



SCHOLARSHIPS

GRANTS

LOANS

WORK STUDY

2012 - 2013

About Your Award

Your Offer of Financial Aid is based on several factors, including:

1. The Cost Of Attendance (COA) at Pacific Lutheran University for the 2012-13 academic year (your financial aid "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 versus part-time). The budget we used to determine your financial aid award can be found when you login to [Banner Web](#). The following are the standard undergraduate financial aid budgets (by living arrangements) used in calculating eligibility for need-based aid:

	On Campus	Off Campus	Living w/ Parents
Tuition & fees*:	\$32,800	\$32,800	\$32,800
Room & meals:	\$ 9,620	\$ 9,620	\$ 3,090
Book & supplies:	\$ 1,000	\$ 1,000	\$ 1,000
Personal:	\$ 1,750	\$ 1,750	\$ 1,530
Transportation:	\$ 648	\$ 1,260	\$ 1,310
TOTAL:	\$45,818	\$46,430	\$39,730

*Financial aid budgets for graduate students are identical except for the cost of tuition, fees & books for each respective graduate program.

2. 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. Renewal of an Artistic Achievement award is subject to faculty recommendation.

3. Your Expected Family Contribution (EFC), from the information you submitted on the 2012-13 Free Application for Federal Student Aid (FAFSA), is based on a federal formula for determining parental ability to contribute toward a student's education for the academic year. 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 students are not expected to support their married children. Your EFC can be found first on the Student Aid Report (SAR) which was emailed to you by the US Dept. of Education after completing the FAFSA, as well as on [Banner Web](#). Eligibility for need-based assistance is calculated by subtracting your FAFSA generated EFC and any resources (outside scholarships and tuition assistance programs) from your COA.

4. Scholarships Not Awarded by PLU: If you have been awarded outside scholarships, you must inform the Financial Aid Office, providing the name and dollar amount of each scholarship to be received during the 2012-13 academic year. You can notify us of your outside scholarships via [Banner Web](#). PLU *may* be required by federal regulations to adjust your need-based aid package when outside resources are received. If an adjustment is necessary, loans and work study will be adjusted first. Grants and scholarships will be adjusted only if required and as a last resort.

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, awarding limitations by specific aid programs, your academic achievement to date, your living arrangements, amount of outside scholarships and tuition assistance programs, your status in meeting the satisfactory academic progress policy, and the amount of your financial need.

PLEASE NOTE: If your award does not include any Federal student aid programs, we generated your award without your FAFSA information. If you recently filed the FAFSA or added PLU as a school to receive your FAFSA, when we receive it, we will generate a revised aid offer (and notify you via email).

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 and awarding guidelines have been met and program funding is available. Gift assistance programs are funded by the federal and state governments as well as PLU.

PLU Scholarships and Grants

When a student’s gift assistance funding is from PLU only, the combination of PLU funded scholarships, grants, or awards and Tuition Remission cannot be in excess of the PLU annual tuition cost. PLU grants or scholarships are awarded for fall and spring semesters only (with the exception of the Yellow Ribbon program for veterans). To receive this assistance you must fulfill all of the following criteria:

- Be admitted to PLU as a matriculating student (in a degree or eligible certificate program).
- Be enrolled in a minimum of twelve credit hours each term as an undergraduate, eight credits for graduate students.
- Have financial need, unless otherwise noted.
- Be an undergraduate student pursuing your first bachelor’s degree, unless awarded graduate student scholarships.
- 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.

Renaming PLU Scholarships

Some PLU Scholarships have 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, and 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, **your original scholarship will serve as a placeholder award that will be renamed by 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 PLU controlled scholarships, please click on “[Restricted Awards](#)” on the PLU Financial Aid website.

PLU Merit Awards

The following awards are offered on the basis of outstanding academic achievement and/or artistic talent in anticipation of the recipients’ continued excellence and performance while enrolled at PLU. All merit awards are used to meet a student’s demonstrated financial need as determined by your FAFSA. If you received an Admission Office *Final Merit Award* Letter, your PLU merit scholarship award *amount* can be met by any merit scholarship or combination of merit scholarships listed below. Click on each award for additional program information.

