



PACIFIC  
LUTHERAN  
UNIVERSITY

YOUR  
GRADUATE  
STUDENT  
OFFER  
OF  
FINANCIAL AID  
2011 - 2012



## Director's Message to Graduate Students

Dear Graduate Student,

Enclosed is your 2011-12 Offer of Financial Aid. PLU is very pleased to offer you the financial aid funds to allow you to pursue your advanced degree.

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 application, aid offers and accompanying information) for future reference. "Graduate Student-Understanding Your Offer of Financial Aid" is also conveniently available on our website at [www.plu.edu/financial-aid/documents-forms/](http://www.plu.edu/financial-aid/documents-forms/)

Use the instructions on pages 10 - 13 to accept your aid award. Additional instructions to process your award is found on the insert (which begins with the FERPA Policy). If you have questions not answered in this document, please stop by the Student Services Center and speak to a financial aid administrator, call us at 253-535-7134, toll free at 1-800-678-3243 or by email at [finaid@plu.edu](mailto:finaid@plu.edu). We look forward to seeing you on campus!

Sincerely,

A handwritten signature in black ink, reading "Kay W. Soltis". The signature is fluid and cursive, with the first name "Kay" and last name "Soltis" clearly legible.

Kay W. Soltis  
Director of Financial Aid

## Your Current Offer

Your current *Offer of Financial Aid* is based on your **cost of attendance** (your "budget"), which is our estimate of how much it costs a student in your circumstances to attend PLU. We have several budgets which take into account a student's cost of tuition, books, supplies, housing, food, transportation, personal expenses, and when applicable, child support costs. Copies of these budgets are available upon request.

Financial need is calculated by subtracting the **expected family contribution (EFC)** and your outside resources from your cost of attendance. The EFC is based on a federal formula for determining your ability to contribute toward the cost of your education, based on the information you submitted on the Free Application for Federal Student Aid (FAFSA). If you are married, your spouse's resources were taken into consideration in calculating your EFC and financial need.

All applicants are offered the maximum amount of aid for which they qualify, as funds permit. If you receive scholarships from sources outside the university, you must inform the Financial Aid Office in writing with the scholarship name and yearly award amount. PLU may be required by federal regulations to adjust your financial aid package as a result of this additional scholarship. In most cases, loans and work study will be adjusted first. Scholarships and grants will be adjusted only as a last resort and only when required.

## Review Your Offer of Financial Aid

**1. Address:** This is the address that we will mail all financial aid information during the academic year if we are unable to reach you via email. If this is not the best place to reach you or if you move, please update your address with the Student Services Center. If you live on campus, your address will be updated by the Residential Life Office and your mail will be sent to your campus address.

**2. Credit Hours/Terms:** This award is based on the credit hours/terms listed here. If the hours/terms listed are different from those you plan to attend, please inform the Financial Aid Office. You can update your credit hours on the copy of your award letter when returning your accepted aid offer, or by emailing us at [finaid@plu.edu](mailto:finaid@plu.edu).

**3. Type of Award:** This is the aid that you have been offered. Refer to the "Your Financial Aid Package" section of this publication for an explanation of the aid types. Be sure to check whether you are accepting or declining the aid offered. You may also reduce any loan or work study amount.

**4. Comments:** There may be comments and additional information in this section. Please pay close attention to anything printed in this section.

## **Your Financial Aid Package**

Students are usually eligible for several different types of aid from various sources; therefore, we offer a financial aid "package" of funds. Funds offered will depend on a number of factors, including your status as a graduate student, your state residency, the funds available at the time you applied, your academic achievement to date, and the amount of your financial need. As you review your offer, refer to the following explanation of the most commonly awarded funds.

### **Scholarships and Grants**

Scholarships and grants are "gift assistance" funds that do not have to be repaid. A student's package includes gift assistance whenever guidelines and funding levels permit.

