



# STUDENT **FINANCIAL AID** HANDBOOK

16200 AMBER VALLEY DRIVE, WHITTIER, CA 90604 | (800) 221-5222

We are delighted that you have chosen to attend Southern California University of Health Sciences (SCU). To assist you, we are offering this guide that will walk you through the necessary steps for funding your education. This booklet is intended to provide you with important information you need to know regarding your Financial Aid and Student Account. We are committed to the overall mission of the University and our goal is to provide you with accurate financial information that will enable you to pursue your higher education.

Our Financial Aid Counselors and Student Accounts Representatives are at your service. If you have questions or concerns regarding the financial aspects of funding your education, please come in, call or send an email to schedule an appointment. We would be happy to review your questions, and award in detail. The Student Accounts office provides assistance to students and their parents in answering billing questions and offers payment plans throughout the academic year.

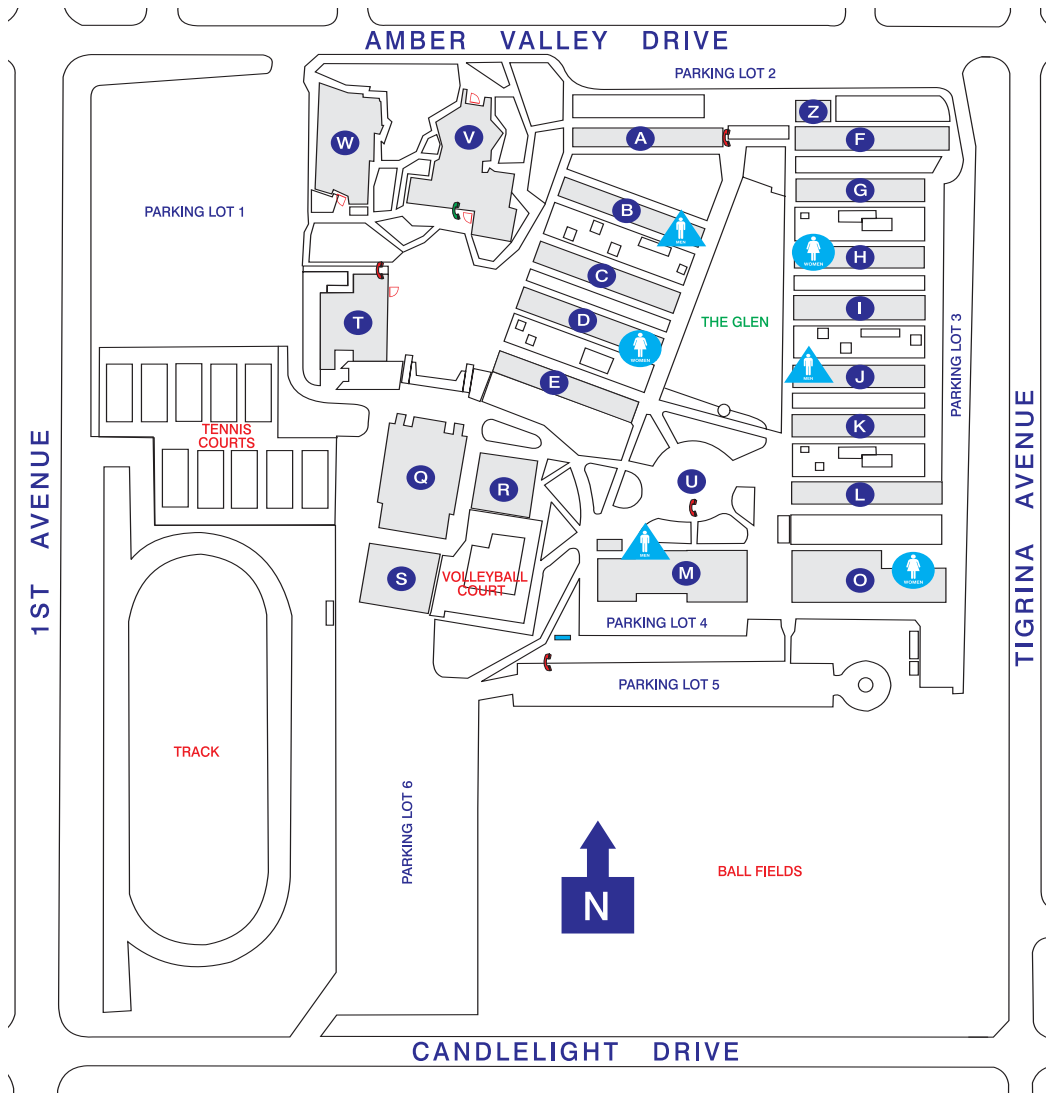
**Financial Aid:**

Tel: 562-947-8755 ext 766  
Fax: 562-902-3321  
Email: FinancialAid@scuhs.edu  
Address: 16200 Amber Valley Drive, Whittier, CA 90604-4051

**Student Accounts:**

Tel: 562-947-8755 ext 750 or 752  
Fax: 562-902-3321  
Email: StudentAccounts@scuhs.edu  
Address: 16200 Amber Valley Drive, Whittier, CA 90604-4051

**The Financial Aid and Student Accounts offices are located in Building B on the SCU Campus.**



## Financial Aid Program

It is the policy of Southern California University of Health Sciences to assist students as fully as possible to afford a health sciences education. All students admitted to a degree or certificate program may apply for financial assistance. All student financial aid (institutional and federal aid) will be administered by and coordinated through the Financial Aid Office located in Building B, the OneStop Enrollment Services building.

Types of Assistance: Financial aid is money awarded to assist a student to attend college who would otherwise not have the opportunity. The four basic types of aid are scholarships, grants, loans and work study employment. A student may be awarded: gift financial aid and self-help financial aid. Gift aid is money the recipient does not have to pay back, such as University grants and scholarships, outside scholarships and federal grants. Gift aid can be merit based-awarded on the basis of standards such as academic achievement, or awarded on the basis of financial need as determined by the financial aid application. Self-help financial aid includes Federal and private loans, which must be repaid, and the Federal Work Study program, which requires the student to work while he or she is enrolled.