[Regent’s Scholarship](#)

[Provost Scholarships](#)

[Academic Achievement Award](#)

[National Merit Scholarship](#)

[Army ROTC Scholarship](#)

[Artistic Achievement-Drama](#)

[Harstad Founder’s Scholarship](#)

[Dean’s Scholarship](#)

[Academic Merit Scholarship](#)

[Faculty Merit Award](#)

[Artistic Achievement–Art](#)

[Artistic Achievement-Forensics](#)

[President’s Scholarship](#)

[Faculty Excellence Scholarship](#)

[Phi Theta Kappa Scholarship](#)

[Rieke Leadership Award](#)

[Artistic Achievement-Dance](#)

[Artistic Achievement—Music](#)

PLU Legacy and Conditional Awards

The following awards are offered on the basis of a demographic criteria being met, or a relationship with the university that PLU wishes to recognize. All Legacy and Conditional awards are used to meet a student’s demonstrated financial need as determined by your FAFSA. PLUMS awards may be restricted by funding limitations and demand. Click on each respective grant program for additional program information:

[Access Grant](#)
[Clergy Dependent Grant](#)
[Nordic Grant](#)
[PLU Matching Scholarships \(PLUMS\)](#)

[Achiever's Grant](#)
[Confirmand Award](#)
[The Americas Grant](#)
[Tuition Exchange/Remission](#)

[Alumni Dependent Grant](#)
[International Grant](#)

PLU Need-Based Awards

The following scholarships and grants require financial need as a condition of eligibility, as determined by the information submitted on the FAFSA. Each year, renewal will be based on demonstrating a comparable level of financial need with the prior year's calculated need. Please note that financial need will be met initially with merit scholarships and PLU legacy or conditional awards when applicable, possibly reducing or eliminating eligibility for the following need based awards. Click on each respective aid program for additional program information.

[PLU Q Club Scholarship](#)

[PLU Dollars For Scholars Matching Grant](#)

[PLU University Grant](#)

Federal and State of Washington Grant Assistance

The following awards are funded by the federal government and the State of Washington. Award amounts, awarding criteria, and availability of funding are dependent upon the legislative and appropriation process, as well as regulations imposed by the governmental agency charged with program oversight. With the exception of the Federal TEACH Grant and the Washington Scholars and WAVE programs, eligibility requires meeting a program specific definition of financial need by filing the FAFSA. Click on each respective aid program for additional program information.

[Federal Pell Grant](#)
[Federal TEACH Grant](#)
[Washington College Bound Scholarships](#)
[Washington Scholars](#)

[Federal Supplemental Educational Opportunity Grant \(SEOG\)](#)
[Washington State Need Grant](#)
[Washington Award for Vocational Excellence \(WAVE\)](#)

Educational Loans

Educational loans are made available to students and parents as a means of financing a PLU education over an extended period of time. Need-based loans have their interest accrual deferred until after graduation (or less than half-time enrollment, whichever comes earlier), while the interest on non need-based loans begin accruing immediately upon loan disbursement. Click on each respective loan program for additional program information.

Need-based Loans

[Federal Direct Subsidized Loan](#)
[Federal Perkins Loan](#)
[Federal Nursing Loan](#)

Non need-based Loans

[Federal Unsubsidized Direct Loan](#)
[Federal Parent PLUS Loan](#)
[Federal Grad PLUS Loan](#)
[Alternative or Private Loans](#)

Student Employment

All PLU students at least 18 years of age are eligible for employment at PLU. 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 PLU 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 a first come, first serve basis. You can find postings for open positions on the [Student Employment website](#). Campus jobs will normally pay between \$9.04 and \$12.00 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. Click on the work study program below for additional program information.

[Federal Work Study](#)

[State Work Study](#) (limited to off-campus employment for WA residents only)

Accepting Your Offer of Financial Aid

1. Go to <https://banweb.plu.edu> and click on [Enter Secure Area \(Banner Web\)](#)
2. Enter your PLU ID. (Your PLU ID is located above your name on the award letter, which is being sent to new students only)
3. Enter your **Personal Identification Number (PIN)**: 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 parent(s) 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 2012-13*
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.
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. Complete the Title IV Authorization form. **You cannot accept your financial aid until you provide a response here.** Once completed, this tab will no longer be visible.
12. **Select the *Accept Award Offer* tab** to review your offered aid. Please note the instructions included on this screen.
 - On your original 2012-13 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 have been offered a **Federal Pell Grant**, **you cannot accept it online**. The Financial Aid Office will accept this fund once we have confirmed your eligibility with the U.S. Department of Education.
 - 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 Master Promissory Note and Entrance Counseling. Repeat borrowers do not need to complete another promissory note nor entrance counseling for this loan.
 - 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.
14. 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.