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 (graduate) student
- Enrolled as a full-time student each term an award is received (non-repeated courses).
- Have financial need, unless otherwise noted.
- Maintain satisfactory academic progress as defined in the catalog.

\*Institutionally controlled scholarships and grants are provided by the university and/or donors to the university. If it is determined that all or a portion of your award is provided by a designated fund or donor, an updated offer of financial aid will be sent to you, renaming the scholarship/grant award with this funding source. For a complete listing of institutionally controlled scholarships, please visit the PLU Financial Aid website at [www.plu.edu/financial-aid](http://www.plu.edu/financial-aid).

## PLU Awards

**Graduate Discount:** Students enrolled in a graduate program who received a prior degree from PLU are eligible to receive a ten percent discount on their graduate tuition charges. (\*PLU employees receiving any tuition remission benefits are not eligible for this discount.)

**International Grants** are available to graduate international students attending Pacific Lutheran University. These grants are awarded at a minimum of \$1000 annually depending on academic merit. International grants may be awarded to full time students for a maximum of 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 the United States and permanent residents). The America's Grant is awarded in the amount of \$7500 annually and requires students to live in a PLU resident hall. This grant is awarded for a maximum of 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 \$7,500 annually and requires students to live in a PLU residence hall. This grant is awarded for a maximum of 2 years of graduate study. Financial need is not a determining factor.

**Tuition Remission:** Graduate students who are employees of the university are eligible to have up to 90% of their tuition covered by tuition remission. Tuition Remission is a university gift resource and an employee benefit and therefore is not contingent upon financial need.

## Scholarships & Grants from Washington State and U.S. Dept of Education

(Need based and non-need based)

**Future Teachers Conditional Scholarship and Loan Repayment Program** is available to 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 certified 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 completed application by the deadline. Availability of this scholarship is subject to funding by the Washington State legislature. Go to [www.hecb.wa.gov/paying/](http://www.hecb.wa.gov/paying/) for more information.

**Health Professional Loan Repayment and Scholarship** program provide educational loan repayment assistance to licensed primary care health professionals. The scholarship program provides financial assistance to graduate students training to become primary care health professionals. Availability of this scholarship and loan repayment program is subject to funding by the Washington State legislature. For more information, visit [www.hecb.wa.gov/paying/](http://www.hecb.wa.gov/paying/).

**TEACH Grant** is a \$4,000 per year grant to students who intend to teach in a public or private elementary or secondary school that serves students from low income families. In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high need field in a public or private elementary or secondary school that serves low income students. As a recipient of a TEACH Grant, you must teach at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. **IMPORTANT:** If you fail to complete this service obligation, all amounts of the TEACH Grant that you received will be converted to a Federal Direct Unsubsidized Loan, with interest accrual from the date the TEACH Grant was disbursed. You must repay this loan to the U.S. Department of Education. If your TEACH Grant is converted to this loan, you will be given a six month grace period after leaving school prior to entering repayment.

**ALL AWARDS FROM FEDERAL AND STATE SOURCES ARE MADE ASSUMING THE ANTICIPATED FUNDS WILL BE AVAILABLE. SHOULD A REDUCTION IN FUNDING OCCUR, YOUR AWARD MAY BE REDUCED OR ELIMINATED.**

## **Federal Student Loans**

**Federal Nursing Loan** are available to students enrolled at least half time (4 credits for graduate students) in the School of Nursing. Awards of up to \$4000 per year are available, with a fixed interest rate of 5%. There is a nine month grace period after the student graduates, withdraws, or drops to less than half time attendance. Principal and interest payments begin three months later. Recipients are required to complete an entrance counseling session before loan funds will be disbursed ([www.ipromise.campuspartners.com](http://www.ipromise.campuspartners.com)). The program will be available for all borrowers after the first week of classes. An email will be sent to Nursing Loan borrowers with instructions on how to complete this

process. All loans not signed will be cancelled. **NOTE:** Funding is limited and preference is given to LPN students.

