

UNDERGRADUATE

**PLU**  
**FINANCIAL**  
**AID**  
**HANDBOOK**  
**2017-18**

EVERYTHING YOU **NEED** TO KNOW AS A FINANCIAL AID RECIPIENT

STUDENTS

Financial aid is complex. It offers financial assistance from a variety of funding sources in different combinations to create aid packages that may have several similar, but not identical policies and procedures.

This publication is intended to be a single source of information necessary to successfully navigate the financial aid application process as a first year student through graduation. We hope to make earning a PLU undergraduate degree affordable to all admitted students and provide you with the financial aid information to make the financial aid process as seamless as possible each year.

Policies and regulation do not remain static. Some regulations require updates every year, while new statutes and regulations may be generated by the different funding agencies from time to time. We will provide those updates here each year so you have access to new information that might affect your aid eligibility or academic plan. Should changes occur mid-year, they will be posted in "[What's New?](#)" under Quick-Links on the Financial Aid Homepage and via our Facebook page.

Be an informed consumer and stay on top of your financial aid award process. By informing you of the availability of this publication on-line 24/7, we expect you to be aware of the information provided, understand its impact on your financial aid eligibility, and take action accordingly.

If you have any questions about the information provided or have feedback you wish to share, we welcome your input.

# About Your Award

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

- Your Cost Of Attendance (COA)** at Pacific Lutheran University for the 2017-18 academic year: Below is our estimate of the average cost of a student attending PLU, based on the different living arrangements (on or off campus, or with parents) and assumes full-time enrollment for fall and spring semesters. On campus room & meals assumes double occupancy, meal plan Plan B. The budget we used to determine your financial aid award can be found on your *Offer of Financial Aid* and on your [Banner Web](#) account. Requests for a [budget increase](#) can be submitted if your documented, actual costs are higher.

	On/Off Campus	Living w/ Parents	
Tuition & fees:	\$40,352	\$40,352	Expenses listed in red are billed by and paid to the university; *Add \$10,520 for room & meal cost if living on campus.
Wellness Plan:	\$ 350	\$ 350	
Diversity/Justice/Sustainability Fee:	\$ 20	\$ 20	
Room & meals:	\$10,520*	\$ 3,270	
Book & supplies:	\$ 840	\$ 840	
Personal:	\$ 2,070	\$ 1,830	
Transportation:	\$ 648	\$ 1,140	
<b>TOTAL:</b>	<b>\$54,800</b>	<b>\$47,802</b>	

- Your record of academic achievement and talents you bring to PLU**, as reported in the 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. As an NCAA DIII school, PLU does not include athletic participation, performance, or leadership in its consideration for scholarship eligibility.
- Your Expected Family Contribution (EFC)**, if you submitted the 2017-18 Free Application for Federal Student Aid (FAFSA). The EFC is based on a federal formula for determining your family's ability to contribute toward your education for the academic year. Your EFC can be found on your Offer of Financial Aid as "Family Contribution" under "Other options", as well as on [Banner Web](#). Eligibility for need-based assistance is calculated by subtracting your EFC and any outside resources from your COA. If your 2015 income information does not reflect your family's current financial circumstances, you may be eligible for a re-evaluation by completing the [2017 - 2018 Special Circumstances Request Form](#), which can be downloaded from our Financial Aid Home page, under Documents & Forms.
- Scholarships not awarded by PLU** must be communicated to the Financial Aid Office, providing the name and dollar amount of each scholarship to be received during the 2017-18 academic year. As soon as you are confirmed as a scholarship recipient, notify us of your outside scholarships by emailing us at [outsideschp@plu.edu](mailto:outsideschp@plu.edu). 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. Any new student who hopes to compete in an NCAA sport in 2017-18 should notify PLU (and any NCAA school they may attend) if any of their scholarships considered athletics in its application process.
- Other factors that could affect your award** include the state of your legal residence, the number of college credits already earned and the number of terms of financial aid already received, the funds available at the time we generated your award, your status as a full-time, undergraduate student, pursuing your first bachelor's degree and whether you are eligible for federal student aid as a U.S. citizen or permanent resident.

**NOTE:** If your award does not include any FEDERAL student aid programs, it is because we do not have any FAFSA information for you and your award was made without the benefit of having that information. If you have filed or will file a FAFSA, a notice (via email) will be sent to you once we receive your FAFSA and have generated a revised aid award.

# Scholarships & Grants

Scholarships and grants are "gift assistance," funds that do not have to be repaid. Gift assistance programs are funded by the federal and state governments as well as PLU. You do not need to accept your scholarships or grants, as they have already been pre-accepted for you.