### Scholarships (Exclusive to SCU)

Scholarships are offered to students who demonstrate high academic standards and/or financial need.

#### *SCU Awards*

Awards are also made available from the contributions of outside associations and organizations. Special awards are periodically established by outstanding graduates of SCU. Most of these scholarships offer \$250 to \$500 awards.

#### *Legacy Scholarship*

A 5% tuition discount will be awarded to all direct line descendants (children and grandchildren) of graduates from an SCU degree program.

#### *Alumni Scholarship Program*

The Alumni Association developed the Alumni Scholarship Program to assist currently enrolled students and new students at entrance to SCU. The criteria for this scholarship generally include service to the institution (for continuing students), grade point average, financial need and an essay. These scholarships range from \$250 to \$1,000.

#### *The Bridge Scholarship (International Relocation Program)*

The Bridge Scholarship was developed to assist students from out-of-state with relocation expenses in moving to California to attend SCU. The Bridge Scholarship is a one-time relocation award for both International and Domestic applicants. All applicants must have a cumulative 3.0 GPA in all undergraduate course work to qualify.

#### *Dr. Charles L. Cooke Scholarship*

This endowed award was developed to emphasize the importance of creating and furthering the awareness of chiropractic within the African-American community. The criteria for this scholarship include a GPA of 2.75 or higher and financial need. African-American students, fourth term and above, are eligible to apply.

#### *Dr. David E. Jackson Memorial Scholarship*

The Dr. David E. Jackson Memorial Scholarship is available to chiropractic students who have demonstrated a life-style of civic, community, or humanitarian service. Applicants must be in 3rd term or above and have a minimum accumulative GPA of 3.0. They must write a 500 word essay that addresses the topic of their community or humanitarian service and why this is an important aspect of their life.

#### *Dr. E. Maylon and Lois Drake Scholarship*

This endowed award is available to students who actively engage in service to the University and the betterment of the chiropractic profession. The criteria for this scholarship include a GPA of 2.5 or higher and financial need. Students third term and above are eligible to apply.

#### *Dr. Gertrude Dunsworth Scholarship*

Through the generous support of the Meyer Distributing Co., an endowed award is made available in the summer term to a student from an under-represented (Native American, African American and Latin American) ethnic group. The criteria for this scholarship include a GPA of 2.7 or higher and financial need. Students from all terms are eligible to apply.

### ***Dr. James W. Fitches Scholarship***

An award is available to students who are members of the Church of Jesus Christ of Latter Day Saints. Criteria include a GPA of 2.5 to 3.0, financial need, an essay and activity in extra-curricular support of the chiropractic profession. This scholarship provides a \$1,000 tuition grant which is available to students entering the University.

### ***Dr. Lester McCoy Scholarship***

This scholarship will be awarded to a student with an accumulated GPA of 2.75 and a demonstrated history of dedicated civic, community, or humanitarian service. This scholarship provides a \$1,000 tuition award which is available to students entering the University.

### ***Dr. Matthew A. Snider Scholarship***

This scholarship was established to recognize students with strong character and a personal philosophy of chiropractic. Applicants must be in their seventh term or above with a minimum GPA of 3.3 at the time the scholarship is awarded.

### ***Dr. Rachel La Croix Scholarship***

The Dr. Rachel La Croix Scholarship is available to female chiropractic students with demonstrated financial need. Applicants must be in 7th term or above and have a 3.25 accumulative GPA.

### ***Dr. Shui-Sheng Wu Scholarship***

This scholarship is available to full time students on the college of Acupuncture and Oriental Medicine who maintain an accumulated GPA of 3.5 and who are active in AOM clubs on campus or at the state or national level.

### ***The Integrated Science Program Transition Scholarship***

The ISP Transition Scholarship was developed to assist students of the SCU Institute of Science Program with their transition into other alternative health care programs at SCU. Applicants for the ISP Transition Scholarship must have attended the SCU Institute of Science Program and will be matriculating in the Los Angeles College of Chiropractic. Applicants for the ISP Transition Scholarship must have completed the following number of courses with the corresponding GPA's.

- 3 ISP classes with a GPA of 3.25
- 6 ISP classes with a GPA of 3.0
- 8 ISP classes with a GPA of 2.75

### ***Joyce King-Stoops & Emery Stoops Scholarship***

This award recognizes the most academically and professionally meritorious student(s). Candidates must possess a minimum GPA of 3.0. Selection of the awardees shall be made upon the basis of academic and professional merit only.

### ***Mindlin Awards***

A substantial bequest from the estate of Betty and Herman Mindlin has become the corpus of an endowed scholarship program for financially needy students. Entering as well as continuing students are eligible to apply.

### ***Relocation Assistance Program (US relocation program)***

The Relocation Assistance Program was developed to help students who are relocating to SCU from within the U.S. that is more than 250 miles away from campus. Student applying for this program must demonstrate financial need. The amount if the financial award will be determined on an individual basis by the members of the Relocation Committee.

### ***Ryan Perkis Memorial Scholarship***

The Ryan Perkis Memorial Scholarship is available to full time students (12 units or above) in the College of Acupuncture and Oriental Medicine with an interest in herbology. Applicants must be 3rd term or above, have an accumulative GPA of 3.0 and must write an essay on the topic "How I plan to incorporate herbs into my practice".

### ***SCU Scholarship for AOM Students at Entrance***

This scholarship was developed to provide financial assistance to new students entering the College of Acupuncture and Oriental Medicine. Students applying for this scholarship must submit an essay discussing how they will make a difference as a practitioner in the field of Acupuncture and Oriental Medicine. They must also have an overall GPA of 3.0 when applying for entrance to SCU.

### ***SCU Scholarship for Dual Students at Entrance***

This scholarship was developed to provide financial assistance to new students entering SCU as a dual student. Students applying for this scholarship must submit an essay discussing their personal philosophy of integrative health care. They must also have an overall GPA of 3.5 at entrance to SCU. Students must maintain full time status in the dual

cohort program over the first semester. If courses are dropped from the dual program, the student will need to repay the scholarship award.