## **William D. Ford Federal Direct Loans**

Other than the Federal Nursing Loan, all federal student loans for graduate students will be originated through the William D. Ford Federal Direct Loan Program. Your award may include one or more loans from this program, which receives its funding directly from the federal government through the U.S. Department of Education. You may accept or decline these loans separately. After you have accepted your loans on the award letter, first-time borrowers must complete and sign an application/promissory note on the U.S. Department of Education's website ([www.studentloans.gov](http://www.studentloans.gov)). Loan funds are electronically transmitted to the university and disbursed onto your PLU student account.

First-time borrowers must also complete an entrance counseling session before loan funds can be released to your account. This is required, even if you have completed an entrance interview for the Federal Stafford Direct Loan previously.

Not completing either the entrance interview or application/promissory note will result in the loan funds not being disbursed onto your account, causing a possible delay in settling your account and possibly incurring additional finance charges. The entrance interview is completed at [www.studentloans.gov](http://www.studentloans.gov).

**Subsidized Federal Direct Loan** is a need based loan available to graduate students attending at least half time (four credits) at PLU. Students may borrow up to \$8,500 per year at a fixed interest rate of 6.8% with monthly principal and interest payments beginning six months after you graduate, withdraw, or drop below half time enrollment. Interest does not begin to accrue until you enter repayment.

**Unsubsidized Federal Direct Loan** is a non-need based loan, available to graduate students attending at least half time (four credits) at PLU. Students may borrow up to \$20,500 per year, minus any amount of the subsidized Direct Loan received during the year. Monthly principal payments begin six months after you graduate, withdraw, or drop below half time enrollment. You are responsible for the 6.8% accruing interest on the loan, which begins on the date the loan is disbursed. Payments on the interest may be deferred until you enter repayment.

**Federal Direct Grad PLUS Loan** is a non-need based loan available to graduate students attending at least half time (four credits) at PLU who also have an acceptable credit record. Before borrowing a Grad PLUS loan, student must borrow their maximum eligibility in the lower cost Direct Loans. Loan amounts may be the full cost of attendance, minus any financial aid the student receives during that award year. Monthly principal and interest payments begin six months after you graduate, withdraw, or drop below half time enrollment. You are responsible for the accruing interest on the loan (7.9%), which begins on the date the loan is disbursed. Interest payments may be deferred until you enter repayment. Applicants with a weak credit record may utilize an endorser to secure loan approval.

**Direct Loan fees** of 1.0% are assessed against your Subsidized and Unsubsidized Direct Loans. One-half of one percent (.5%) will be deducted from your loan proceeds prior to its disbursement. The remaining .5% is given as a credit rebate if you make the first 12 monthly payments in repayment on time. This .5% is charged back by being added to your loan principal if you do not successfully make your first 12 monthly payments on time.

**Direct Loan fees** of 4% are assessed against your Direct PLUS Loan. 2.5% will be deducted from your loan proceeds prior to its disbursement. The remaining 1.5% is given as a credit rebate if you make the first 12 monthly payments in repayment on time. This 1.5% is charged back by being added to your loan principal if you do not successfully make your first 12 monthly payments on time.

## **Alternative or Private Loans**

**Alternative Loans** are available to all students who meet the lender specific credit worthy criteria for their loan program. Alternative loans are generally not offered unless the student has exhausted their loan eligibility for all other federal loan programs. Loan amount is limited to the full cost of attendance, minus any financial aid the student receives during the loan period, including all other educational loans. Alternative loans are secured through commercial lenders. You can find a list of loan providers on the PLU financial aid homepage who have made loans to PLU students in the past. ([www.plu.edu/financial-aid/loans/alternative-loans](http://www.plu.edu/financial-aid/loans/alternative-loans)). This loan may have an initial interest comparable or lower than the federal programs, but they do not have cancellation or deferment provisions, have interest rates adjusted quarterly or annually, and most have no interest rate ceilings.