If You Have Been Awarded:

Federal Pell Grant: *You cannot accept this grant on-line.* We will accept it for you after your eligibility is confirmed with the U.S. Department of Education.

Named Scholarships: If your PLU scholarship is a "named" award, it has been funded through our endowed or restricted scholarship program. Please acknowledge the generosity of the donor who funded your scholarship by writing a "Thank You" letter to:

Office of Development
c/o Financial Aid Office
Pacific Lutheran University
Tacoma, WA 98447

Washington State Need Grant Award and College Bound Scholarships: Download and Sign a [Student Disbursement Directive for State Aid](#). Click on and complete the highlighted areas and print out the form. Sign and return the document to the Financial Aid Office.

Federal or State Work Study Award: If you have not worked on campus previously, you will be required to complete the [U.S. Citizenship and Immigration Service I-9 Form](#), documenting your eligibility to work in the U.S. You may download this form to obtain a list of documents, at least two of which you must bring to the university to satisfy this requirement (Generally government issued ID and social security card or U.S. passport) This process needs to be completed only once as a student employee at PLU. Off campus state work study employers may have a different procedure or policy for this requirement. To find and apply for a job, click on [JobX](#).

NOTE: Work study cannot be used to reduce your outstanding balance with the University. Work study results in a monthly or semi-monthly pay check to the students after they have found a job, worked the hours, and submitted their timesheets for processing.

Federal Perkins or Nursing Loan: In August you will receive an email from the PLU Loan Office (pluloans@plu.edu) with information regarding the on-line process for your promissory note. Students entering in the spring semester will be notified in January.

NOTE: Funding is limited. Therefore, if you "decline" the Federal Perkins or Federal Nursing Loan and later change your mind, funds may no longer be available to reinstate the declined loan.

Federal Direct Subsidized/Unsubsidized Loan: First time borrowers must complete a Direct Loan Master Promissory Note and Entrance Interview at www.studentloans.gov.

Federal Direct Parent PLUS Loan: The PLUS loan amount we have awarded is the difference between the student's offered financial aid and the total cost of attendance for the year (which in addition to tuition and room & meals, includes the cost of books, personal/miscellaneous and transportation). This is the "maximum loan amount as determined by the school" when completing the Parent PLUS application on www.studentloans.gov. This amount can be increased if the student declines any part of the offered aid award and will be reduced by outside scholarships or benefits not currently reflected on the award. Parents are welcome to borrow any amount from \$200 up to this maximum loan amount. To apply for the Parent PLUS Loan, parents should:

