FINANCIAL INFORMATION

Student Financial Services

Student Financial Services (SFS) at Los Angeles Pacific University assists students in answering questions related to financial aid and student accounts. Students may contact the office at (626) 495-2855. SFS office hours are Monday through Thursday, 8:30 AM PT to 6:00 PM PT, and Friday 8:30 AM PT to 4:30 PM PT. Questions can also be directed to sfs@lapu.edu.

Cost of Attendance

Cost of Attendance for 2025 - 2026

The COA is what Los Angeles Pacific University estimates it will cost to attend for a specific period of enrollment. Included in the cost of attendance are direct costs for tuition and fees, and indirect cost estimates for books and supplies, food and housing, transportation, personal/miscellaneous expenses and loan fees. These budgets are used to award financial aid and are updated and published annually.

Graduate	4 Month Term	8 Month Term
Tuition and Fees	$ 2,500.00	$ 5,000.00
Books and Supplies	$ 600.00	$ 1,200.00
Food and Housing	$ 10,112.00	$ 20,224.00
Transportation	$ 150.00	$ 300.00
Personal/Misc	$ 2,252.00	$ 4,504.00
Loan Fees	$ 72.00	$ 144.00
Total	$ 15,686.00	$ 31,372.00

Graduate - Active Duty Military	4 Month Term	8 Month Term
Tuition and Fees	$ 2,500.00	$ 5,000.00
Books and Supplies	$ 600.00	$ 1,200.00
Food Only (No Housing)	$ 3,348.00	$ 6,696.00
Transportation	$ 150.00	$ 300.00
Personal/Misc	$ 2,252.00	$ 4,504.00
Loan Fees	$ 72.00	$ 144.00
Total	$ 8,922.00	$ 17,844.00

Additional Information:

- Tuition is based upon a flat rate of $5,000 per academic year ($2,500 per term). Total cost of the program will be $12,500 with five terms overall.
- Food & Housing: Taken from CSAC 2025-26 Student Expense Budget (Off Campus housing category).
- Books & Supplies: Determined to be $300 per term.
- Transportation: Includes just a monetary amount because our classes our online.
- Personal: Taken from CSAC 2025-26 Student Expense Budget (Off Campus housing category).
- Loan Fees are averaged *

* Averaged Loan Fees; based on a 12 month budget and pro-rated for less than 12 months.

Graduate Loan Amounts	Origination Fee 1.057%
$20,500.00	$217.00

Tuition

Tuition	Cost
Graduate level Ascend tuition	$2500 per term

Tuition rates are subject to annual increases. Please refer to the current catalog in effect for the current tuition rates.

Special Fees [1]

Fee	Cost
Diploma Re-order	$35
Graduation fee	$75
Return Check Fee	$30
Transcripts Fee (paper copy by mail)	$10.85
Transcript Fee (electronic copy: PDF or ETX)	$9.40
Transcript Fee (paper copy held for pickup)	$15.40

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Additional transcript delivery fees will be charged for special services such as Certified Mail, Express Delivery, or International Delivery. See the transcript order page (https://tsorder.studentclearinghouse.org/school/ficecode/04278800/) for details.

Charges subject to change without notice.

Military

We sincerely apologize for any inconvenience caused by the temporary unavailability of Military and Veteran benefits. We assure you that we are committed to providing assistance to those in need as soon as we receive the necessary approvals. We appreciate your patience and understanding during this process.

Payment and Refunds

Payments

Tuition and fees are due before the start of each session. Los Angeles Pacific University offers a variety of Nelnet payment plans that can be accessed on the Digital Campus (https://my.lapu.edu/). Most payment plan options can be viewed on the Nelnet Payment Plan (http://www.mycollegepaymentplan.com/lapu/) website.

Due Dates

- Tuition charges are considered due on the business day before the first day of class.
- Fees are due on the date that they are charged to a student's account.

Statements

Students with an outstanding balance will receive a weekly email directing them to view their balance online.

Past Due Balances

- A charge is considered "past due" once the due date for the tuition or fee charge passes and the charge remains unpaid.
- A student with a charge that is past due will not be able to register for future classes or receive a diploma.
- Students who have significantly past due charges (more than one semester old) on their account may be referred to internal or external collections.
- A student with a significant balance by the close of the add/drop period will be removed from the current courses, until balance is reduced.