### **Additional Scholarships and Grants**

A variety of non-institutional scholarships and grants are available to SCU students. Each one has unique requirements. SCU has no control over scholarship or grant fund availability and plays no role in selecting recipients. Information about specific scholarships or grants is available in the One Stop Enrollment Services or on the SCU web site under Financial Aid/Scholarships.

### **Grants**

Grants are based on need and do not need to be repaid. When awarding policies permit, the financial aid package includes a grant.

### **Federal Pell Grants**

Federal Pell Grants are based on exceptional need, they are awarded to undergraduate students who are U.S. citizens or eligible non-citizens and who have not earned a bachelor's degree. During the 2014-2015 Academic year, Federal Pell grant awards will range from \$587 to \$5730 for students enrolled full time. A student cannot receive Federal Pell Grant funds from more than one institution for the same period of enrollment. If more than one institution submits a request for payment to the Federal Pell Grant Program for the same period of enrollment, one of the schools will be required to withdraw the Federal Pell Grant award from the students' financial aid. The student will ultimately be responsible for any balance resulting from the duplicate enrollment. Students who file the FAFSA are automatically considered for the Pell Grant. Eligibility is determined by the federal government. Award amounts depend on a student's Estimated Family Contribution (EFC) and whether enrollment is full time or below. Awards are reduced for students enrolled less than full time.

### **Employment**

The Financial Aid Office coordinates all on-campus student employment.

### **Federal Work- Study Grant (FWS)**

The FWS Program is federally and institutionally funded and designed to provide students with additional support to meet the costs associated with their education. All students with a GPA of 2.0 or higher are eligible to apply for positions in the federal work-study program. Applications are accepted on an ongoing basis. Federal Work Study funds are awarded to students with the greatest financial need. Federal Work Study is a paid work opportunity to eligible applicants, allowing students to earn money to pay for educational expenses. Employment may not exceed 20 hours per week during periods when school is in session. Every effort is made to place students in work related to their career plans or community service. Students are compensated regularly with paychecks disbursed twice a month.

### **International Work Study Program (IWS)**

The IWS Program is institutionally funded and designed to provide International students with additional support to meet the costs associated with their education. Students are compensated regularly paychecks disbursed twice a month.

## **Loans**

### **William D. Ford Federal Direct Loan Program**

#### ***Direct Loans***

There are two types of Direct Loans: Subsidized and Unsubsidized. Direct Loans are low-interest Subsidized and Unsubsidized Loans financed by the Department of Education. Direct Loans allow students to postpone paying some of the costs of their education until they have completed school.

Subsidized Direct Loans are awarded to undergraduate students who have demonstrated financial need. Subsidized Loans the government pays the interest while students are in school, and during the grace period and deferment periods. Unsubsidized Loans are loans where the student pays all of the interest on the loan. Students may defer the interest while enrolled at least half-time; however, the interest continues to accrue. Students may receive both types of loans at the same time, if eligible. Interest rates are fixed and adjusted by the Department of Education annually; contact the Financial Aid Office for additional information. Interest accrues immediately after students graduate or drop below half-time enrollment. Repayment begins six months after students leave school or drop below half-time enrollment.

Borrowers must realize their commitment and responsibility to repay according to repayment schedules. Before accepting a loan, students should assess their total educational debt and ability to repay after graduation. The University

makes every effort to assist student during the repayment of their obligation, University services, including registration and the release of official transcripts, are withheld if the loan becomes delinquent. Seriously delinquent accounts are referred to a professional collection agency for action. All loan recipients must complete an exit interview online at <https://www.studentloans.gov> before leaving SCU for any reason. This interview helps students understand their loan agreement and their rights and responsibilities. If students fail to participate in an exit interview, the University places a hold on their academic records and registration materials.

### **Direct PLUS Loans**

Direct PLUS Loans are low interest loans designed to help graduate students and parents of undergraduate students meet the total cost of education. Graduate students and parents may be eligible to borrow up to the cost of education for the academic year less any other financial aid received. PLUS loans require a credit check and, in some instances, an eligible cosigner. This loan is available only to borrowers who do not have adverse credit histories. The interest rate is fixed and annually adjusted by the Department of Education. Please contact the Financial Aid Office for information on current interest rates. Graduate students and parents of dependent students may be able to defer repayment of their PLUS loans until after the student is no longer enrolled in school at least half-time, although interest will continue to accrue.

### **Private Educational Loans**

Private loans are available to students who have received the maximum award amounts under the Direct Loan Program and require additional funding. These loans are sponsored by banks and private lending institutions. Interest rates and repayment schedules vary. These loans must be certified by the Financial Aid office before funds can be disbursed. A list of private lenders that SCU students can choose from is listed at <https://choice.fastproducts.org/FastChoice/home/122900/2>

## **Annual Federal Financial Aid Loan Limits (8 month Academic Year)**

### **Dependent Students**

<b>Subsidized Loans</b>	<b>Unsubsidized Loans</b>	<b>Total</b>
Freshman \$3,500	\$2,000	\$5,500
Sophomores \$4,500	\$2,000	\$6,500
Juniors/Seniors \$5,500	\$2,000	\$7,500

### *Additional Unsubsidized Loans for Students whose parents are denied PLUS loans.*

Freshman \$4,000	\$9,500
Sophomores \$4,000	\$10,500
Juniors/Seniors \$4,000	\$12,500

### **Lifetime Aggregate Limits for Dependent Undergraduate Students**

Dependent undergraduate students may be eligible to borrow up to \$31,000 of which no more than \$23,000 may be in unsubsidized loans.

### **Independent Students**

<b>Subsidized Loans</b>	<b>Unsubsidized Loans</b>	<b>Total</b>
Freshman \$3,500	\$6,000	\$9,500
Sophomores \$4,500	\$6,000	\$10,500
Juniors/Seniors \$5,500	\$7,000	\$12,500

### **Lifetime Aggregate Limits for Independent Undergraduate Students**

Independent undergraduate students may be eligible to borrow up to \$57,500 of which no more than \$23,000 may be in unsubsidized loans.