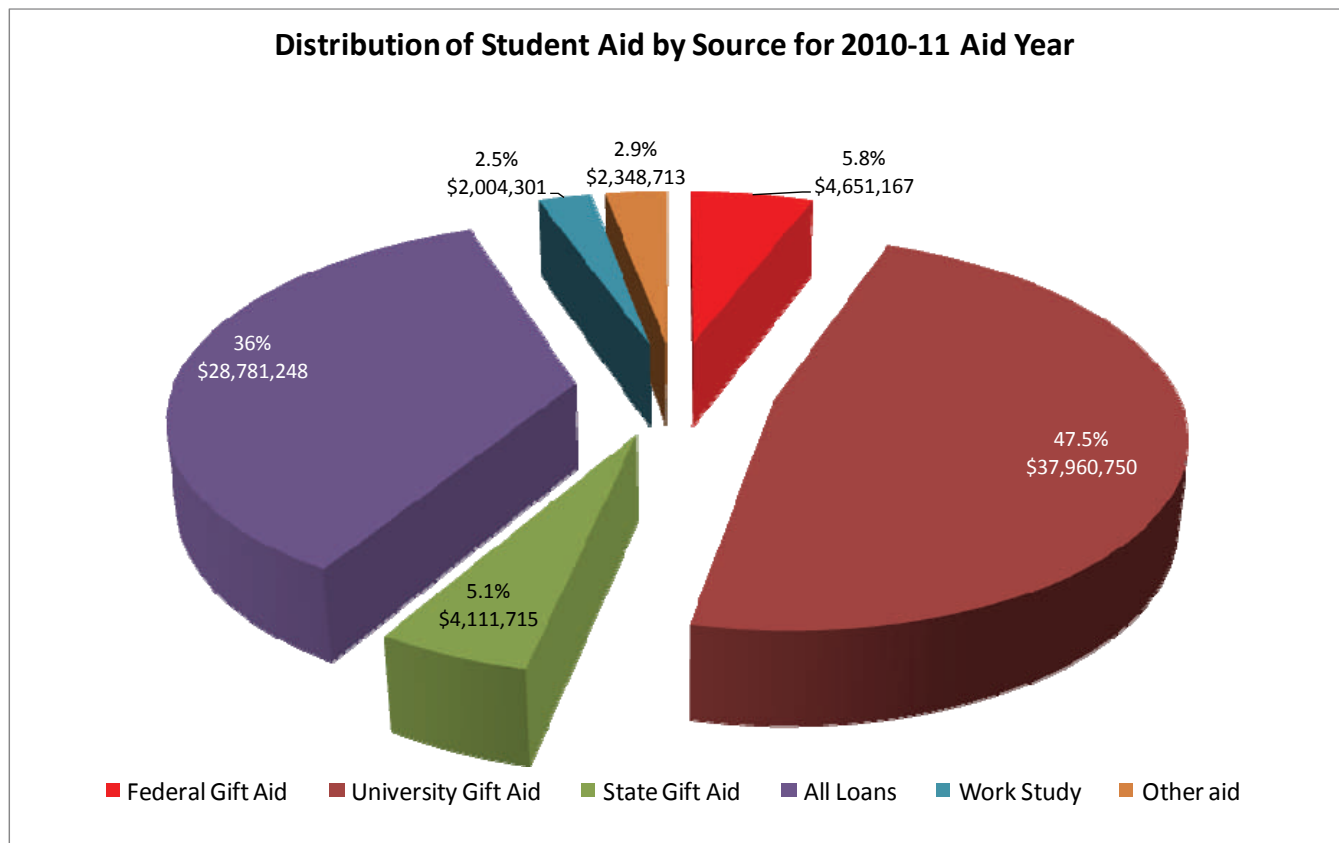
1. Login at www.studentloans.gov with their own SSN and PIN; not the student's.
2. Complete the Parent PLUS Loan Application.
3. Consent to the credit check by the U.S. Department of Education.
4. Upon receiving approval of eligibility, e-sign the Master Promissory Note (MPN) with the parent's PIN.
The U.S. Department of Education will notify PLU of your PLUS application approval (or denial). Approved applications will update the student's PLUS award amount if parents requested an amount other than the

amount offered. The loan will be canceled if the PLUS application is denied. A denied Parent PLUS can result in an increase to the student's Unsubsidized Direct Loan. **Please contact us if you want the Unsubsidized loan increased, or if you were approved for the PLUS loan, but do not wish to actually borrow the funds.**

Federal Direct Grad PLUS Loan (For Graduate Students Only): The PLUS loan amount we have awarded is the difference between the total cost of attendance for the year and any other offered aid. This is the "maximum loan amount as determined by the school" when completing the Grad PLUS application on www.studentloans.gov. The loan maximum can be reduced by outside scholarships or benefits not currently reflected on the aid award. Grad students are welcome to borrow any amount up to this maximum loan amount. To apply for the Grad PLUS Loan, you should:

1. Login at www.studentloans.gov with your SSN and PIN.
2. Complete the Grad PLUS Loan Application.
3. Consent to the credit check by the U.S. Department of Education.
4. Upon receiving approval of eligibility, e-sign the Master Promissory Note (MPN) with the student's PIN.

NOTE: Because this is a credit-based loan that requires the U.S. Department of Education to check the applicant's credit record, do not apply until June to avoid multiple inquiries on your credit record. (If you are applying for a spring semester only loan, you should not apply until December). Parents and graduate students have the



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 update your information. 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 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 to receive 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. Once we receive your FAFSA, we will revise your award using your FAFSA information and notify you via email.

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 in order to confirm your offer of admission, reserve on-campus housing (if requested), and qualify 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. Receipt of an award in future years is dependent upon your continued participation and a recommendation from a PLU faculty member.

REVISED AWARD: Your award may be modified for a variety of reasons (change in enrollment, housing arrangements, EFC, etc.). If this happens, you will be notified of a revised award via an email directing you 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.

ENROLLMENT REQUIREMENTS & AID LIMITATIONS: FULL TIME: As an undergraduate student, your initial 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 credits per semester) to receive university gift assistance.** Most loan programs require a minimum of 6 credit hours each term for undergraduates (four for graduate students).

JANUARY TERM (Jterm): Financial aid is *not* awarded for January term as a separate term. If a student is fulltime (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.