## PLU Scholarships and Grants

If the gift assistance on your award letter is funded exclusively by PLU, the combination of PLU funded scholarships, grants, or awards (including Tuition Remission/Exchange) cannot be in excess of the PLU annual tuition cost. PLU gift assistance is awarded for fall and spring semesters only (with the exception of the Yellow Ribbon award for veterans). If your award includes PLU scholarships or grants, you must continue to meet all of the following criteria:

- Be enrolled in a PLU degree program.
- Be enrolled as a full time student (12 or more credits per semester).
- Be an undergraduate student pursuing your first bachelor's degree.
- Maintain satisfactory academic progress and have not exceeded maximum eligibility limits.
- Cannot have 100% of tuition charges already covered by an outside funding agency or program, except under the ROTC program, Dept. of Defense, and/or Veterans Administration programs.

## Renaming PLU Scholarships

Some PLU Scholarships will be sponsored by the generosity of one or more donors to the PLU endowment fund. Alumni and friends of PLU have established 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 has been serving as a placeholder award that will be renamed with this donor sponsored fund.** In most cases, a named scholarship **will replace** a student's existing PLU gift award. All named scholarship recipients are encouraged to complete a [Scholarship Thank You Letter Form](#). For a complete listing of PLU controlled scholarships, please click on "[Restricted Awards](#)" on the PLU Financial Aid website.

## Need-Based Federal & State Grants

The [Federal Pell Grant](#) and the [Federal Supplemental Educational Opportunity Grant \(SEOG\)](#) are made available through the U.S. Department of Education, while the Washington Student Achievement Council oversees the administration of the [Washington State Need Grant](#) and [College Bound Scholarship](#). Eligibility criteria is determined by each respective governmental funding agency. Award amounts for the Federal SEOG and State Need Grant are based on the amount of funds available at PLU and the awarding policy we use to assist as many students as possible.

Please refer to the [PLU Student Financial Services website](#) for additional information about the specific scholarship and or grant programs found on your award letter.

# Educational Loans

Educational loans are made available as a means of financing your college education over an extended period of time. Unlike scholarships and grants, you must accept the offered loans before they can be processed. Need-based loans ([Federal Direct Subsidized](#), [Perkins](#) and [Nursing](#) Loans) have their interest accrual deferred until after graduation (or when enrollment is less than half time, whichever comes earlier), while the interest on non need-based loans ([Federal Direct Unsubsidized](#) and [Federal Parent PLUS Loans](#)) begin accruing immediately upon loan disbursement. Interest on the Federal Perkins & Nursing Loans is fixed at 5%. The interest rate on Federal Direct Loans you borrow each year (currently 3.76% for undergraduate students) is set each July, tied to the 10 year T-bill rate. Parents of dependent students may borrow the Federal Parent PLUS Loan to assist them with your educational costs not covered by financial aid. Parent PLUS loans have a 6.31% fixed interest rate and require a credit worthy applicant. Federal Direct Loans have an origination fee deducted prior to disbursement (4.276% for the PLUS Loans, 1.069% for the subsidized and unsubsidized loans). Origination fees are recalculated each Oct. 1 by the U.S. Department of Education.

Please refer to the [Educational Loans](#) section of our website and [studentloans.gov](#) for additional information about these loan programs.

# Student Employment & Work Study

All PLU students at least 18 years of age are eligible to work 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 a government issued picture ID and your social security card (not a photocopy) or a U.S. passport to complete the I-9 form with the Student Employment or Student Services Center. You are limited to working on campus no more than 20 hours per week while school is in session (regardless of how many positions you hold). Jobs are available on a first come, first served basis. You can find postings for open positions on the [Student Employment website](#). Campus jobs will normally pay between the state's minimum wage of \$11.00 per hour and \$13.50 per hour. They are convenient, do not require transportation and usually offer a flexible work schedule. Paychecks are available through direct deposit or for pick up at the Business Office around the 25th of each month.

If you have been awarded federal or state work study, your wages are paid by those program funds. PLU pays the wages of on-campus employees working without work study eligibility. Work study earnings do not contribute to next year's EFC (Expected Family Contribution) when your work study earnings are reported on the FAFSA 44c.

[Federal Work Study](#) (CWSP) is a need-based aid program that is included as part of your financial aid award if you have remaining eligibility after scholarships, grants and student loans have been awarded. Students eligible for work study who are not residents of Washington state are awarded CWSP. An offer of CWSP does not guarantee you a position nor the amount awarded. Consequently, work study awards will not reduce the amount you may owe the university when calculating your outstanding balance. All CWSP positions are on-campus. Federal Community Service Work Study (FCSW) allows you to work as a tutor at a local elementary, middle or secondary school.