### **Graduate Students**

Graduate students may be eligible to borrow \$20,500 per 8 months for their academic program. Doctor of Chiropractic students may be eligible to borrow up to \$33,000 per 8 months for their academic program

### **Lifetime Aggregate Limits for Graduate Students:**

The lifetime borrowing limit for graduate students is \$138,500 of which no more than \$65,000 may be in subsidized loans. The lifetime borrowing limit for graduate Doctor of Chiropractic students is \$224,000 of which no more than \$65,000 may be in subsidized loans

### **Eligibility**

To be eligible for federal, state and need-based institutional aid the student must:

- Be a U.S. Citizen or permanent resident.
- Complete the FAFSA (Free Application for Federal Student Aid)
- Be accepted for admission to the University as a regular, degree or certificate seeking student.
- Demonstrate financial need.
- Be enrolled in good standing with at least half-time status.
- Maintain satisfactory academic progress.
- Male students must be registered for the draft with Selective Service. If the student is 18 years old born after December 31, 1959, and is not a current member of the active armed service. Males who are 26 and older are not required to register with the selective Service.
- Not be in default on any Title IV loan or owe a repayment on any title IV grant.
- A student who has a drug conviction felony record may not be eligible to receive federal student aid.
- Non-citizens and or International Student may qualify for private, University and or merit based aid.

### **Determination of Financial Aid Awards**

Eligibility for need based financial aid is the difference between the Cost of Attendance (minimum costs include tuition, fees, books and supplies) and the Expected Family Contribution (what the federal government says a family can contribute). Subtract the Expected Family Contribution from the Cost of Attendance to Determine the financial need (COA-EFC=FN), or the financial aid eligibility for need based financial aid.

Cost of Attendance is the average cost for a student to attend SCU for the academic year. The Cost of Attendance includes allowances for tuition, fees, transportation, books, supplies, and room and board. However, only the cost of tuition and fees must be paid directly to the University. The total financial aid awarded cannot exceed the total Cost of Attendance. The Expected Family Contribution is calculated from the income and assets information a student and his or her family have provided on the FAFSA. The expected Family Contribution is the dollar amount the Federal government has determined that a student and his or her family are expected to contribute toward educational costs for the academic year.

The Office of Financial Aid will determine financial aid eligibility and award the student federal and institutional aid. Once a student's financial aid for the academic year is determined, the Office of Financial Aid will send the student a Financial Aid award letter along with other important information and instructions.

SCU awards institutional financial assistance on the basis of financial need and merit and does not discriminate on the basis of race, color, national or ethnic origin, religion, age, sex, disability, or prior military service.

### **Application Procedures**

To apply for a Federal Direct Loan you will need to complete the steps below. In order to be eligible for Federal Direct Loan a student must have been accepted for admission and all required admissions documents are received.

**Step 1:** Complete the Free Application for Federal Student Aid (FAFSA) by using "FAFSA on the Web" at <http://www.fafsa.ed.gov>. The Free Application for Federal Student Aid (FAFSA) is the document used to evaluate a student's ability to contribute to his/her cost of attending college. When you enter the school code of 001229 a copy of the results will be forwarded to SCU.

**Step 2:** Complete the online loan entrance counseling (required for first time borrowers). This process informs the student of aid terms, rights and responsibilities and repayment information. Borrowing a student loan is a serious financial obligation, and the entrance counseling will provide you with the important information you need to know to be able to make an informed decision about student loan borrowing. Students may visit the following website <https://studentloans.gov> to complete this process online.

**Step 3:** Complete and sign the electronic Master Promissory Note. The Master Promissory Note (MPN) is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It also explains the terms and conditions of your loan(s). Unless your school does not allow more than one

loan to be made under the same MPN, you can borrow additional Direct Loans on a single MPN for up to 10 years. Students are able to sign their MPN electronically on the web at <http://www.studentloans.gov>.

**Step 4:** If you are a parent or graduate student interested in borrowing Federal Direct Plus loans you will need to:

- Complete a credit check including a specific dollar amount at <http://www.studentloans.gov>.
- Complete a Parent or Graduate PLUS MPN online at <http://www.studentloans.gov>.

### **Financial Aid Renewal for Returning Students:**

All students must reapply for financial aid annually. Renewable financial aid is conditionally based on a students' ability to maintain academic standards and financial aid eligibility.

### **FAFSA Results:**

After the federal processor has processed a students' FAFSA, the student will receive a Student Aid report (SAR). This summarizes the information on the student's FAFSA and indicates the families' Expected Family Contribution (EFC), the amount the family is expected to contribute towards the student's educational expenses for the academic year. The Financial Aid Office will receive the FAFSA results as long as the student has listed SCU on the FAFSA or SAR and the student has been officially admitted into a degree or certificate program at SCU. The SCU school code is 001229.

**Submit All Documents Requested to SCU's Financial Aid Office:** Financial aid cannot be awarded until a student's financial aid file is complete. During the financial aid process you may be asked to submit additional paperwork in order to process your financial aid. Failure to turn in all requested documents to the Financial Aid Office by the deadline specified in the request may result in the loss of financial aid for which the student may otherwise have been eligible.

A student may be selected for "verification." This means the student has been selected by the federal government to provide specific documents verifying income information, family size, or other supporting documents.

When this occurs, the student will be notified on the Student Aid Report (SAR), and the Financial Aid Office will send the student written request or email notification to submit a completed verification worksheet a tax transcript copy or tax transcript from the IRS, W-2's, and other necessary documents. Additional documentation (such as Selective Service or citizenship documents) may be requested to complete a student's file. The student's file is not complete until all required documents, are properly filled out, and have been received by the Financial Aid Office. In order to prevent a cancellation or reduction in financial aid the requested verification documents must be submitted within 30 days of notice. Financial aid cannot be awarded until a student's financial aid file is complete.