SATISFACTORY ACADEMIC PROGRESS (SAP): You must complete no less than 67% of the credits you registered for each semester at a minimum 2.00 GPA or you will be placed on financial aid "Warning" for one semester. If after the semester on "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. No financial aid funding will be available while on "Financial Aid Probation" without an approved appeal. For appeal instructions go to www.plu.edu/financial-aid. **PLU does not offer gift assistance to students with a cumulative GPA below 2.00.**

MAXIMUM TIME FRAME FOR FINANCIAL AID ELIGIBILITY:

1. **9th Semester of receiving PLU gift assistance:** Students entering PLU as freshmen are eligible for PLU funded gift assistance for eight semesters. Gift assistance for a ninth semester is reduced to 50% of the prior semester's gift assistance as a full time student (except for the Federal Pell Grant). PLU gift aid is not available for the tenth semester and beyond. Transfer student awards are also prorated, based on number of credits earned prior to entrance into the university. This limit applies, even if you have less than the 156 cumulative credit maximum (see below). Based on the number of college credits earned upon entrance to PLU your gift aid is limited according to the following:
 - Freshmen (0– 29 cumulative credits): 8 semesters, + one semester of prorated gift assistance
 - Sophomores (30—59 cumulative credits): 6 semesters, + one semester of prorated gift assistance
 - Juniors/seniors (60+ cumulative credits): 4 semesters, plus one semester of prorated gift assistance
 - Transfer students admitted into the School of Nursing with junior or senior status are funded as sophomores.
2. **156 cumulative credits:** 156 cumulative credits is the equivalent of five years of undergraduate study. Upon reaching this 156 credit total, all PLU gift assistance is terminated. This limitation applies, even if you are within the eight semester limited (see above). You may continue to receive federal and state aid.
3. **192 cumulative credits:** 192 cumulative credits is 150% of the 128 credits required to earn a bachelor's degree at PLU. Upon reaching this 192 credit total, you will no longer be eligible for any financial assistance at PLU.

REPEATED CLASSES: Classes may be repeated one time and still be covered by Federal financial aid funding.

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.

VERIFICATION: Verification is a process that confirms the accuracy of the information you (student, and parent when applicable) submitted on your FAFSA. Applications are randomly selected at the time of submission, or when you make changes to your information on the FAFSA. If selected for verification, the FAFSA output document (Student Aid Report, or SAR) will indicate that you were selected for this process. To complete the verification process, you must complete a [Verification Worksheet](#), which you can download from the PLU Financial Aid homepage. You must also verify your 2011 U.S. income tax information in one of two ways: Use the Data Retrieval Tool on the [FAFSA](#), which authorizes the IRS to transfer your income tax information onto your FAFSA. You may also obtain a tax return transcript, by going to the [IRS website](#). Your award can change if the verified information is substantively different from the information previously submitted on your FAFSA.

RECEIVING YOUR FUNDING: Financial aid funds usually pay onto 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 ensure your funding will be available on time. If selected, you must also complete and submit all verification paperwork (the Verification Worksheet and documenting reported income tax information via the IRS Data Retrieval Tool or via a Tax Return Transcript) and any other requested and required documents before

your funds can be paid onto your account. All Nursing Loan and Perkins Loan borrowers at PLU will be required to complete a loan entrance counseling prior to receiving the first disbursement of your loan each year.

You should always be prepared to pay for your own books and supplies at the start of each semester since aid disbursement must wait until after the add/drop period has elapsed. Also, all aid may not disburse at the same time if the steps outlined above are not all completed on a timely basis.

Financial aid will go toward university 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.

WITHDRAWALS—COMPLETE & 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 that the student never attended class. Should dropping that class from the total number of credits bring your enrollment to less than full time, your 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 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 aid will be removed from the student's account.
- Student receives a 100 % tuition refund if withdrawal occurs prior to the first day of class
- If a student withdraws after the start of classes but 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. Refunds are prorated on a daily basis beginning the first day of class until 60% of the semester has elapsed.
- After 60 percent of the semester has elapsed, the student is considered to have used all aid received for the semester. There is no tuition refund if withdrawal occurs after 60% of the semester has elapsed.
- The return of Title IV funds is calculated upon the date a student officially 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.

MARCH 15: PRIORITY FILING DEADLINE-DID YOU FILE YOUR FAFSA ON TIME?

Since there are limited funds in many student aid programs, current PLU students whose FAFSA was received after the March 15 priority filing deadline may find their award short of 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. If you will be continuing your education at PLU in the 2013-14 academic year, be sure your 2013-14 FAFSA is completed by next year's published deadline.