Refund Policy

The LAPU refund policy applies to all students who are residents of California and to most students who are residents of the United States. For states that require LAPU to use a different refund policy, see the Refund Policy Exceptions page (https://www.lapu.edu/refund-policy/) on the LAPU website.

- Students who drop a course before Noon PT on the 10th calendar day of the term will be issued a full refund for the course.
- Students who do not submit an assignment by 8 AM PT on the 15th calendar day of the term period are administratively dropped and refunded 100 percent.
- Students who withdraw after Noon PT on the 10th calendar day of the term will receive no refund and a *W* grade is issued. All students are subject to a proration of federal financial aid per the regulations for all federal aid. Withdrawal requests received between Noon PT on the 10th calendar day of the term and Noon PT on the 80th calendar day of the period will be processed within one business day.

Any student dismissed by the university will receive refunds at the administration's discretion. If a student feels that individual circumstances warrant exceptions, a general petition may be submitted.

Students receiving federal aid including military benefits are subject to a proration of federal financial aid per regulations for all federal aid.

Refund Policy Exceptions

Any exception to the stated policy must be requested in writing using the General Petition form.

Financial Agreement

A student may not participate in graduation ceremonies, register for further sessions, or receive any diploma or certificate until all financial obligations (excluding NDSL/Perkins Loans) have been satisfied. Any diploma or certificate shall be retained by the university as a security interest until all such obligations are satisfied. Release of any such security interest prior, or subsequent to, any default by the debtors shall not be considered a binding precedent or modification of this policy.

The university reserves the right to make any changes in costs, payment plans, and refund policies without notice.

Financial Aid

How to Apply for Financial Aid

Step 1: Create a FSA ID (https://studentaid.gov/fsa-id/create-account/launch/)

• How to create a FSA ID (https://www.youtube.com/watch/?v=iTb7hMVtzco&t=1s).
• If a student has already created an FSA ID but do not remember their password, they can visit the FSA ID (https://studentaid.gov/fsa-id/create-account/launch/) website to reset their information.
• If students need help, they can call 1-800-4-FED-AID (1-800-433-3243).

Step 2: Students can complete the Free Application for Federal Student Aid (FAFSA) online at StudentAid.gov (https://studentaid.gov/h/apply-for-aid/fafsa/). Los Angeles Pacific University's school code is **042788**. The FAFSA must be completed every year.

• If the student has already completed their FAFSA, they can add the LAPU school code: **042788**.
• If students need help, they can call 1-800-4-FED-AID (1-800-433-3243).

Step 3: To be eligible for financial aid within a given session, the student must be fully admitted to the university. A student who does not complete his or her admissions file by the student's last date of enrollment will not be eligible for financial aid for that session. Once fully admitted, students are reviewed for financial aid eligibility.

Step 4: Federal verification is a process which requires institutions to verify the accuracy of the information provided on the student's FAFSA in an effort to ensure federal aid is distributed to those who are eligible. Some FAFSA applications are selected because of inconsistent information and others are chosen randomly. Students at LAPU are not eligible to receive federal or state aid until all required documents have been submitted, reviewed and approved.

• If chosen for Federal verification, students will need to create a StudentForms (https://lapu.studentforms.com/) portal account. Any documents required can be uploaded safely into the StudentForms portal.
• Students will need their LAPU Student ID to create their account.

Step 5: Federal Direct Loans

- LAPU has a "passive" acceptance policy for Federal Direct Loans. That means we assume you are accepting the full amount of loans that are listed on your Financial Aid Offer. If you would like to decline or adjust all or a portion of your Federal Direct Loans, please complete the Loan Adjustment Form. (Please note you will need to log into your Digital Campus (https://my.lapu.edu/) account in order to access the form).
- LAPU wants to be sure students do not borrow more than what they need so they have enough student loan eligibility to finish their program and graduate. Your Student Account Specialist can help you in determining how much you need to borrow. For more information regarding Federal Direct Loans, please click HERE (https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized/).

