

UNDERGRADUATE

PLU  
FINANCIAL  
AID  
HANDBOOK  
2019-20

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 awarding 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 regulations 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 on the Student Financial Services Facebook page and homepage.

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. Feel free to contact us if any information is unclear to you or if you are unsure of its applicability to your circumstances.

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 2019-20 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:	\$43,264*	\$43,264*	Expenses listed in red are billed by and paid to the university; *Add \$10,876 for room & meal cost if living on campus.
Wellness Plan:	\$ 350*	\$ 350*	
Diversity/Justice/Sustainability Fee:	\$ 20*	\$ 20*	
Student Activities Fee:	\$ 40*	\$ 40*	
Room & meals:	\$10,876*	\$ 3,360	
Book & supplies:	\$ 900	\$ 900	
Personal:	\$ 2,160	\$ 1,920	
Transportation:	\$ 648	\$ 1,200	
<b>TOTAL:</b>	<b>\$58,258</b>	<b>\$51,054</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 2019-20 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 "Additional 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 2017 income information does not reflect your family's current financial circumstances, you may be eligible for a re-evaluation by completing the [2019 - 2020 Special Circumstances Request Form](#), which can be downloaded from our Home page, under the Documents tab.
- Scholarships not awarded by PLU** must be communicated to the Office of Student Financial Services, providing the name and dollar amount of each scholarship to be received during the 2019-20 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, work study and loans 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 2019-20 should notify PLU (and any NCAA DIII school they may attend) if athletics was considered in the application process for any outside scholarship.
- 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, an email notice 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 undergraduate 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 are funded 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 Student Financial Services 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.

# 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](#) 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 Nursing Loans is fixed at 5%. The interest rate on Federal Direct Loans you borrow each year (currently 5.05% 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 7.6% fixed interest rate and require a credit worthy applicant. Federal Direct Loans have an origination fee deducted prior to disbursement (4.248% for the PLUS Loans, 1.062% 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](http://studentloans.gov) for additional information about these loan programs.

# The PLU Pledge: A Lute Loan Safety Net

The PLU Pledge program is our commitment to first year students entering PLU in the 2019-20 academic year to provide a loan repayment safety net after graduating from PLU. If you borrow a Federal Direct Student Loan or a private alternative loan, and if your parent borrows a federal Direct Parent PLUS loan on your behalf, you can enrolled in the Loan Repayment Assistance Program at no cost to you **by opting in at [mylrap.org/PLU](http://mylrap.org/PLU)**. If you graduate from PLU, earn less than \$43,000 per year, we will help you repay your student (and parent PLUS) loans until you do. Here are the Eligibility requirements:

1. Must graduate with a bachelor's degree from PLU
2. After graduation:
  - Must work in the U.S. and cannot be self-employed or working for family.
  - Must be employed an average of at least 30 hours/week and earn less than \$43,000/year.
  - Continue to make your regular loan payments when you enter loan repayment. The percent of your loan repayment will be reimbursed to you on a quarterly basis according to the following income scale:

Income of:	Your loan payments will receive:
\$20,000 or less	100% Reimbursement
\$22,000	90% Reimbursement
\$24,000	83% Reimbursement
\$26,000	74% Reimbursement
\$28,000	65% Reimbursement
\$30,000	57% Reimbursement
\$32,000	48% Reimbursement
\$34,000	39% Reimbursement
\$36,000	30% Reimbursement
\$38,000	22% Reimbursement
\$40,000	13% Reimbursement
\$43,000 or more	0%

Other Important Information:

1. The PLU Pledge will cover up to \$17,000 in loans borrowed per year, up to an aggregate of \$70,000
2. Loans borrowed during enrollment periods where a student's intended major at PLU is nursing are not covered. Loans borrowed after their intended major is changed to a non-nursing major, or after formally declaring a different major are covered.

## Study Away and Consortium Agreements

**Study Away** program costs, as determined by the Wang Center is often higher or lower than the standard cost of enrollment at PLU for the term. As a result a student's financial aid cost of attendance (COA) and financial aid eligibility may be increased or reduced according to the following:

- Lower cost programs through another school will result in a prorated reduction to the PLU funded scholarship or grant, as the original award was made on the basis of the higher costs. Study away programs that are higher in cost will enable students to seek additional financial assistance, but will not result in an increase to the student's PLU scholarship or grant funding unless awarded the Wang Center Study Away Scholarship. The additional study away costs must otherwise be borne by additional student loan borrowing or an increase in family resources.
- Students interested in enrolling in a study away program should be in contact with the Wang Center early in the application process so financial aid adjustments can be made on a timely basis and disbursement of aid can be coordinated with the student's departure for their study away program's academic calendar.

**Consortium Agreements** allow students to use courses enrolled elsewhere to be counted toward their semester course load to remain eligible for that semester's financial aid as a full time or half time student. For this to happen:

- Courses take elsewhere must be required for their degree program at PLU, but are not scheduled as a course offering at PLU to allow them graduate on time,
- The student must provide confirmation from the Registrar's Office that the course will satisfy PLU's graduation requirement for their degree program and that the student's academic schedule cannot accommodate the course in his/her current or future semesters at PLU.

# 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 Financial Services. 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 \$12.00 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. Earnings from work study is taxable income and therefore reported on the FAFSA, but do not contribute to your EFC (Expected Family Contribution) when they are reported on the FAFSA question 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 or mentor at a local elementary, middle or secondary school.