[State Work Study](#) (SWSP) is a need-based aid program that allows eligible Washington residents to earn a paycheck to help pay for their indirect educational expenses during the academic year or during the summer break. All Washington residents with work study eligibility will be awarded SWSP. Students working in the off-campus State Work Study program are limited to no more than 19 hours per week. Many off-campus employers pay a wage that is higher than on-campus positions, as the program requires SWSP employees to be paid at the same rate as regular entry level employees for that employer. An offer of SWSP on your financial aid award does not guarantee you a position nor the amount awarded. Consequently, work study awards do not reduce the amount you may owe the university when calculating your outstanding balance. Students are paid every two weeks or monthly, depending on the employer's pay schedule. Your off campus employer will be required to complete the I-9 Form with you. Some of the SWSP employers include:

United Way of Pierce County	Puget Sound Educational Service District (8 locations)
Interstate Distributors	Central Pierce Fire & Rescue
Dept. of Children & Family Services	Dept. of Social & Health Services

Students awarded SWSP who find an on-campus position will have their SWSP award switched to the federal work study program when completing the I-9 and W-4 forms with the Student Employment Center.

**Summer State work study** provides an opportunity to work full time in June, July, and August if you are returning to PLU the following academic year. Summer State Work study employers are found throughout the state, so a summer position does not require you to be in Parkland for the summer. Contact the Student Employment Center if you are interested in finding a summer job in the State Work Study program.

# Crediting Your Account with Financial Aid

The following must be completed before your financial aid award funds will credit your account and pay your university charges for the semester. Be sure you've complete all requirements for each condition or aid program that applies to you. If all disbursement requirements are satisfied, financial aid credits your account at the beginning of each semester on the following schedule:

<b>Summer:</b>	June 5, 2017 (July 3, 2017 if not enrolled for Summer 1)
<b>Fall:</b>	August 28, 2017
<b>Jterm/Spring:</b>	January 3, 2018 (January 29, 2018 if not enrolled Jterm)

- 1. All Students:** Complete the Payment Contract and Terms & Conditions of Award on your [Banner Web](#) account.
- 2. Filers of the Free Application for Federal Student Aid (FAFSA):** If you filed both the 2016-17 and the 2017-18 FAFSA, both applications required you to report your 2015 income tax information. Any discrepancy in your 2015 income tax information between the two applications must be resolved before your 2017-18 aid can disburse and **could result in an adjustment to either the 2016-17 or the 2017-18 aid award.** For this reason, if your tax filing status allows you to use the DRT, you should do so to ensure accurate financial information on both of your FAFSA applications. Your tax filing status on the FAFSA must be "Already Completed" (or "Will not file", if applicable) in order for need-based aid funds to disburse.
- 3. Borrowers of the Federal Direct Subsidized and Unsubsidized student Loans:** Accept the loan on your Banner Web Account. First time borrowers must complete an Entrance Counseling session and the Master Promissory Note (MPN) at [www.studentloans.gov](http://www.studentloans.gov). After completion, these processes will be updated as "satisfied" on your Banner Web account after July 1, 2017.
- 4. Borrowers of the Federal Perkins or Nursing Loans:** Accept the loans on your Banner Web account. You must complete on-line processes at [ipromise.campuspartners.com](http://ipromise.campuspartners.com) each year you borrow these loans. You will be emailed in August (January, if entering in the spring) with instructions for completing this process. Additional hard copy paperwork is required for the Federal Nursing Loan, which will be made available to you in the Student Services Center at the start of the semester.
- 5. Borrowers of the Federal Parent PLUS Loan:** Accept the loan on your Banner Web account. One parent must sign in at [www.studentloans.gov](http://www.studentloans.gov), using their own Social Security Number and FASA ID after July 1, 2017. Parents have the option to borrow up to the full cost of attendance, minus any financial aid awarded to the student (this is the "maximum eligibility" option). Application requires authorizing the U.S. Department of Education to perform a credit check on the parent applicant, (notice of loan approval or denial will only take a few seconds), the parent to sign a Master Promissory Note (MPN) with their FSA ID and password, and complete the application, which requires providing two references). The outcome of the PLUS application will be downloaded by PLU. Approved loans will result in an update to the PLUS loan amount and/or its status being updated to "CERT" (certified) on Banner Web. We will automatically offer the student an additional \$4,000 or \$5,000 in the Unsubsidized Direct Loan if the Parent PLUS Loan application is denied. The student must accept the additional loan amount on Banner Web before the additional loan amount can be processed.
- 6. Students selected for Verification:** Approximately 33% of all FAFSA filers are randomly selected for verification by the U.S. Department of Education. If selected, you must complete and turn in the applicable [Verification Worksheet](#). A FAFSA will be selected for one of three verification sub-groups. Be sure you download the worksheet that corresponds to your sub-group. The majority of applications selected for verification will require you to document the income tax information provided on the FAFSA. Documenting your income can be best met by using the [IRS Data Retrieval Tool \(DRT\) on the FAFSA website](#), or providing a [Tax Return Transcript](#) from the IRS if the DRT is not an option for you. Failure to complete the verification process will prevent any federal, state, or PLU need-based aid from crediting your account.
- 7. Recipients of the Washington State Need Grant/College Bound Scholarship:** You must complete and return the [Student Directive for State Aid](#). Failure to return this completed document will prevent us from crediting your account or releasing the state funds to you.
- 8. Using your financial aid to pay for off-campus Living or out-of-pocket expenses:** If your financial aid award (not including work study) exceeds the cost of your university charges for the semester, you will have a credit balance on your account (reflected as a negative dollar amount) and eligible for a refund check to help pay for your off-campus living costs and/or other expenses not charged by the university. If you wish to receive a refund, you will need to provide banking information to the university for an electronic deposit, or a mailing address for a refund check to be delivered via the U.S. postal service.