Financial Aid Timeline

- FAFSA Availability Date: The FAFSA (https://studentaid.gov/h/apply-for-aid/fafsa/) form is typically available for submission starting October 1st each calendar year for the following academic year for which the student is applying.
- FAFSA Submission Deadline: The Federal deadline for submitting the FAFSA (https://studentaid.gov/h/apply-for-aid/fafsa/) is typically June 30th of the end of the calendar year for the current academic year for which the student is applying.
- California State Grants deadline: The deadline for submitting the FAFSA and the GPA Verification Form is typically March 2nd each calendar year for the following academic year for which the student is applying. Students can visit the California Student Aid Commission (https://www.csac.ca.gov/students/) for additional information.
- At Los Angeles Pacific University (LAPU) we offer two (2) start dates within each semester. If a student is starting in one of the six (6) start dates and the FAFSA is not completed prior to the first week of classes, the student will need to pay out of pocket or set up a payment plan until the FAFSA is received, reviewed, and a Financial Aid Offer is awarded to the student.

Types of Financial Aid Available at Los Angeles Pacific University

1. Federal Student Aid (provided by the U.S. government)
2. State Student Aid (provided by the State of California) - undergraduate only
3. Outside Scholarships (provided by organizations, businesses, etc.)
4. Company Reimbursement (provided by student's employer)
5. Private Education Loans

Important Note

Please be advised that funding from all of the sources listed is not guaranteed. Budget limitations may reduce or eliminate any of the awards described without notice. Also, on rare occasions the amount of financial aid originally offered may end up reduced or eliminated due to federal, state, and/or institutional policies. See "Stacking Financial Aid Policy" for more information on possible restrictions.

Federal Student Aid

Federal Direct Unsubsidized Loans

Unsubsidized Loans are low-interest federal student loans for eligible students to help cover the cost of higher education. The U.S. Department of Education offers eligible graduate students at participating schools Direct Unsubsidized Loans.

Direct Unsubsidized Loans are available to graduate students; there is no requirement to demonstrate financial need. SFS will determine the amount the student may borrow based on cost of attendance and other financial aid received. For a Direct Unsubsidized Loan, the student is responsible for paying the interest during all periods. If the student chooses to pay interest while in school and during grace periods and deferment or forbearance periods, interest will accrue and be capitalized (that is, your interest will be added to the principal amount of the loan).

Yearly Amounts
• Graduate students: $20,500

Aggregate Loan Borrowing Limits
• Graduate students: $138,500

Repayment

Generally, repayment of Federal Direct Subsidized and Unsubsidized Loans begins six months after the borrower drops below half-time enrollment status, withdraws, or graduates. This six-month period of time is called the grace period. Borrowers receive just one six-month grace period. If a borrower has used the six-month grace period previously or has consolidated the previous loans, those loans may go into repayment immediately.

Loan Exit Requirements

The federal government requires all student borrowers of Federal Direct Loans to complete the loan exit counseling for Federal Direct Loans. Borrowers must complete a loan exit when they drop below half-time enrollment status, withdraw, or graduate.

Federal Direct Grad PLUS Loans

The Federal Direct Grad PLUS Loan is a low-interest loan borrowed directly from the U.S. government, that graduate students can apply for to help pay for college. The student can borrow any amount up to the student's cost of attendance, minus any other aid the student is receiving.

How to Apply for a Grad PLUS Loan

1. Complete the Grad PLUS Loan Application (https://studentaid.gov/plus-app/grad/landing/).
2. New borrowers must complete the Grad PLUS Master Promissory Note (https://studentaid.gov/mpn/grad/landing/) and the Grad PLUS Entrance Counseling (https://studentaid.gov/entrance-counseling/).

Repayment

Repayment starts after you receive the full amount of your loan, but payments are deferred while students are enrolled in school at least half time. That deferral ends six months after a student's enrollment drops below half time. No payments are required while a student qualifies for an in-school deferment, but the first monthly payment is due 45 days after the deferral ends.

Private Education Loans

Private education loans are loans issued by a lender such as a bank or credit union. These loans are primarily used to supplement federal programs when federal aid and scholarships do not meet the cost of attendance. Private education loans often have variable interest rates, require a credit check and a co-signer, and lack many of the benefits of federal student loans.

Federal Direct Loans generally have more favorable interest rates and repayment options than private loans. We recommend that you utilize all federal aid eligibility before turning to private loans.