Glossary of Terms

ACCRUING INTEREST: This is the interest that begins accumulating once the unsubsidized loan is disbursed, increasing the amount needed to repay the loan. Interest accrual on subsidized loans start after students graduates or drops below half-time enrollment or after a loan specific grace period.

ALTERNATIVE LOAN: A credit based loan, not based on financial need and borrowed from a private lender. These loans are not federal loans and usually require a co-signer.

ANNUAL PERCENTAGE RATE (APR): The annual rate it costs to borrow a loan when the loan fees required to secure the loan are added to the interest rate calculation.

AWARD YEAR (AY): The time period for which your financial aid award offer is intended to cover. An award year does not exceed 12 months; the reason you must complete a new FAFSA for each aid year.

BANNER WEB: Password protected, interactive, web based, access to PLU student information (financial aid, registration, and student accounts).

CAMPUS BASED AID: Financial aid terminology that refers to the three federal student aid programs that are awarded at the campus level: The Federal Perkins Loan, the Federal Work Study program, and the Federal Supplemental Education Opportunity Grant (SEOG).

CAPITALIZED INTEREST: The interest that has accrued since the loan disbursed and is added to the loan principal. Capitalization will occur on the Unsubsidized Direct Loan, Parent PLUS, Grad PLUS and private alternative loans if the accruing interest is not paid as it accumulates.

COHORT DEFAULT RATE: The percentage of borrowers who entered loan repayment over the past three years, who have defaulted on their federal student loans in that time. Each school has a cohort default rate calculated by the federal government, as well as each state and each type of school.

COST OF ATTENDANCE: The total cost to attend school for a specified time period, usually one academic year, including tuition, fees, room, meals, books, and other related expenses. The sum of your financial aid, outside scholarships, and any private loans cannot exceed this amount.

CREDIT BALANCE: The amount of financial aid or payments made on your account that exceed your university charges. You can request your credit balance as a refund check, or have it held for your next semester's expenses (if in the same academic year).

DATA RELEASE NUMBER (DRN): This number is printed on the Student Aid Report (SAR) or is available at www.fafsa.gov. You can provide your DRN to a school so that school can add themselves to the list of schools you are authorizing to receive your FAFSA information.

DEFAULT: Failure to make payment on a federal student loan for more than 270 days when a payment is required. A defaulted federal student loan will cause you to be ineligible for additional federal student aid, lower your FICO score on your credit report, add collection costs to your loan balance, and can result in the garnishment of your wages.

DEFERMENT: A postponement of loan payments without accruing interest on a subsidized loan. Deferments are available for in-school enrollment (half-time or greater), economic hardship, military active duty or post-military active duty student status. Students must request a deferment with their lender.

ENTRANCE COUNSELING: An on-line session (may be referred to as an entrance interview) required if you borrow a federal student loan. It will cover your rights and responsibilities as a borrower of the loan.

EXIT COUNSELING: An on-line session required upon your graduation, withdrawal, or dropping below half time enrollment if borrowed a federal student loan. It will cover your rights and responsibilities as you enter repayment on your loan.

EXPECTED FAMILY CONTRIBUTION (EFC): The amount a family is expected to pay toward college costs. This amount is determined by completing the FAFSA using a federal need analysis formula.

FEDERAL DIRECT SUBSIDIZED LOAN: A need-based loan on which the government pays the interest for you while you are in school at least half time.

FEDERAL DIRECT UNSUBSIDIZED LOAN: A non need-based loan, where the borrower is responsible for paying the interest on the loan.

FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFELP): Federal program that authorized commercial lenders to make federal education loans to students and parents. Discontinued after the 2009-10 academic year and replaced with the William D. Ford Direct Loan program.

FEDERAL METHODOLOGY: The federal formula used in determining a family's ability to pay for college, which is then used to calculate a student's demonstrated financial need.

FEDERAL STUDENT AID REPORT (SAR): This is the FAFSA output document that summarizes the information submitted by the applicant on the FAFSA and the resulting EFC.

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 at www.fafsa.gov. Pacific Lutheran University's federal code is **003785**.

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

FOREBEARANCE: The option to postpone, suspend, or reduce loan payments for up to 12 months, due to a financial hardship. The borrower is required to request forbearance from the lender. Private loan lenders are not required to offer loan forbearance.

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

GRACE PERIOD: The time period between a student's graduation date, withdrawal date, or date of dropping below half time enrollment and when his/her student loan payments begin. Grace periods are either six months (for FFELP and Direct Loans) or nine months (for Perkins or Nursing Loans). Students should complete the exit interview process during their grace period.