### **Obtain Official Admission to SCU**

A prospective student may complete the steps to apply for financial aid before he or she is officially admitted to SCU. However, financial aid will not be awarded until the student is officially admitted.

### **Satisfactory Academic Progress Policy**

The federal government requires universities to develop and enforce an internal system to monitor the academic progress of financial aid recipients and mandates that financial aid recipients be making satisfactory academic progress in order to maintain financial aid eligibility. These standards may be different than the academic standards required to remain in the program, or to earn a degree or certificate. The standards set forth in this policy shall be used to determine eligibility for participation in student financial aid program at SCU. Academic progress criteria apply to applicants and recipients of financial aid programs created under Title IV regulations of the Higher Education Act of 1965, as amended, as well as to other programs used by the Financial Aid office at SCU.

The specific programs include the following:

1. Federal Parent and Graduate Plus Loans
2. Federal Pell Grant
3. Federal Work Study

The standards of satisfactory academic progress also apply to students receiving agency-sponsored assistance; and participation in all scholarship, grant, loan and employment programs provided through SCU funds

### **Standards**

At the end of each term the academic progress of financial aid students is measured by the criteria listed below. Students must meet all of the following standards:

1. Maintaining a cumulative GPA of 2.0 or better.
2. Complete a minimum number of units each term by enrolling in eight or more trimester units per term.
3. Complete the primary educational objective within a maximum time frame.



**Initial Review**

The academic progress of financial aid recipients are reviewed at the end of each term. There are two categories within the standards of satisfactory academic progress that students must meet: qualitative and quantitative. Students who meet or exceed these standards are said to be making satisfactory academic progress.

**Qualitative Measurement**

Students must remain in good academic standing to meet the GPA Standard. Good Academic Standing is defined as maintaining a minimum cumulative GPA of 2.00. GPA's are reviewed at the end of each trimester. If a student does not meet satisfactory academic progress at the end of an enrolled term, the student will be given one additional term to make the required cumulative GPA. This additional term is labeled as the financial warning period.

**Quantitative Measure**

At the time of review, a student's ratio of the number of semester hours earned is compared to the semester hours attempted to determine whether quantitative standards are being met. To maintain satisfactory academic progress, students must complete at least 67% of the units attempted each term.

**Maximum Time Frame**

Students not completing their degrees within the maximum time frame are not considered to be making satisfactory academic progress toward their certificate or degree. For the Doctor of Chiropractic degree, students must complete their program within six calendar years, beginning with initial matriculation. For the Masters in Acupuncture and Oriental Medicine students must complete their program within four and one third years beginning with initial matriculation.

**Failure to Maintain Standards**

At the end of each term the Financial Aid Office notifies students who do not meet satisfactory academic progress requirements, in writing. Students who fail to meet the satisfactory academic progress standards are disqualified from receiving future financial aid.

**The Appeal Process:**

Students may be given the opportunity to appeal the determination that they are not meeting the satisfactory academic progress standards and the financial aid suspension. Appeals for regaining eligibility are based on extenuating circumstances. Examples of extenuating circumstances include, but are not limited to: injury; extended illness; Death of an immediate family member or a one-time extenuating or unusual circumstance. The student must obtain, complete, and submit, along with any supporting documentation, an SCU Satisfactory Academic Progress Appeal Form and submit it to the Financial Aid Office.

**Regaining Financial Aid Eligibility**

Students who have lost eligibility for financial aid due to lack of academic progress can be reinstated by successfully completing sufficient units to meet the desired standards. The student must notify the Financial Aid Office once the units have been completed.

**Financial Aid Disqualification**

Students who fail to meet the minimum standards of the Satisfactory Academic Progress Policy are no longer eligible to receive financial aid at SCU.

**Academic Disqualification**

Students who are academically disqualified are no longer eligible to receive financial aid at SCU.

**Financial Aid Disbursements**

Financial Aid funds are disbursed through the Office of Student Accounts. The total amount of financial aid for the academic year is divided among semesters or terms for which the student is enrolled, as reflected on the financial aid award letter. Students must meet eligibility requirements before financial aid is disbursed. Eligibility requirements include but are not limited to the following: being officially admitted into an eligible program, enrolling in the correct number of units in classes leading toward the student's degree, maintaining satisfactory academic progress, and completing necessary documentation.

**Notice of Disbursement and Right to Cancel Federal Loans:**

Students and borrowers have the right to cancel the entire loan or any portion of any federal Direct or PLUS loan. Requests to cancel a specific loan disbursement may be submitted prior to the date of crediting to the students account or within 14 days from the date the student receives official notification from the Financial Aid or Student Accounts Office that loan funds have credited to the student's account. To request cancellation of a loan disbursement, the student can

complete a Request to Cancel and Return Loan Form. Cancelling a loan disbursement could cause a balance to be due which the student will be responsible for paying. This is especially true if the student received a bookstore voucher or a refund due to excess funds (credit balance) on the account.

**Withdrawal from SCU by Financial Aid Recipients**

A student receiving Federal Pell Grants, Federal Direct Loans, Federal Direct PLUS loans, who withdraws from SCU is subject to the Return of Federal Funds Provision included in the regulations governing the administration of Federal Student Aid Funds. Students who stop attending or withdraw prior to completing 60% of the payment period are subject to pro-rata return of Title IV funds. The Financial Aid Office will calculate the amount of funds to be returned to the appropriate program(s). If a student drops classes after tuition credit period, but before completing 60% of the payment period, he/she will be charged the entire amount of tuition, but a prorated portion of the financial aid will be returned to the Title IV program (s). Any amount established by the Return to Federal Funds provision will be returned to the Federal programs in the following order:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal Direct Parent Plus Loan
- Federal Graduate PLUS loan
- Federal Pell Grant
- Other title IV grant funds

**Cohort Default Rate**

The cohort default rate refers to the three-year period that begins on October 1 of the fiscal year when the borrower enters repayment and ends on September 30 of the second fiscal year following the fiscal year in which the borrower entered repayment. The cohort default rate is the percentage of a school’s borrowers who default on their federal financial aid loans within that period. Southern California University of Health Sciences has a 5.2 cohort default rate for the federal cohort year 2010.