## Federal and State Work Study

The primary goal of the work study programs is to help you earn part of your financial aid through employment that will help prepare you for your career when you graduate. Unlike all other aid programs, earnings will not be deposited onto your student account. Earnings are paid by check or deposited into your checking account, just like any other job.

Work study is a need-based program which is generally not awarded to graduate students as their financial aid eligibility is met with student loans. Additionally, graduate students typically do not have the time to participate in this work program. If you are a Washington state resident and will be enrolled at least half time and interested in receiving work study, please contact the Financial Aid Office ([finaid@plu.edu](mailto:finaid@plu.edu)) for a possible revision to your award. A work study award is not a guarantee, nor an assignment for a job.

**Federal Work study** provides an opportunity to work on campus at a wage range generally between \$8.67 and \$12.00 per hour. Employment is limited to no more than 20 hours per week and paychecks are issued once a month, either by direct deposit or by picking up a paycheck in the Business Office. Students must complete the Federal I-9 and W-4 forms (with Student Employment Office or Student Services Center) prior to beginning their employment.

**State Work study** provides an opportunity to work off campus at a wage range generally between \$9.00 and \$15.00 per hour. Employment is limited to no more than 19 hours per week and paychecks are issued on your employer's pay schedule. Students must complete the Federal I-9 and W-4 forms with their employer prior to beginning their employment. Due to the state's budget shortfall, funding for the SWSP program has been cut and awards are limited to WA residents only.

## Accepting Your Offer of Financial Aid

There are two ways to accept your Offer of Financial Aid:

1. Accept your financial aid on-line or
2. Accept your financial aid on the enclosed paper Offer of Financial Aid and return via U.S. mail.

In the following instructions, there are a few references made to an *enclosed envelope*. All documents that need to be returned from this mailing should be returned in this envelope, which is addressed to the Student Services Center regardless of the method you use in accepting your award.

## Instructions For Accepting Your Award On-line:

1. Click on *Enter Secure Area* at: <https://banweb.plu.edu>
2. Enter your PLU ID at User ID. (PLU ID is located above your name on your award letter)
3. Enter your **Personal Identification Number (PIN)**: Your PIN was assigned as a random 6 character alphanumeric code and mailed to you from the Admission Office. This PIN along with your PLU ID will be used each time you access your financial aid, student account or registration records in Banner. The system will also ask you to select a security question that will help you remember your PIN in case you forget. Be sure to keep your PIN confidential. If you want your spouse or significant other to have access to your financial aid and student account information, you will need to give them your PLU ID number and PIN. No information will be released to **anyone** without this information.
4. Select *Financial Aid Services*
5. Select *Award*
6. Select *Award by Aid Year*
7. Select aid year *Financial Aid Year 2011-12*
8. Select *Submit*
9. Review the information contained on the *General Information* and *Award Overview* tabs. Under the *Award Overview* tab, please review your expected enrollment for each term. *Your Offer of Financial Aid* is based on the enrollment status listed here. If incorrect, contact the Financial Aid Office at 253-535-7134 or [finaid@plu.edu](mailto:finaid@plu.edu).
10. **Read the Terms & Conditions** of your financial aid located under the *Terms & Conditions* tab. You cannot accept your financial aid before accepting the *Terms & Conditions*.
11. **Select the Accept Award Offer tab** to review your offered aid. Please note the instructions included on this screen.
  - On your original 2011-12 Financial Aid Award, you will be prompted to make a decision on the aid that has been offered. You may select either *Accept*, *Decline*, or *Undecided* for the aid you have been offered. Select *Submit Decision*, or;
  - If you wish to accept the entire offer in the original form, you simply select *Accept Full Amount All Awards*.
  - Once you have selected *Submit Decision* or *Accept Full Amount All Awards*, the screen will show the current status of your award. If you accept the **Federal Direct Loan**, you will have the option to immediately go to the Direct Loan website to complete the Direct Loan promissory note.