# Maintaining Your Eligibility for Financial Aid

As a financial aid recipient at PLU, you are responsible for being aware of and understanding your rights and responsibilities. The following policies could have an impact on your continued enrollment at PLU. Please contact us if you have any question on any of these policies. They are intended to help you finalize your aid award in a timely manner and help you graduate on time.

- 1. Satisfactory Academic Progress:** Financial Aid recipients are required to earn a minimum 2.0 GPA and satisfactorily complete no less than 67% of the credits for which they registered throughout their academic program. Failure to do so will result in a "Warning" status after the first semester. A second consecutive semester of unsatisfactory progress will result in a suspension (loss) of aid. There is an appeal process for extenuating circumstances and an academic plan with Academic Advising is required for reinstatement. See the full policy statement on the PLU Financial Aid Homepage under [QUICK LINKS](#).
- 2. PLU Scholarship GPA Requirements: 3.0 Cumulative GPA**
  - A. PLU's Regent's Scholarship, Harstad Founders' Award and the President's Scholarship** all require recipients to maintain a 3.0 cumulative GPA for scholarship renewal. Because these are the university's highest academic awards, if your GPA falls below this minimum, *at renewal* your President's Scholarship, Harstad Founders, or Regents Scholarships will be reduced to the amount (and renamed) the University Academic Scholarship awarded to you upon admission to the university (before the President's Scholarship competition). All three scholarships can be fully reinstated once the 3.0 cumulative GPA is reestablished and other scholarship conditions are met.
  - B. All other PLU academic scholarships:** If your GPA is below this minimum, your scholarship will be converted to a generic PLU Grant. Scholarship designation can be reestablished once your cumulative GPA returns to the 3.0 minimum.
- 3. Repeated Classes:** Classes previously passed at D- or better may be repeated once and still be covered by Federal financial aid funding. Classes repeated for a second time will not count toward your semester credit load and may reduce your eligibility for federal and state aid.
- 4. Renewing Your Award for the 2018-2019 Academic Year:** Eligibility for all federal and state aid, as well as need-based awards offered by PLU require you to complete the Free Application for Federal Student Aid each year (FAFSA). The FAFSA for the 2018-19 academic year will be available October 1, 2017. Students returning for the 2018 -19 academic year should complete the FAFSA by Dec. 1, 2017 in order to be considered on time for the priority funding deadline. Undocumented Washington Residents should complete the WASFA (WA Application for State Financial Aid) as soon after October 1, 2017 as possible.

**Withdrawing From and Returning to PLU:** Withdrawing from all your classes prior to the start of the semester will result in a total cancellation of tuition and fees and cancellation of all aid. Withdrawing after the start of a term prorates your university charges, based on the official withdrawal date from the university. Once 60% of the semester has elapsed, there is no tuition reduction and all financial aid already disbursed will be considered to have been fully utilized. To establish the official withdrawal date, you must complete the withdrawal process with the Office of the Registrar. Students are encouraged to meet with the Student Financial Services staff if contemplating withdrawing from the university, especially if the date of withdrawal falls during Jterm or spring semester. If you wish to return to PLU after withdrawing from the university or after a break in attendance, contact the Office of the Registrar to begin the re-entry process.