**Repayment of Stafford Loans:**

Repayment of the Federal Direct Loans begins six months after the student graduates, drops below half-time enrollment status, or withdraws from school. A variety of repayment options and loan assumption programs are available to borrowers, and the information about these options may be obtained from the Federal Direct Loan program. Repayment of the Federal Direct Parent PLUS loan can begin 60 days after the last disbursement if the parent chooses. However, parents are now eligible to defer their Direct Parent PLUS Loan payments until after their dependent graduates. The Federal Direct Loan program at <https://studentloans.gov> can provide specific information regarding this new benefit. Overview of Repayment of Direct Loan Repayment Plans

Repayment Plan	Eligible Loans	Monthly Payment and Time Frame	Quick Comparison
<b>Standard Repayment Plan</b>	Direct Subsidized and Unsubsidized Loans and all PLUS loans	Payments are a fixed amount of at least \$50 per month.  Up to 10 years	You’ll pay less interest for your loan over time under this plan than you would under other plans
<b>Graduated Repayment Plan</b>	Direct Subsidized and Unsubsidized Loans and all PLUS loans	Payments are lower at first and then increase, usually every two years.  Up to 10 years	You’ll pay more for your loan over time than under the 10-year standard plan.

<p><b>Extended Repayment Plan</b></p>	<p>Direct Subsidized and Unsubsidized Loans and all PLUS loans</p>	<p>Payments may be fixed or graduated.</p> <p>Up to 25 years</p>	<p>Your monthly payments would be lower than the 10-year standard plan.</p> <p>You'll pay more for your loan over time than under the 10-year standard plan.</p>
<p><b>Income-Based Repayment Plan</b></p>	<p>Direct Subsidized and Unsubsidized Loans and all PLUS loans</p> <p>Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans made to parents</p>	<p>Your maximum monthly payments will be 15 percent of <b>discretionary income</b>, the difference between your adjusted gross income and 150 percent of the poverty guideline for your family size and state of residence (other conditions apply).</p> <p>Your payments change as your income changes.</p> <p>Up to 25 years</p>	<p>You must have a <b>partial financial hardship</b>.</p> <p>Your monthly payments will be lower than payments under the 10-year standard plan.</p> <p>You'll pay more for your loan over time than you would under the 10-year standard plan.</p> <p>If you have not repaid your loan in full after making the equivalent of 25 years of qualifying monthly payments, any outstanding balance on your loan will be forgiven.</p> <p>You may have to pay income tax on any amount that is forgiven.</p>
<p><b>Pay As You Earn Repayment Plan</b></p>	<p>Direct Subsidized and Unsubsidized Loans</p> <p>Direct PLUS loans made to students</p> <p>Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents</p>	<p>Your maximum monthly payments will be 10 percent of discretionary income, the difference between your adjusted gross income and 150 percent of the poverty guideline for your family size and state of residence (other conditions apply).</p> <p>Your payments change as your income changes.</p> <p>Up to 20 years</p>	<p>You must be a new borrower on or after Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011.</p> <p>You must have a partial financial hardship.</p> <p>Your monthly payments will be lower than payments under the 10-year standard plan.</p> <p>You'll pay more for your loan over time than you would under the 10-year standard plan.</p> <p>If you have not repaid your loan in full after you made the equivalent of 20 years of qualifying monthly payments, any outstanding balance on your loan will be forgiven.</p> <p>You may have to pay income tax on any amount that is forgiven.</p>

<b>Income-Contingent Repayment Plan</b>	Direct Subsidized and Unsubsidized Loans  Direct PLUS Loans made to students  Direct Consolidation Loans	Payments are calculated each year and are based on your adjusted gross income, family size, and the total amount of your Direct Loans.  Your payments change as your income changes.  Up to 25 years	You'll pay more for your loan over time than under the 10-year standard plan.  If you do not repay your loan after making the equivalent of 25 years of qualifying monthly payments, the unpaid portion will be forgiven.  You may have to pay income tax on the amount that is forgiven.
<b>Income-Sensitive Repayment Plan</b>	Subsidized and Unsubsidized Federal Stafford Loans  FFEL PLUS Loans  FFEL Consolidation Loans	Your monthly payment is based on annual income.  Your payments change as your income changes.  Up to 10 years	You'll pay more for your loan over time than you would under the 10-year standard plan.  Each lender's formula for determining the monthly payment amount under this plan can vary.

**Reference: Federal Student Aid Website <https://studentaid.ed.gov/repay-loans/understand/plans>**

**Consolidation Loans**

Loan consolidation programs through the federal government exist to help students manage repayment after graduation. Consolidation loans allow student or parent borrowers to combine multiple federal student loans into one loan with one monthly payment. A federal consolidation loan cannot include private loans. However, some private lenders may offer consolidation loans. Borrowers should be aware that they will lose their federal borrower benefits if they consolidate their federal student loan into a private consolidation loan. Borrowers should always exhaust federal student loan options first before considering a private consolidation loan.

**Deadlines**

In general, a student should submit an application for aid 90 days prior to intended use of funds. Scholarship application deadlines vary.

**Understanding Aid Terms & Conditions**

Students must agree to several conditions for the privilege of receiving financial aid dollars. Conversely, those providing and those administering these funds also have obligations to student recipients. These are noted below:

*Rights* Students have the right to fully understand terms and conditions of all programs for which they are applying.

*Appeals* Students have the right to request a re-evaluation or appeal of any decision that they may consider improper or unfair. Appeals of institutionally administered funds and policies are reviewed and acted upon by the Student Grievance Committee made up of faculty, students and staff.

*Confidentiality* Students and their families have the right to have information about their financial circumstances kept confidential. In most instances, the student will sign a release to allow access to this information to third parties other than those providing and administering aid programs. The University adheres to the provisions of the Family Educational Rights and Privacy Act (FERPA).