GRANTS: Gift aid that does not have to be repaid, generally awarded on the basis of financial need.

HIGHER EDUCATION COORDINATING BOARD (HECB or HEC BOARD): The state agency responsible for oversight of the state's primary financial aid programs (see www.hecb.wa.gov)

I-9: U.S. Citizenship and Immigration Services form you must complete with your employer prior to beginning employment to document your eligibility to work in the United States. Requires government issued picture ID.

INDEPENDENT STUDENT: For financial aid purposes, anyone over the age of 24 (as of Dec. 31, 2012), is married at the time of completing the FAFSA, is providing more than 50% support of their dependent child(ren), is on active military duty or a veteran of the U.S. Armed Forces, has been declared an emancipated minor or homeless by the courts, or for whom both parents are deceased.

INTEREST RATE: The annual percentage that a loan accrues interest on the outstanding loan principal borrowed which must be repaid.

LOAN: Money that is borrowed and has to be repaid, generally after you leave school or drop below half-time enrollment.

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

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS): A federal on-line warehouse where you can view your borrowing history for the Federal Perkins, Direct, Grad PLUS, and Stafford Loans. You can also complete the loan exit interview on this site (www.nsls.ed.gov), when you leave school.

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, based on the information submitted on the FAFSA.

NET PRICE: The difference between the school's total cost of attendance and the amount of gift aid offered by the school from its own resources.

NET PRICE CALCULATOR: An on-line tool that every college should have on their website that calculates your estimated net price to attend that school.

OFFER: Financial aid package of awards.

ORIGINATION FEE: The fees charged for borrowing a loan, often deducted from the loan prior to its disbursement. There is no origination fee for the Federal Perkins or Federal Nursing Loans. One percent (1%) is deducted from the Federal Direct Loan, while four percent (4%) is deducted from the Federal Parent PLUS and Grad PLUS loans. Origination fees on private loans are often financed by the lender and added to the loan principal.

PERSONAL IDENTIFICATION NUMBER (PIN): Your electronic signature you create to sign your FAFSA and the promissory note for federal student loans, as well as accessing your student loan record on the National Student Loan Data System (www.nsls.ed.gov). The PIN is acquired at www.pin.ed.gov. A separate PIN is also required to access the student's PLU [Banner Web](#) self-service information.

PROMISSORY NOTE: A promissory note is a binding legal document you sign when you borrow a student loan. It lists the conditions under which you are borrowing and terms under which you agree to pay back the loan. It will include information on how interest is calculated and what deferment and cancellation provisions are available to the borrower.

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: Loans and/or employment (work study).

STAFFORD LOANS: The primary federal student loan program under the Federal Family Education Loan program (FFELP) through commercial lenders, which was discontinued after the 2009-10 academic year and replaced with the William D. Ford Federal Direct Loan program.

SUBSIDIZED LOANS: Need-based loans (Perkins, Nursing, and Direct Subsidized) whose interest do not begin to accrue until the student enters repayment, six to nine months after graduation, withdrawal, or dropping below half time enrollment. **Note:** Interest accrual on Subsidized Direct Loans borrowed after the 2011-12 academic year will begin accruing interest upon graduation or dropping below half time enrollment.

TILA (TRUTH-IN-LENDING ACT of 1968): Federal act that was designed to promote the informed use of consumer credit. Requires lenders to provide disclosure statements that outline the true cost of borrowing a loan when loan fees and interest accrual is included in the total cost.

TITLE IV FUNDS: Federal student aid funds that were authorized by the Title IV Act of the Higher Education Act of 1965, including all federal student aid programs available at PLU.

UNSUBSIDIZED LOANS: Loans that are not need-based, whose interest begins to accrue as soon as the loan is disbursed. These include the Unsubsidized Direct Loan, the Federal Parent PLUS and Grad PLUS loans, as well as all private/alternative loans.

VERIFICATION: A process to verify the accuracy of the data submitted on the FAFSA. Students are selected for verification by the U.S. Dept of Education and notified on their SAR. To complete the verification process, you must submit a signed [Verification worksheet](#) and verify your 2011 income tax information through the [Data Retrieval Tool](#) on the FAFSA or by submitting a Federal Tax return [transcript](#).

WORK STUDY: Work-study provides part-time employment for students with demonstrated financial need an opportunity to earn money to help meet educational costs.

W-2 Form: An Internal Revenue Service form that you should receive from your employer in January, outlining your calendar year earnings from that employer, as well as any withholdings taken out of your earnings during the year.

