, and other related expenses.

BANNER WEB: Password protected, interactive, web based, access to PLU student information.

ENTRANCE INTERVIEW for Perkins Loan: A debt management session prior to the first disbursement of your Perkins loan to explain your rights and responsibilities regarding loan funding. This is done online at <https://ipromise.campuspartners.com>. *See full instructions in Perkins Loan Online Entrance Instructions in the Accepting Your Offer of Financial Aid booklet.*

EFC: Expected Family Contribution, the amount a family is expected to pay toward college costs. This amount is determined by completing the FAFSA.

FEDERAL DIRECT SUBSIDIZED LOAN: A loan on which the government pays the interest for you while you are in school at least half time and during the six month grace period after leaving school.

FEDERAL DIRECT UNSUBSIDIZED LOAN: Non-need based loan. The borrower is always responsible for paying the interest on the loan.

FEDERAL DIRECT ENTRANCE COUNSELING (subsidized, and unsubsidized & Grad Plus): A debt management session prior to the first disbursement of your Direct Loan to explain your rights and responsibilities regarding loan funding. This is done online at www.studentloans.gov.

FEDERAL DIRECT LOAN EXIT COUNSELING: A debt management session prior to graduation or withdrawal to review the terms and obligations of your student loan. For Direct Loans this is done online at www.nsls.ed.gov, click on EXIT Counseling and follow directions.

FREE APPLICATION FOR FEDERAL STUDENT AID

(FAFSA): The FAFSA is a standard federal application, which is used to determine your eligibility for most forms of financial aid. The FAFSA should be completed early, every year. Pacific Lutheran University's federal code is **003785**.

FEDERAL METHODOLOGY: The federal established formula used in determining a student's need for federal financial aid assistance.

FEDERAL STUDENT AID REPORT(SAR): This document is an analysis generated from a family's information provided on the FAFSA.

FINANCIAL AID: Any form of assistance, example: scholarships, federal and state grants, loans, and work study employment, etc.

GIFT AID: Grants, Scholarships, or awards that do not have to be paid back.

LOAN: Money that is borrowed and has to be paid back.

MERIT AID: Scholarships that are typically awarded for outstanding academic achievements.

NEED: The difference between the cost of attending school and the Expected Family Contribution (EFC).

NEED BASED AID: Aid awarded on the basis of the financial need of the student.

OFFER: Financial Aid Package of awards.

SATISFACTORY ACADEMIC PROGRESS (SAP): To be eligible to receive federal student aid. You must meet PLU's written standards of satisfactory progress (policy may be viewed at www.plu.edu/financial-aid/).

SELF-HELP: Loan and/or employment (work study).

WORK STUDY: Work-study provides part-time employment for students who need income to help meet educational costs.

CONDITIONS OF FINANCIAL AID OFFER

1. You must apply for financial aid each year by submitting a Free Application for Federal Student Aid (FAFSA), in order to be considered for financial aid for the subsequent year. *There are no automatic renewals of need based aid.*
2. Renewal of non-need based financial aid is done by the Financial Aid Office.
3. Failure to accept the Offer of Financial Aid, and submit all other required documents by the specified date may result in the cancellation of aid offered.
4. Federal Direct Loan (subsidized and unsubsidized) amounts do not reflect any fees deducted for processing. Federal Direct Loans (both subsidized and unsubsidized) and Perkins Loans require you to complete a promissory note and an online loan entrance counseling session.
5. The total of all financial aid (scholarships, loans, etc.) may not exceed your financial aid budget for a given year.
6. You are required to report in writing to the Financial Aid Office any additional scholarships, grants, or loans not shown on the Offer of Financial Aid.
7. You must report any change in your enrollment status (if you drop below full time, etc.), permanent address, or financial circumstances not disclosed on your original financial aid applications. A review may be made of your financial aid offer to determine if a revision is necessary. If you drop below half-time status or withdraw, you must notify the Financial Aid Office. This *will* impact your financial aid eligibility.
8. All funds offered must first go toward payment of direct educational expenses as reflected on your student account (e.g. tuition, fees, room, and board).
9. To receive University Gift Assistance, full-time status must be maintained (at least 12 non-repeated hours per term).
10. In order to receive financial aid, you must be making satisfactory academic progress and be enrolled at least halftime. Minimum grade point averages/minimum credit loads are outlined in the "Understanding Your Offer of Financial Aid". PLU gift assistance is not offered to students with GPA's below 2.00.
11. A Work Study award provides an employment *opportunity* for eligible students to earn up to the amount specified on the "Offer of Financial Aid" for the award periods specified for the academic year. This amount represents your *potential* total gross earnings.
12. Should you withdraw from some or all of your classes and are eligible for a refund of monies already paid, your financial aid may be adjusted according to a federally prescribed formula. (The adjustment may include refunding loan proceeds to the direct loan program) that paid your initial tuition balance and may cause you to have an owing balance on your account. You must meet with a financial aid administrator prior to completing your withdrawal procedures. *This may affect your student account (see the Student Services Center). Please see "Withdrawals" under Other Important Information in the Understanding Your Offer of Financial Aid booklet, or go to www.plu.edu/financial-aid and click on 2011-2012 Understanding Your Offer of Financial aid.*
13. You agree that the materials contained in your financial aid file become the property of Pacific Lutheran University.
14. Changes in federal, state, private programs, or university funding eligibility, or the terms of such assistance may occur without advance notice.
15. The Pacific Lutheran University Financial Aid Office reserves the right to review, modify, or cancel financial aid offers at any time on the basis of information affecting your eligibility. This includes, but is not limited to, changes in your financial, marital, residence, or academic status, or changes in the availability of federal, state, private, or university funds. Offers also may be modified based on disciplinary action taken against a recipient or on the discovery of processing errors. *This may affect your student account (see the Student Services Center).*
16. Scholarships, if offered, are credited to your account during fall and spring term. The continuation of a scholarship requires that you will meet grade requirements as specified in the "Understanding Your Offer of Financial Aid" or the Pacific Lutheran University Catalog.
17. A student's specific budget and need determination may be located at <https://banweb.plu.edu>. See complete instructions enclosed in the "Accepting Your Offer of Financial Aid" Booklet.

WASHINGTON STATE NEED GRANT (SNG) PROGRAM CONDITIONS OF AWARD

If you are a Washington State resident you are being considered for a Washington SNG. If you receive this grant, there are five special conditions, listed below, with which you must comply. If you have questions or find that you may not comply with these conditions, please see the Financial Aid Administrator (FAA) at the institution you are attending.

1. You do not owe a refund or repayment on a SNG, a Pell Grant, or a Supplemental Education Opportunity Grant; nor are you in default on a loan made, insured, or guaranteed under the Perkins, National Direct, or Federal Family Education Loan programs. In addition, you are not in default on a loan made through a state conditional loan or conditional scholarship program.
2. This grant is awarded to assist in meeting your educational expenses, and should you withdraw from classes, repayment of all or a part of the grant may be required.
3. You may choose to voluntarily make financial contributions to the Higher Education Coordinating (HECB) in recognition of this SNG. All voluntary contributions will be used to provide financial assistance to other students.
4. The offer of a SNG is subject to, and conditioned upon, the availability of funds. The Higher Education Coordinating HECB and the institution through which the grant is awarded reserve the right to withdraw, reduce, or modify the grant due to funding limitations or due to changes in circumstances which affect your eligibility for the SNG.
5. You are not pursuing a degree in theology.

Your acceptance of this offer indicates that you have read and will abide by all conditions of your financial aid offer as detailed here and in other related documents.