**A. [Important Dates](#) if Withdrawing from PLU Summer Term I:** (Undergraduates only; Graduate students must consult Student Financial Services)

**June 5, 2017:** First date of class, Term I. If you officially withdraw from all of your summer classes with the Office of the Registrar before this date, all university charges (except the tuition deposit) and your financial aid award are canceled. If you are a new student in the summer and did not register for summer semester classes, you will be considered to have never enrolled at PLU for the term.

**June 20, 2017:** This is the date at which 60% of Term I will have elapsed. If you withdraw prior to this date, your tuition charges and financial aid award will be prorated on a daily basis. On campus housing charges are prorated according to the Residential Life proration schedule. All tuition charges and financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Work study employment terminates upon withdrawal from the university.

**B. [Important Dates](#) if Withdrawing from PLU Summer Term II:** (Undergraduates only; Graduate students must consult Student Financial Services)

**July 3, 2017:** First date of class, Term II. If you officially withdraw from all of your summer classes with the Office of the Registrar before this date, all summer charges (except the tuition deposit) and your

# Maintaining Your Eligibility for Financial Aid (cont.)

financial aid award are canceled. If you are a new student in the summer and did not register for summer semester classes, you will be considered to have never enrolled at PLU for the term.

**July 18, 2017:** This is the date at which 60% of Term I will have elapsed. If you withdraw prior to this date, your tuition charges and financial aid award will be prorated on a daily basis. On campus housing charges are prorated according to the Residential Life proration schedule. All tuition charges and financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Work study employment terminates upon withdrawal from the university.

**C. Important Dates if Withdrawing from PLU Summer Term I & II Combined:** (Undergraduates only; Graduate students must consult with Student Financial Services)

**June 5, 2017:** First date of class, Term I. If you officially withdraw from all of your summer classes with the Office of the Registrar before this date, all university charges (except the tuition deposit) and your financial aid award are canceled. If you are a new student in the summer and did not register for summer semester classes, you will be considered to have never enrolled at PLU for the term.

**June 20, 2017:** This is the date at which 60% of Term I will have elapsed. This date is important only if you do not register for any Term II classes or if you withdraw from all Term II classes prior to ceasing your Term I attendance. If you officially withdraw on or after this date, all Term I tuition charges and financial aid will be considered to be fully utilized. If you withdraw prior to this date, any PLU gift aid will be canceled, while any Term I tuition charges and federal and state financial aid funds will be prorated on a daily schedule, based on the number of days in **Term I only**. On campus housing charges are prorated according to the Residential Life proration schedule.

**July 7, 2017:** This is the date at which 60% of the Summer term will have elapsed. If you withdraw prior to this date, any PLU gift aid will be canceled, while your tuition charges and federal and state financial aid funds will be prorated on a daily basis. On campus housing charges are prorated according to the Residential Life proration schedule. All university charges and financial aid for the term will be considered to be fully utilized if you withdraw on or after this date. Work study employment terminates upon withdrawal from the university.

**D. Important Dates if Withdrawing from PLU Fall Semester:**

**September 5, 2017:** First day of class. If you officially withdraw from all of your fall classes with the Office of the Registrar before this date, all fall charges (except the tuition deposit) and your financial aid award are canceled. If you are a new student in the fall and did not register for fall semester classes, you will be considered to have never enrolled at PLU for the semester.

**November 4, 2017:** This is the date at which 60% of the semester will have elapsed. If you withdraw prior to this date, all PLU gift aid will be canceled, while your tuition charges and federal and state financial aid funds will be prorated on a daily basis. On campus housing charges are prorated according to the Residential Life proration schedule. Your tuition and financial aid for the semester will be considered to be fully utilized if you withdraw after this date.

**E. Important Dates if withdrawing from PLU Jterm/Spring Semester:**

**January 3, 2018:** First day of class for Jterm. If you officially withdraw from all of your Jterm and Spring classes with the Office of the Registrar before this date, all university charges (except the tuition deposit) and your financial aid award will be canceled. If you are a new student in the Jterm and do not register for Jterm classes, you will be considered to have never enrolled at PLU.

**January 20, 2018:** This is the date at which 60% of Jterm will have elapsed. This date is important only if you do not register for any spring semester classes or if you withdraw from all spring semester classes prior to ceasing your Jterm attendance. If you withdraw on or after this date, all Jterm tuition charges and financial aid will be considered to be fully utilized. If you withdraw prior to this date, all PLU gift aid will be canceled, while any Jterm tuition charges and federal and state financial aid award will be prorated on a daily schedule, based on the number of days in the **Jterm only**. On campus housing charges are prorated according to the Residential Life proration schedule.