LAPU will process a private loan from any lending institution. LAPU does not recommend any specific lender or lenders. However, LAPU has compiled a list of lenders (https://choice.fastproducts.org/FastChoice/home/4278800/) used by LAPU students in the past three years. The compiled list is offered as a tool to assist students as they consider their private lending options. Employees responsible for processing loans adhere to a strict Loan Code of Conduct (shown below).

Outside Aid

All students are required to report all resources known or expected to be available to them during the period for which they seek financial assistance. These resources include, but are not limited to scholarships, fellowships, stipends, and company tuition reimbursement. Failure to report these resources can result in delays in receiving aid funds for which the student may be eligible, cancellation of the award, or even the return of funds already received.

Should any new resources become available, the student is required to report this information to the Office of Student Financial Services. Withholding or concealing information about these resources may constitute fraud, as the student may be receiving aid to which he or she is not entitled.

Disbursements and Refund Checks

Once the student is admitted into an eligible program and the financial aid file is complete, all financial aid usually disburses into the student's student account on the Monday following the add-drop date, depending upon when all documentation is received. (The add-drop date will always be the 10th of the month, unless it lands on the weekend, then it will be the following business day). If the disbursement creates a credit balance, a refund will automatically be processed. The refund should arrive to the address the student has on file or, if the student has signed up for ACH, the refund should arrive to the student's bank account within 7 to 14 days after the disbursement is made.

The student should keep in mind that any refund that is received is intended for education-related expenses. Please be sure to monitor your Federal Student Loan borrowing at StudentAid.gov (https://studentaid.gov/). There are aggregate limits of how much you can borrow, and we don't want you to run short of funds. Please borrow wisely and be careful how you manage your refund checks.

Direct Loan Disbursements within a single semester

According to the Federal Student Aid Handbook, "Direct loan origination loan periods and disbursements" LAPU does not qualify for the special rule based on low cohort default rates (see the Special Rule below). LAPU must make two (2) disbursements of a Direct Loan that is certified or originated for a single semester. The second disbursement may not be paid until the calendar midpoint between the first and last scheduled days of class in the semester.

Special Rule: Schools with cohort default rates of less than 15% for each of the three (3) most recent fiscal years for which data are available, may disburse, in a single installment, loans that are made for a single semester.

The reason LAPU has not been able to establish an accurate cohort default rate is due to the student loan repayment pause that went into effect due to the COVID pandemic. We were classified as a new school when we established the name LAPU in 2018. Before LAPU could establish a three (3) year cohort default rate, we entered into the COVID pandemic. Now that the COVID pandemic is over and the student loan repayment pause has ended and student loans are now entering repayment again, we will be able to establish a three (3) year cohort default rate.

Over-Awards

The Office of Student Financial Services at Los Angeles Pacific University is required to reduce aid packages because of over-awards. In many cases, the over-award could have been prevented through the timely reporting of additional resources to the Office of Student Financial Services. Timely reporting of all outside resources will help prevent frustration and inconvenience resulting from aid adjustments required to resolve an over-award.

Stacking Financial Aid Policy

Federal and state regulations restrict how much financial aid a learner can receive. The following policies are provided in an effort to help prevent any confusion or frustration that may result from an award being reduced or eliminated.

- **Cost of Attendance:** Financial aid cannot stack above COA. Exceptions: VA Benefits
- **APU Staff Benefit and LAPU Tuition Assistance:** Tuition benefit cannot stack above tuition.

Financial Aid Policies

Please be advised that funding from all of the sources listed is not guaranteed. All financial aid is subject to the continued availability of federal, state, institutional, and private funding. Budget limitations may reduce or eliminate any of the awards described without notice.

Deadlines

Apply early and return all requested documents before the session begins. Completing the application process early helps ensure a student's eligibility for the most financial aid possible. The Office of Student Financial Services will do its best to quickly and accurately process a student's application for financial aid. However, the ultimate responsibility for accurately completing the FAFSA, submitting completed documents, and finalizing the loan application process in a timely manner is up to the student. It is advised that the student respond to all inquiries from the financial aid office in a timely manner. Should a student's financial aid (including loans) not process by the last date of enrollment in that session, the student will be responsible for any owing balance that remains on their student account.

Enrollment Status

Financial aid award amounts are based on at least half-time enrollment. Enrollment will be verified after the add-drop date of each term. Students must be enrolled at least half-time for the term in order to be eligible for loans.