*Right of Access* With a few exceptions, provided by law, SCU students may see their educational records upon request. Access will be granted as soon as possible and no later than 45 days after the request. Students further have the right, under established procedures, to challenge the factual accuracy of the records and to enter their viewpoints into the record. Students may waive the right of access to recommendations and evaluations in the cases of applications for employment and nominations for awards.

*Work Terms* Students have the right to be treated fairly in work situations.

### **Understanding Responsibilities Associated with Aid**

Changes Students are responsible for notifying the University and the Federal Direct Loan Program of any changes in name, address, phone number, and marital, and/or financial status within 30 days of the change.

Financial Aid is awarded on an annual basis and it is not automatically renewable. The Free Application for federal Student Aid (FAFSA) must be submitted each year.

Awards are based on a student's self-reported enrollment status. Students must notify the Office of Financial Aid, in writing, about any changes in their financial aid circumstances, marital status, or residency. Awards may be adjusted after the end of the add/drop period as a result of changes in enrollment status or the student's receipt of external resources such as scholarships, tuition benefits, or fee waivers. Aid for less than full-time students will be prorated or rescinded according to the policies of the program the student is attending.

SCU Definition of Enrollment Status - In a term 4 month (15 week period)

0-7	Units	Less Than Half Time Enrollment
8	Units	Half Time Enrollment
9	Units	Three Quarter Time Enrollment
12-+	Units	Full Time Enrollment

The Office of Financial Aid reserves the right to rescind financial aid awards at any time if there is evidence that the financial aid information provided differs from what was stated in the original application and supporting documents. Some award renewals for future years are conditional and those conditions are communicated to you at the time the award is made. It is your responsibility to know and understand renewal conditions, if any.

**Federal Student Loan Borrowers:**

Loan funds are disbursed in at least two installments with no installment greater than half the amount of your loan. Your loan funds are applied first to tuition, and fees. If funds remain, you will receive them by refund check (living expense check). The Student Accounts office notifies via your SCU email when you have a living expense check.

**Federal Parent Plus Borrowers:** Your student account statement will reflect a pending credit for the PLUS loan less up to 4.288% in origination and federal fees. Federal regulations require that refunds owed from the receipt of Parent PLUS proceeds are sent to the parent borrower. Parents wishing for a PLUS refund to be sent directly to the student must indicate this during the Parent PLUS loan application process.

Recipients of student loans must complete a deferment to prevent repayment on loans previously received. Loan deferment forms are completed by the Registrar or a Financial Aid Officer.

*Enrollment* If a student fails to enroll; all financial aid funds are canceled. In no instance can aid money be made available prior to registration for a term or in a term for which the student is not enrolled.

### **Fiscal Responsibility**

The student has the responsibility to use funds received from financial aid sources in the manner specified by the awarding agency. In the event the student receives federal funding, the student agrees to use this money for educationally related expenses, which include costs for tuition, fees, books supplies, transportation, housing and food costs and incidental expenses.

If a student reports incorrect information on a financial aid application, the student will have to repay any portion of aid that should not have been received. In cases where it has been determined that incorrect information was deliberately reported, the student will also be referred to the student judicial process for disciplinary action as well as to the Office of Inspector General of the U.S. Department of Education. Falsification of financial aid information could lead to disciplinary action at the institution level and falsification of financial aid information could lead to fines, imprisonment, or both at the federal level.

### **Finance and Debt Management**

Utilizing the philosophy that sound financial plans provide a cornerstone to future life accomplishments, financial aid counselors are available to assist students on all aspects of personal finance, budgeting and debt management. Students are encouraged to minimize their costs while in attendance at SCU in order to reduce their debt upon graduation.

## **Benefits Other Than Financial Aid**

### **U.S. Veteran's Administration Benefits:**

The Veterans Administration requires all entering veterans to be formally admitted to the University before becoming eligible to receive VA benefits. All prior transcripts and military documents must be received and evaluated by the Registrar prior to the start of the term. Once veterans have been admitted and evaluated, they must notify the Financial Aid Office each term to certify their benefits.

To maintain eligibility, veterans must successfully complete all units enrolled. Veterans who fail to maintain Satisfactory Academic Progress for two terms will be disqualified and will have their benefits terminated. Regular attendance in all class sessions is a primary obligation of a student. The condition of payment by the Veteran's Administration of Educational Benefits is based upon actual attendance and satisfactory progress. The minimum Cumulative Grade Point Average (CGPA) for graduation is 2.0 on the basis of a 4.0 scale for an "A." A "C" (GPA 2.0) average is required for each trimester. No student will be considered to have made satisfactory progress when failing a course, or receiving no credit, including incompletes, or withdrawing from all subjects undertaken, except when there are extenuating circumstances. Extenuating circumstances for withdrawal are defined as compelling reasons that were unpredictable at the time of registration, as determined by the Veterans Affairs Office. Questions regarding Veteran's Benefits should be directed to the financial aid certifying official in the OneStop Enrollment Services Center. A student previously enrolled at another educational institution should complete a "Request for Change of Program or Place of Training" form, which may be obtained online at [www.va.gov](http://www.va.gov).

Yellow Ribbon Program: SCU is pleased to participate in the Yellow Ribbon Program. The yellow Ribbon Program is a partnership between SCU and the Department of Veterans Affairs (VA). The program is a provision of the Post 9/11 Veterans Educational Assistance Act of 2008 and designed to help students supplement their Post 9/11 GI Bill Tuition Benefits. For additional information or questions regarding military and veteran benefits, please contact the Financial Aid Office.

### **Methods of Paying Tuition**

The University provides the following methods of tuition payment:

- Financial aid, scholarships, and grants: Financial Aid is primarily received by electronic fund transfer. The University will deduct tuition and fees before reimbursement is made to the student for living expenses.
- Personal checks and cash: The University accepts cash, money order/cashier checks and personal checks made payable to Southern California University of Health Sciences.
- Credit card: All major credit cards are accepted for tuition payments. Credit card payments may be made in person in One-Stop, over the telephone, or online.
- Payment plans: Installment plans are available to students who do not receive financial aid. Information about payment plans is available in One-Stop. An annual \$50 processing fee is assessed for each plan. Installments not received on the due date are subject to late fees.