**April 4, 2018:** This is the date at which 60% of the combined Jterm/spring semester will have elapsed and all tuition charges and financial are considered to have been fully utilized. If you withdraw prior to this date, all PLU gift aid will be canceled, while your Jterm/spring semester tuition charges and federal and state financial aid funds will be prorated on a daily schedule based on the number of days in the combined Jterm/spring semester. On campus housing charges are prorated according to the Residential Life proration schedule.

**F. Important Dates if withdrawing from PLU Spring Semester (No Jterm):**

**February 7, 2018:** First day of class for the spring semester. If you register for spring semester only and officially withdraw from all of your spring classes with the Office of the Registrar before this date, all university charges (except the tuition deposit) and your financial aid award will be canceled. If you are a new student in the spring and did not register for spring semester classes, you will be considered to have never enrolled at PLU for the semester.



## Maintaining Your Eligibility for Financial Aid (cont.)

**April 16, 2018:** This is the date at which 60% of the semester will have elapsed (if you did not register for any Jterm classes). All tuition charges and financial aid for the semester will be considered to be fully utilized if you withdraw on or after this date. If you withdraw prior to this date, all PLU gift aid will be canceled, while your spring semester tuition charges and federal and state financial aid funds will be prorated on a daily basis. On campus housing charges are prorated according to the Residential Life proration schedule. Work study employment terminates upon withdrawal from the university.

**G. Returning to PLU:** If you wish to return to PLU after withdrawing from the university or after a break in attendance, contact Student Financial Services for a Re-entry Application.

# Maximum Time Frame for Aid Eligibility

A bachelor's degree at PLU requires a minimum of 128 credits. In order to graduate in four years, you must complete an average of 32 credits per year. Entering first year students can easily meet this requirement by completing at least 12 credits fall semester, four credits in Jterm, and 16 credits in the spring. Even if you never enroll for another Jterm, completing 16 credits per semester will get you to the required 128 credits. Our financial aid policies are designed to facilitate graduation in four years.

Why four years? Considering the cost of paying an additional year of tuition and living expenses, possibly incurring more student loan debt, and the loss of a year's salary, staying on track and graduating in four years makes sense.

**Maximum Financial Aid Eligibility Timeframes:** If you are entering PLU as a first year student, we expect you to graduate in four years and no more than three years if entering as a transfer student. Take note of the following life-time eligibility limits as they may impact your enrollment plans. Each policy listed below will be applied as soon as the condition it addresses is reached.

**A. PLU Scholarships and Grants:** Eligibility for PLU funded scholarships and grants are limited to the following:

**First Year Students:** If you enter PLU with less than 30 credits, you have eight semesters of eligibility. If you cannot complete your degree program in eight semesters, you may appeal for a ninth semester of eligibility based on significant or unusual circumstances, to be evaluated on a case-by-case basis. PLU gift aid is not available after this ninth semester. College credits earned in high school (via Running Start, International Baccalaureate or Advanced Placement or other college in high school programs) do not count toward the 30 credits. Note: Students majoring in Nursing and in Music Education will be awarded of nine semester of PLU gift - an appeal is not necessary.

**Transfer Students:** If you enter PLU with 30 or more credits, you have six semesters of eligibility. If you enter PLU with sophomore standing (30 to 59 cumulative credits) and cannot complete your degree program in six semesters, PLU gift aid will be available for the seventh semester, but will be prorated to 50%. No PLU gift aid is available after the seventh semester. Transfer students entering PLU with junior status or higher (60 cumulative credits) have six semesters of PLU gift assistance. No PLU gift assistance is available after six semesters.

**B. Federal Pell Grants:** Federal regulations limit you to receiving this grant for the equivalent of 12 semesters or 192 cumulative credits, whichever comes earlier. This includes any grant received prior to 1980 under the previous Basic Education Opportunity Grant (BEOG) program.

**C. Federal Direct Subsidized Loan:** Federal regulations limit your eligibility for this loan at 150% of your degree program. Since a bachelor's degree is a four year program, borrowing this loan is limited to six years. Exhausting your eligibility in the subsidized loan program means Direct Loan eligibility thereafter will be limited to the unsubsidized loan (if you have not yet reached the aggregate loan limit). This Subsidized Loan limit applies only to students who borrowed their first Subsidized Direct Loan on or after July 1, 2013.

**D. 128 Cumulative Credits – Graduation Requirements Satisfied:** Once you have completed 128 credits and have satisfied all degree requirements for your first major, you are no longer eligible for federal or state grant funding, even if you do not apply for graduation or wish to delay graduation to add another major or minor. Federal loans and PLU grants and scholarships remain available if you have not exceeded other program/policy limits.