- 6 credits = Half-time

Equitable Treatment

Los Angeles Pacific University does not discriminate on the basis of race, color, national origin, sex, age, disability, or status as a veteran in any of its policies, practices, or procedures. Appeal procedures exist for anyone who feels that a violation of the above has occurred. Contact the Director of Student Accounts or the Director of Financial Aid for further information.

Release of Records

By applying for financial aid, a student grants that the Office of Student Financial Services at Los Angeles Pacific University the has the right to release the student's grades and enrollment records to scholarship, state, federal, and loan agencies in accordance with the rules governing the Family Rights and Privacy Act (FERPA).

The rules governing FERPA also prevents the staff in the Office of Student Financial Services to discuss a student's student account or financial aid status with anyone but the student unless permission is granted by the student. If a student wants to grant permission to a spouse, parent or other person, a FERPA form must be completed and submitted (even if another FERPA form has been submitted for another department at LAPU). Additionally, in accordance with recent federal regulations, the Office of Student Financial Services is prohibited from sharing any Federal Tax Information (FTI) from the Free Application for Federal Student Aid (FAFSA) unless the student provides explicit written consent. This includes any data related to the student's taxes, as protected under the Internal Revenue Code. If the student wishes to authorize the release of FTI to a third party, a separate consent form must be completed and submitted.

The FERPA form is located on the Digital Campus (https://my.lapu.edu/).

Loan Code of Conduct

As a part of the Program Participation Agreement for participating in Title IV financial aid programs, institutions are required to develop and comply with a loan code of conduct that prohibits conflicts of interest for financial aid personnel with respect to all student loans. Any Los Angeles Pacific University employee who has responsibilities with respect to student educational loans must annually be reminded to comply with this code of conduct. The following provisions bring LAPU into compliance with the federal law [CFR 34 601.21 and HEOA 487]

1. Neither LAPU as an institution nor any individual or university employee shall enter into any revenue-sharing arrangement with any lender which makes loans to students attending the institution.
2. No employee of LAPU who has responsibilities with respect to education loans, or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans.
    a. For purposes of this prohibition, the term "gift" means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a nominal value.
    b. Gifts and favorable terms and benefits do not include: a brochure, workshop or training using standard materials relating to a loan, default aversion, or financial literacy, such as a part of a training session. Entrance and exit counseling as long as the institution's staff are in control of the counseling and the counseling does not promote the services of a specific lender.
3. An employee at LAPU who has responsibilities with respect to education loans shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
4. LAPU shall not:
    a. assign a lender to a first-time borrower through award packaging or any other method; or
    b. refuse to certify or delay certification of any loan based on the borrower's selection of a particular lender or guaranty agency.
5. LAPU shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan (An "opportunity pool loan" is defined as a private education loan made by a lender to a student or the student's family that involves a payment by the institution to the lender for extending credit to the student.), to students in exchange for the

institution providing concessions or promises regarding providing the lender with:

   a. a specific loan volume of such loans; or
   b. a preferred lender arrangement for such loans.

6. LAPU shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.
7. Any university employee who has any responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender, guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such an advisory board, commission, or group.

Professional Judgment

Professional Judgment

Professional Judgment refers to the school's authority to make adjustments, on a case-by-case basis, to information reported on the Free Application for Federal Student Aid (FAFSA) so that the Department of Education can recalculate the Student Aid Index (SAI). The SAI is the number that the school uses to determine whether a student is eligible for need-based financial aid.

Eligibility for financial aid is determined by the FAFSA, which uses financial information from two years prior to estimate a household's current circumstances. The Office of Student Financial Services recognizes that households can experience changes in income or other finances that are not reflected in their information two years prior.

If a household has experienced a special circumstance (which refers to a loss of a job or change in income or other financial hardship or a change in marital status, etc.) or an unusual circumstance (which refers to a student's dependency status due to human trafficking, refugee or asylee status, parental abandonment, incarceration, etc.) which is more commonly referred to as a dependency override, they should contact the Office of Student Financial Services. The student can begin the process in the StudentForms (https://lapu-pm.campuslogic.com/signin/?auth=clsignin&clientid=a486774a-aa40-467f-86fe-082d21a931ea&productid=2cf72f8d-83d3-4dde-9d86-a90208b9d1fc&type=student&ctx=CA05CDCC231E884E846485416BE48AEF) portal. The student will be asked to explain "in detail" the nature of their circumstance and why they need Professional Judgment. Once the detailed explanation is reviewed by a Financial Aid Officer, any documentation that may be required will be requested at that time.