W-4 Form: An Internal Revenue Service form that you must complete with your employer so federal withholding taxes, if required, can be calculated for deduction from your paycheck per IRS regulations.

Yellow Ribbon: A program in which participating schools agree to match a portion of a student's veterans benefits with their own scholarships or grants. See U.S. Department of Veteran Affairs website for information and application procedures.

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 the Perkins and Nursing 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 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 Satisfactory Academic Progress policy on our homepage. 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 this document.
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 Pacific Lutheran University Catalog or on the financial aid homepage.
17. Your specific budget and calculated financial need is located on [Banner Web Self Service](#).

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 Board (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 Board (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.

Student Checklist

- Offer of Financial Aid**
 - **Accept/decline** aid offer on-line at [Banner Web](#).
 - Be sure you **check and update** enrollment and living arrangements (if applicable);
 - **Complete Federal Direct Loan on-line Master Promissory Note & Entrance Counseling**, if accepting as a first time borrower at www.studentloans.gov;
 - Complete **Federal Perkins Loan on-line Master Promissory Note & Disclosure Statement** at www.ipromise.campuspartners.com, if accepting (wait until August to complete this process for the fall semester. We will contact you when your loan is ready for on-line processing);
 - **Complete Federal Nursing Loan on-line Master Promissory Note & Disclosure Statement** at www.ipromise.campuspartners.com, if accepting (wait until August to complete this process for the fall semester. We will contact you when your loan is ready for on-line processing);
 - **Complete Federal Direct Parent PLUS Loan on-line application** and Master Promissory Note at www.studentloans.gov, if accepting; wait until June to complete this process for the fall semester, December, if applying for the spring semester);
 - **Notify us** through [Banner Web](#) of outside scholarships not currently listed;
 - **Bring documents** to satisfy the [US Citizenship and Immigration Service I-9 Form](#), if planning to work;
 - **Complete Washington State Need Grant and College Bound Scholarship** [Student Disbursement Directive for State Aid](#), if accepting.
 - **Complete and submit** [Verification Worksheet](#) and [tax return transcript](#) (if you did not use the IRS Data retrieval tool when filing the FAFSA), if your FAFSA is selected for verification.
- Advance Tuition Deposit:** New students who have decided to enroll at PLU but have not yet submitted the \$200 advance tuition deposit payment required by the Office of Admission, should do so immediately. This payment confirms your offer of admission, reserves housing (if requested), and qualifies you for class registration. A deposit can be made by credit card on line at www.plu.edu/BeALute.
- Address Confirmation Form:** You must have a current address on file with us. If you live off campus, but not with your parents, you are required to have a local address and telephone/cell number. If you move, you are required to update your address with the Student Services Center. We have added an Emergency Contact section on the Address Confirmation Form. In case of an emergency we need a contact name, relationship of this person to you, and a phone number at which this person can be reached 24 hours a day (preferably a cell phone number). **Submit form via** [Banner Web](#) or download a hard copy at www.plu.edu/student-services.
- Residential Life Information Form** (*Required for all new students*)
 - New freshman and transfer students, must **complete a Residential Life Information Form** to apply to live on or off campus. Students who haven't paid their Advance Tuition Deposit can apply online at www.plu.edu/BeALute. Students who have already paid their deposit can apply for housing at www.plu.edu/applyreslife.
 - For more information regarding housing options and housing policies go to <http://www.plu.edu/residential-life/>.
 - Students who plan on living off campus should review [PLU's Residency Requirement](#). Supplemental documentation may be required. Contact the Office of Residential Life with questions or for additional information at rif@plu.edu.
- A.W.G. Dewars, Inc.** (*This tuition refund insurance plan is optional*). For information, go to www.tuitionrefundplan.com after April 1, 2012. If you decide to take advantage of this plan, you must apply prior to the start of Fall 2012 classes on Tuesday, September 4, 2012.

On-line Payment Contract. *(Required of all students).*

- [2012-13 Cost Information](#)

- **Entering Freshmen/Transfer Students/Graduate Students**

PLU has an online Payment Contract. This requirement must be completed before you can register for classes. If you are under the age of 18 when signing online, your parent or legal guardian must also sign. To complete the on-line Payment Contract, login on [Banner Web](#). Questions about this process can be directed to the Student Services Center.

- **Continuing Students**

If you have already registered for Summer or Fall 2012 you will have already completed this process.

Now that you have completed the checklist, please be sure to also complete the steps required of the financial aid awards that you have accepted.