**E. 160 Cumulative Credit Limit:** Eligibility for all state aid programs (State Need Grant, College Bound Scholarship, and State Work Study) terminates when 125% of the credits necessary to graduate have been earned (128 credits X 125% = 160 maximum).

**F. 192 Cumulative Credit Limit:** Earning 192 credits means you have completed 150% of the credits necessary to earn a bachelor's degree and have exhausted any remaining eligibility for federal and PLU financial aid (128 credits X 150% = 192). Any assistance after 192 cumulative credits is limited to private student loans.

# Conditions of Financial Aid Award

If you are a recipient of financial aid (scholarships, grants, student loans, and work study programs) at Pacific Lutheran University, you are agreeing to the following terms and conditions:

1. There are no automatic renewals of need-based financial aid. You must apply for financial aid each year by submitting a Free Application for Federal Student Aid (FAFSA) or if you are an undocumented Washington resident, by submitting the Washington Application for State Financial Aid (WASFA)
2. A student's financial aid budget and determination of financial need is located on your banner web/self service account.
3. Renewal of non-need based financial aid is done by the Office of Student Financial Services.
4. Failure to accept the Offer of Financial Aid and/or submit all other required documents by the specified date may result in the cancellation of aid.
5. Federal Direct Loans (subsidized and unsubsidized) award amounts do not reflect origination fees deducted by the federal government.
6. All federal loans (Direct, Perkins, and Nursing) require you to complete an on-line promissory note and loan entrance counseling session.
7. The total of all financial aid (scholarships/grants, loans, work study) for the academic year may not exceed your financial aid budget (cost of attendance) for that given year if you are receiving any need-based aid.
8. The total of all PLU funded scholarships and grants, including benefits awarded via Tuition Remission or Tuition Exchange programs, may not exceed the amount of your PLU tuition charges for the year.
9. You are required to report to the Financial Aid Office any scholarships, grants, or loans not shown on the Offer of Financial Aid.
10. You must report any change in permanent address, enrollment status, or financial information previously reported on your FAFSA (or WASFA). If any change occurs at any time during the academic year, your financial aid offer will be reviewed to determine if a revision is necessary. Your financial aid will always be impacted if you drop below half time or withdraw.
11. All funds offered must first go toward payment of direct educational expenses as reflected on your student account (e.g. tuition, fees, on-campus room and meals).
12. To receive PLU gift assistance, full-time status must be maintained (at least 12 credit hours per semester). A repeated course can be used to meet this requirement only ONCE.
13. PLU scholarships and grants are available for fall and spring semesters only, with the exception of the Yellow Ribbon Matching Grant.
14. Scholarship renewal requires that you meet GPA requirements as specified in this Financial Aid Handbook or the Pacific Lutheran University catalog.
15. In order to continue receiving financial aid, you must be making satisfactory academic progress. Minimum grade point average and credit completion requirements, as well as maximum terms of eligibility are outlined on page nine in this Financial Aid Handbook.
16. A work study award provides an employment opportunity for eligible students to potentially earn up to the amount specified on the Offer of Financial Aid for the academic year.
17. Should you withdraw from some or all of your classes that make you eligible for a refund of monies already paid, your financial aid may be adjusted according to university policy or a federally prescribed formula. The adjustment may include returning loan proceeds to the Federal Direct Loan program that paid for your initial university balance, causing you to have an owing balance on your account. You must meet with a financial aid administrator and a student services counselor prior to withdrawing from the university. For additional information, see page seven of this Financial Aid Handbook.
18. You agree that the materials contained in your financial aid file become the property of Pacific Lutheran University.
19. Changes in eligibility or terms of assistance for federal, state, private programs, or university funding may occur without prior notice.
20. The Pacific Lutheran University Office of Student Financial Services 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, academic status or standing, or U.S. citizenship or permanent resident status, or changes in the availability of federal, state, private, or university funds.
21. Offers also may be modified based on disciplinary action taken against you or on the discovery of processing errors.

**Revisions to your aid award for any of the above circumstances could modify your student account owing balance.**

# Conditions of Financial Aid Award (cont.)

## If you are a recipient of Washington State Aid – Conditions of Award

The State of Washington is offering you financial assistance to help support your education expenses. Please visit [www.opportunitypathways.wa.gov](http://www.opportunitypathways.wa.gov) to receive more information about financial aid, scholarships, work study, and student loans.

In order to receive this financial assistance you will need to comply with the following conditions. If you have questions or find that you cannot comply with these conditions, please contact your institution's financial aid office.