- You may see active *Messages* below the offered financial aid. Please click on *Messages* to review important information pertaining to your financial aid award.
- 12. **Unsatisfied Requirements:** At the bottom of the *Accept Award Offer* tab there may be an *Unsatisfied Student Requirement* highlighted. Click on these highlighted areas and follow the instructions to complete these additional requirements.
- 13. Under the **Resources/Additional Information** tab you have the ability to notify us of your outside scholarships. Please submit the outside scholarship name, select the term(s) it will be received and the amount for the term(s). Please also include any information that you feel is pertinent in the comments section. We recommend that you split your outside scholarship awards evenly between both fall and spring semesters. If you need to make any changes to already submitted scholarships, please contact us at [finaid@plu.edu](mailto:finaid@plu.edu).
- Once you have met all the requirements, click on the *Exit* button at the top of the page, or a tab to return to a previous page.

## Instructions For Accepting Your Award Via Paper Copy:

1. Review the information on your *Offer of Financial Aid*. Including:
  - Your name and address. This address will be used for all future financial aid mailings to you. Correct the address if it has or is about to change.
  - The expected enrollment for each term/semester. Your *Offer of Financial Aid* is based on this enrollment status. If incorrect, write in the correct credits per term.
  - Your living arrangements near the bottom of the award letter. Make changes, as necessary. (This will be blank if you did not file the Free Application for Federal Student Aid)
  - Any comments printed on your award letter.
2. Accept or decline each fund offered on your *Offer of Financial Aid*. If you have decided you will not be enrolling at PLU, you can notify us by indicating your decision in the *Enrollment Information* box, or by contacting your admission counselor.
3. Sign and date one copy of your *Offer of Financial Aid* and return it in the envelope provided in this packet (keep the other for your records).

**Note:** All students are given a **PLU ID** Number and a **Personal Identification Number (PIN)**. Your PLU ID is listed on your *Offer of Financial Aid* in the box in which your address appears. New students, your PIN was delivered to you previously on your Admission Office letter of acceptance or on a follow up letter. You can access your PLU student account, your financial aid award and class registration on the PLU website (Banner Web), using your PLU ID and PIN.

## Other Important Information

**Additional Outside Scholarships:** If you are a recipient of additional outside scholarships not listed on your *Offer of Financial Aid*, you must notify the Financial Aid Office. Please provide us with the name and dollar amount of the scholarship(s) (with your name and PLU ID number). See page eleven for instructions on doing this via Banner Web (under *Resources/Additional Information* tab). **Please Note:** Your need-based financial aid award, per federal regulations, may be modified when additional outside scholarships are received.

**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 tax return. Go to [www.fafsa.gov](http://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 32).

**Audit or Challenge courses** 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:** Most loan programs require a minimum of four credits each term for graduate students. Because some graduate programs are charged on a per credit basis, a change in your enrollment status may alter your eligibility for aid. You must contact the Financial Aid Office if your enrollment is different from the enrollment we indicated on your financial aid award offer.

**January Term (Jterm)** is not awarded financial aid as a separate term. If

your program offers classes in Jterm, enrollment in these classes and their tuition charges will be included in your cost of attendance and financial aid for these courses will be included in your aid package for the year.

**Disbursement of financial aid funds** onto your student account is made on a semester by semester basis in roughly equal increments. Disbursement for summer term will not happen until July 1, 2011, and not until after the 10th day add/drop period in the fall and spring semesters have elapsed. If your university charges are less in one semester and you have a credit balance for that term, you may need that credit balance for a subsequent term. You may authorize PLU to retain any credit balance on your account for the year. The authorization may be revoked at any time (in writing). A credit balance cannot be carried from one academic year to the next. Be sure that you have taken all of the steps necessary to move your financial aid funds onto your student account. Contact the Student Services Center if you have any questions about your student account.