### **Prepayment plans:**

For the Doctor of Chiropractic program, full payment of tuition and fees for any two or three consecutive trimesters in the same academic year will receive a 2% discount. Prepayment of Fall, Spring and Summer trimesters must be paid by August 1. Prepayment of Spring and Summer trimesters must be paid by December 1. The 2% discount applies only to tuition and not to fees.

For the Massage Therapy and Ayurvedic Medicine programs, students who pay their entire tuition by the first day of class receive a 10% discount on tuition. If a student chooses one of these prepayment methods and decides to cancel before a program begins, a full refund will be made and the tuition will revert to the standard tuition rate. Cancellation after the program begins negates the contractual arrangements. Refunds are based on the standard refund policy of the University.

### **Tuition Deferments**

Eligible students can apply for a 60-day tuition deferment. The University grants tuition deferments for students who fall into one of the following categories:

1) Recipients of financial aid or 2) international students whose aid is expected to be delayed. Students may apply for a deferment in One-Stop. A 2% fee of the amount deferred will be charged. A deferment agreement may be requested up until the Friday of the fourth week of class, with late fees assessed accordingly. Deferred tuition becomes due and payable when aid is received, regardless of its source. Students must apply for a deferment each trimester. If tuition is not paid by the due date, a 10% late fee will be applied.

## **Penalties for Late Payment**

### **Non-Deferred**

For the Degree Programs, Massage Therapy Program, and Ayurveda Program, a penalty will be assessed for all payments of tuition and fees received after the third business day unless One-Stop has approved an authorized deferment. For The Integrated Science Program, a 10% penalty will be assessed for all payments of tuition and fees received after the Thursday following the first weekend of class. Failure to pay all debts to the University by the due date will result in a delinquent account and possible suspension. A student will not be allowed to register for a subsequent trimester if there are any outstanding balances. Any student with a delinquent account will have all of his/her records encumbered until the account is cleared. If this account is sent to a collection agency, any fees or expenses incurred as a result will be the sole responsibility of the student. The schedule of penalties for late payment of tuition and fees for the Degree Programs is as follows:

### **(Maximum of 10%)**

First 2 weeks of classes-\$50,

Third week of class-\$100,

Fourth week of class-\$200,

Thereafter 10%. \* A three-day grace period is allowed without penalty.

## **Refund Policy**

Only tuition will be refundable in the event of cancellation of enrollment or withdrawal. Fees and other charges are not refundable. All books and other materials purchased by the student are the property of the student. The University will not accept returned materials nor make refunds for services. Students may withdraw prior to or within the first three days of classes and qualify for a full tuition refund if no classes have been attended. Students who withdraw from the University after classes have begun will be charged a \$100 administrative fee. The University reserves the right to change the Tuition Refund Schedule at any time.

Doctor of Chiropractic Students: The following Tuition Refund Schedule applies only for total withdrawal or dismissal; no refunds are made for dropping one or more courses in the DC program. CAOM Students: Refunds for withdrawal from one or more courses is/are calculated using the following Tuition Refund Schedule, less applicable changes of scheduling fees. Students may drop a course up to eight calendar days from the beginning of a trimester and qualify for a full refund, less applicable changes of scheduling fees. Refer to the Tuition Refund Schedule if dropping all courses (cancellation of enrollment or withdrawal).

## **Degree Program Tuition Refund Schedule**

For students not receiving federal financial aid (after classes begin, tuition refunds are based on actual calendar days in a trimester):

### **Percent of Attendance Time Actual Attendance Time**

#### **Tuition Refund**

10% Up to 10 calendar days inclusive 90%

25% 11 to 26 calendar days inclusive 75%

50% 27 to 52 calendar days inclusive 50%

No refund shall be given if the student has been in attendance or enrolled for more than 50% of the trimester.

## **Important University Telephone Numbers**

For questions about financial aid or your award or work-study job:

Call the Financial Aid Office 562-947-8755 ext 766

For questions concerning your student account, monthly bills, fees, or other expenses: Call the Student Accounts Office 562-947-8755 ext 750 or 752

For questions concerning your admissions applications:

Call the Admissions Office 1-877-801-8831

For questions from returning students, concerning your class schedule, add/drop issues or transfer credit or to request a withdrawal or leave of absence:

Call the Registrar Office (562) 902-3309

## Reference List

### FEDERAL STUDENT AID: STUDENT LOAN OMBUDSMAN

Ombudsman helps resolve student disputes and solve other problems with the federal student loan program.

877-557-2575

[studentaid.gov](http://studentaid.gov)

### INTERNAL REVENUE SERVICE (IRS)

Contact the IRS to request duplicate copies of your tax return, or for tax-related questions.

800-TAX-1040

[irs.gov](http://irs.gov)

### NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS)

Review the history of all your federal loans on this comprehensive data system maintained by the U.S. Department of Education.

To access the system you will need the pin number you utilized to fill out the FAFSA.

800-4-FEDAID

[nslds.ed.gov](http://nslds.ed.gov)

### SELECTIVE SERVICE

All males 18 years of age and older must be registered with Selective Services to be eligible for federal financial aid. You can register online or obtain proof of your registration on Selective Service's website.

[sss.gov](http://sss.gov)

### SOCIAL SECURITY ADMINISTRATION

Request a copy of your social security card by visiting a local office or visiting the Social Security website.

[ssa.gov](http://ssa.gov)

### FAFSA ON THE WEB

Submit your Free Application for Federal Student Aid online. 800-FEDAID

[fafsa.gov](http://fafsa.gov)

### U.S. DEPARTMENT OF EDUCATION

Comprehensive information available for parents and students regarding Federal Student Aid programs and other educational materials.

[ed.gov](http://ed.gov)