[WA 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 your 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. Washington residents may participate in both work study programs, but need to be aware of their hours worked and how they may impact their academic performance.

**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. **However, PLU does offer housing for students with full time summer employment who return to PLU in the fall.** 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>	<i>June 5, 2019</i> (July 3, 2019 if not enrolled for Summer 1)
<b>Fall:</b>	<i>August 28, 2019</i>
<b>Jterm/Spring:</b>	<i>December 27, 2019</i> (January 28, 2020 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 the 2019-20 FAFSA using estimated income tax information, you are required to update your FAFSA with actual 2017 tax return information. All need-based aid on your award will NOT disburse until your FAFSA information has been updated to actual information from an already completed tax return.
- 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, 2019.
- 4. Borrowers of the Federal Nursing Loans:** Accept the loans on your Banner Web account. You must complete on-line processes at [ipromise.campuspartners.com](http://ipromise.campuspartners.com) if borrowing the Nursing Loan for the first time. You will be emailed in August (January, if entering in the spring) with instructions for completing this process. Additional on line "paperwork" is required for the Federal Nursing Loan, instrurctionns for which will be emailed to you before the start of the semester.
- 5. Borrowers of the Federal Parent PLUS Loan:** Accept the loan on your Banner Web account. A parent must sign in at [www.studentloans.gov](http://www.studentloans.gov), using their own Social Security Number and FASA ID after July 1, 2019. 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 (V1 V4, or V5). 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. As a last resort, a **signed** photocopy of your original tax return may also be submitted. Failure to submit the verification documents before 60% of the semester has elapsed (Nov. 7, 2019 for fall semester, April 4, 2020 for Jterm/spring, and April 13, 2020 for spring semester only) will result in the cancellation of all federal, state, and PLU need-based aid (\* funds). When verification has been completed, a message is posted to the student's Banner Self Service, informing them if verification resulted in a change to their aid offer or not.
- 7. Washington Residents:** If you filed the FAFSA or WASFA, please complete and return the [Student Directive for State Aid](#). Failure to complete this document will prevent your WA State Need Grant or WA State College Bound Scholarship from paying on your account OR prevent you from being considered for an award, if or when additional dollars become available at a later date.
- 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 Student Financial Services Homepage under [Documents & Forms/Policies](#).
- 2. PLU Scholarship GPA Requirements: 3.0 Cumulative GPA**  
**All PLU Scholarships** require recipients to maintain a 3.0 cumulative GPA for scholarship renewal. Because the Regent's Scholarship, the Harstad Founder's Award, and President's Scholarship are the university's highest academic awards, if your GPA falls below this 3.0 minimum, *at time of renewal*, these three scholarships will be returned and reduced to the University Academic Scholarship awarded to you upon admission to the university (before the President's Scholarship competition). If you subsequently raise your cumulative GPA back to 3.0 or better, eligibility for President's Scholarship, Harstad Founder's Award, or Regent's Scholarship will be reinstated for the following semesters.  
  
Continued eligibility for the University Academic Scholarships remain unabated as long as you maintain satisfactory academic progress. However, students whose GPA falls below 3.0 may see a portion of their scholarship replaced with an alternate source of gift assistance, which may include federal or state need-based grants. This will **not** be a reduction in aid, but rather a reallocation of how the original scholarship **amount** will be funded.
- 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 2020-2021 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 2020-21 academic year will be available **October 1, 2019**. Students returning for the 2020 -21 academic year should complete the FAFSA by Dec. 1, 2019 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, 2019 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 disburseable financial aid 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 Student Financial Services 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 3, 2019:** 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 summer 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 18, 2019:** 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. There is no tuition reduction and financial aid for the term will be considered to be fully utilized if you withdraw on or after this date.



# Maintaining Your Eligibility for Financial Aid (cont.)

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

**July 1, 2019:** 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 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 16, 2019:** 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. There is no tuition reduction 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 Student Financial Services)

**June 3, 2019:** 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 summer 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 18, 2019:** 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 5, 2019:** This is the date at which 60% of the combined 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. There is no tuition reduction 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 9, 2019:** 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 7, 2019:** 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. There is no tuition refund and all financial aid for the semester will be considered to be fully utilized if you withdraw after this date. Work study employment terminates upon withdrawal from the university.

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

**January 6, 2020:** 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 21, 2020:** 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, 2020:** 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. Work study employment terminates upon withdrawal from the university.

# Maintaining Your Eligibility for Financial Aid (cont.)

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

**February 6, 2020:** 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.

**April 13, 2020:** 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 the Office of the Registrar to begin the re-entry process.

# 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 good financial 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. PLU gift aid is not available after this eighth semester, but you may appeal for a ninth semester if you use a semester of aid but have to withdraw due to a medical or family emergency. College credits earned in high school (via Running Start, International Baccalaureate or Advanced Placement or other college in high school programs) are not included in this 30 credit cap.

**Transfer Students:** If you enter PLU with 30 or more credits, you have six semesters of eligibility. No PLU gift aid is available after this sixth semester, but you may appeal for a seventh semester if you use a semester of aid but have to withdraw due to a medical or family emergency.

**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).

**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 prior to disbursement.
6. All federal loans (Direct, 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. Other scholarship organizations also send notice of their scholarships to PLU—these scholarships are posted on our website at <https://www.plu.edu/student-financial-services/outside-scholarship-postings/>
  - 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).