1. You do not owe a repayment to any federal or state grant or scholarship nor are you in default on a state or federal student loan.
2. You must meet the minimum eligibility requirements for the program(s) awarded.
3. If you do not attend or if you withdraw from your classes, you may owe a repayment of all or part of any state grant or scholarship you have received.
4. The offer of this financial assistance is subject to, and conditioned upon, the availability of funds. Washington Student Achievement Council and the institution through which the grant, scholarship, or work study is awarded, reserve the right to withdraw, reduce, or modify the awards due to funding limitations or due to changes in circumstances which affect your eligibility for the program(s).
5. You must maintain academic progress standards following your institutions policies for state aid programs. You must not pursue a degree in theology or, if you are a state grant or scholarship recipient, hold a bachelor's degree.

You may choose to voluntarily make financial contributions to Washington Student Achievement Council in recognition of the assistance that you received. All voluntary contributions will be used to provide financial assistance to other students. Please contact [finaid@wsac.wa.gov](mailto:finaid@wsac.wa.gov) for more information.

## More Information & Resources

- 1. Glossary of Terms:** Financial aid has its own jargon, acronyms, and terminology that can be confusing or misunderstood. To assist you in understanding the financial aid programs and how they might affect you, we have provided a [Glossary of Terms](#) on the Financial Aid homepage.
- 2. Frequently Asked Questions:** For answers to questions we frequently receive from new and continuing students, please refer to the [FAQ section](#) of the Financial Aid homepage.
- 3. Assisting with Your Bottom Line:** The following is a list of options that may assist you in securing additional funding to supplement your financial aid award. Please take note of the timelines of each option—Funding is always limited and missing a deadline is often used as the first criteria to eliminate applications from consideration.
  - A. PLU Matching Scholarships (PLUMS):** PLU will match scholarships received from a church congregation, up to \$1,000 per year. To receive matching funds, a PLUMS application is required and must be received by August 15 each year. In addition, PLU must receive all PLUMS payments by October 1st each year. To download the PLUMS application, go to the PLU Financial Aid homepage, under [Documents & Forms](#).
  - B. Dollars For Scholars/Scholarship America Collegiate Partner Matching Scholarships:** PLU is a Collegiate Matching Partner with Scholarship America, a national organization committed to building scholarship foundations for every high school in America. As a Collegiate Matching Partner, PLU will match scholarships from Dollars For Scholars chapters or from Scholarship America, up to \$1,000 per year. To be eligible, students must file the FAFSA, have demonstrated financial need and have their Dollars For Scholars foundation submit the Dollars For Scholars Matching Request form. To find a Dollars For Scholars chapter, go to: [www.scholarshipamerica.org](http://www.scholarshipamerica.org).
  - C. Outside Scholarships:** There are many scholarships offered by organizations interested in helping deserving students complete their college education. One of the best places to access and apply for scholarships is [www.thewashboard.org](http://www.thewashboard.org). This scholarship matching website is restricted to Washington residents only or to students attending colleges and universities located in Washington state. The number and dollar amounts of scholarships offered continues to grow each year. It is free, free of advertising, and your best shot at actually being selected as a scholarship recipient. Create an account today, but recognize that the scholarship selection process begins anew each February for the following academic year.
  - E. Washington Opportunity Scholarship:** This scholarship is funded by a partnership between the Washington State Legislature, Microsoft, the Boeing Company, and is administered by the College Success Foundation. To be eligible, you must be a Washington resident and plan to major in a STEM major (science, technology, engineering, math, or health care). Scholarships range from \$2,500 to \$7,500 per year and the application cycle for each year begins in January. For additional eligibility criteria and application information, go to: [www.waopportunitiescholarship.org](http://www.waopportunitiescholarship.org).
  - F. ICW Scholarships:** PLU is one of ten member schools of the Independent Colleges of Washington (ICW). ICW scholarships are limited to students attending one of its member schools, and as such the applicant pool is limited. Most scholarships are awarded to students in specific majors, so generally require you to have junior status or higher. For additional eligibility criteria and application information, go to: [www.icwashington.org](http://www.icwashington.org).
  - G. Private Student Loans:** Non-Federal student loans are available from commercial lenders if you need additional loan funding beyond your federal student loan annual limits. Loans are credit based and most require dependent students to apply with a co-signer. Private loans generally should be considered loans of last resort, even though their interest rate may be comparable to or even lower than rates offered by the Federal Direct Loan program. For information on these alternative loans, go to our [alternative loan webpage](#).



For Additional Financial Aid Counseling, go to [www.wsac.wa.gov](http://www.wsac.wa.gov).