**Receiving the credit balance of financial aid funds** (after your university charges have been paid) requires you to complete the *Refund Request Form* with the Student Services Center. You can download this form at [www.plu.edu/~ssvc/downloadable-documents](http://www.plu.edu/~ssvc/downloadable-documents).

**Please note:** Financial aid refunds will not be available for summer Term until July 8 (if all requirements have been met). You should always be prepared to pay for your own books and supplies as receipt of your financial aid funds may not coincide with your enrollment plans, may not cover your entire costs, or may not all arrive at the same time. Financial aid funds will always apply toward payment of your tuition and fees first (and university housing charges, if applicable).

**Verification:** If you were selected for verification, you will need to submit a copy of your (and your spouse's, if applicable) 2010 Federal tax form along with a completed 2011-12 Verification Worksheet. Please return these documents to the Financial Aid Office, where it will be compared to the information submitted on your FAFSA. Failure to complete this process will prevent any of your financial aid from disbursing onto your account, which could cause a delay in settling your account and additional finance charges being assessed on the unpaid balance.

**Summer Term:** MBA, MFT and MSN (non-cohort) students enrolling in summer term are required to submit a separate summer aid application, which can be downloaded from [www.plu.edu/financial-aid/documents-forms](http://www.plu.edu/financial-aid/documents-forms).

**Repeated Classes** are covered by financial aid funding only once and will not be counted toward your enrollment status for the purpose of awarding financial aid if repeated a second time.

**Satisfactory Academic Progress** requires that you complete a minimum number of credits upon which your financial aid award was calculated, at the GPA minimum required by your graduate program. Failure to meet the minimum credit completion and/or GPA requirement will result in being placed on financial aid probation. If after the semester of probation your GPA or credit completion is still below the minimum required, your eligibility for aid will be suspended for the next academic year or award period.

**Special Circumstances** can be considered in the awarding of financial aid (or revising your award) when the information on the FAFSA does not accurately reflect your current financial circumstances. If you experience any of the following circumstances, you are encouraged to let us know by completing the *2011-12 Request for Consideration of Special Circumstances*, which you can download at [www.plu.edu/financial-aid/documents-forms](http://www.plu.edu/financial-aid/documents-forms).

- Loss of income due to loss of job, job change, retirement, reduction in wages or hours, unemployment, disability, divorce, or death of a wage earner.
- Extraordinary unreimbursed medical or dental expenses
- Out-of-pocket cost for private tuition you are paying for a private elementary or secondary school for your children or a sibling during the academic year.
- Out-of-pocket cost to repair a home damaged in a national or natural disaster.

Special circumstances can be considered at any time, but will have the greatest impact if considered earlier in the school year. Approving a request for consideration of special circumstances may not result in additional eligibility for aid. Even if additional eligibility has been established, additional assistance is dependent upon availability of funds and program regulations.

**Please note:** Per a recent change in federal regulations, a request for consideration of special circumstances will also require the student to complete the verification process. This means an *Independent Student Verification Worksheet* and a signed copy of your 2010 Federal tax return must be submitted to the Financial Aid Office before we can respond to your request.



Pacific Lutheran University  
Tacoma, WA 98447

**Financial Aid Office**

Phone: (253) 535-7134 or (800) 678-3243

FAX: (253-535-8406)

Email: [finaid@plu.edu](mailto:finaid@plu.edu)

URL: [www.plu.edu/financial-aid/](http://www.plu.edu/financial-aid/)

**Student Services Center**

Phone: (253) 535-7135 or (800) 678-3243

FAX: (253) 535-5382545

Email: [SSVC@plu.edu](mailto:SSVC@plu.edu)

URL: [www.plu.edu/~ssvc](http://www.plu.edu/~ssvc)

(For Student Accounts & Registration Questions)