R2T4

Withdrawals - Return to Title IV (R2T4)

Los Angeles Pacific University (LAPU) recognizes that unexpected situations may sometimes impact a student's ability to complete a course. This policy outlines how earned and unearned portions of Title IV aid are determined for students who withdraw from a competency-based education (CBE) credit-hour program.

Key Difference for CBE Programs:

Attendance vs. Competency: Unlike traditional programs, CBE programs focus on mastery of competencies rather than seat time. Therefore, attendance is not tracked for R2T4 purposes The program also offers a defined add/drop period, allowing students to make adjustments to their schedules within a specified timeframe.

When R2T4 Applies:

- A student officially withdraws from all classes in the term after receiving Title IV funds and the official start date of the term has passed.

When R2T4 Does Not Apply:

- A student never starts attending classes (withdrawal before attendance begins).
- A student reduces their course load but remains enrolled at least half-time.
- A student receives failing grades (academic performance does not trigger R2T4).

Determining Earned Aid:

- **Up to 60% of Payment Period:** If a student withdraws before completing more than 60% of the days in a payment period and has not successfully finished a course, a prorated portion of their Title IV aid is considered unearned and must be returned.
- **After 60% of Payment Period:** If a student withdraws after completing more than 60% of the days in a payment period OR successfully finishes two courses, they have earned 100% of the Title IV aid allocated for that period. They may even be eligible for additional funds (post-withdrawal disbursement).

The following table details the federal requirements for retaining Title IV funds when a student withdraws from a semester. It outlines the total number of days in each payment period, the number of days a student is eligible to retain the awarded aid, and the percentage of Title IV funds a student can keep based on the withdrawal date.

Here is a breakdown of the key terms used in the table:

- **Total Days:** This refers to the total number of days in the payment period.
- **Days to Retain Aid:** This indicates the number of days within the payment period for which a student is eligible to retain the awarded Title IV funds.
- **Percentage:** Students who achieve satisfactory academic progress by successfully completing coursework equivalent to surpassing 60% of the payment period are considered to have earned 100% of the Title IV aid disbursed for that period.

Please note that this table is a general guideline, and specific situations may require adjustments based on federal regulations.

Term	Total Days	Days to Retain Full Aid
September - December	122	74 days (60%)
October - January	123	74 days (60%)
November - February	120	73 days (60%)*
December - March	121	73 days (60%)*
January - April	120	73 days (60%)*
February - May	120	73 days (60%)*
March - June	122	74 days (60%)
April - July	122	74 days (60%)
May - August	123	74 days (60%)
June - September	122	74 days (60%)
July - October	123	74 days (60%)
August - November	122	74 days (60%)

*Note: One day is added to the 60% calculation during Leap Years.

Determining Withdrawal Date:

- **Official Withdrawals:** The date students electronically submit the withdrawal form.
- **Late Withdrawal Petitions:** The last date allowed for submitting a withdrawal form on the academic calendar.
- **Unofficial Withdrawals:** The last date students have documented academic activity in a course (e.g., submitting an assignment). Not attempting at least 50% of the work in a course by Week 10 and remaining inactive can lead to an FN grade and be considered a withdrawal for R2T4 purposes.

Notification to the Office of Financial Aid:

The Office of Financial Aid will be notified by the Office of the Registrar when a student has officially withdrawn from all courses either by submitting the electronic Withdrawal Form or a Late Withdrawal Petition. For an unofficial withdrawal, the Office of Financial Aid will be notified once all grades have been submitted for each term.

Factors Affecting R2T4 Eligibility:

Several factors can influence the amount of Title IV aid a student receives after withdrawing from a CBE program. These include:

- **Successfully Completing Courses:** In a competency-based program, it is crucial to complete a course with a passing grade (B or better, where PR is equivalent to a B grade) before exceeding the critical threshold (typically 60% of the payment period) to avoid potential withdrawal for Title IV purposes. **Lack of participation in a course, as evidenced by an FN (Failure – Non-attendance) grade, can be considered a withdrawal if it occurs before this threshold is met.**
- **Verification of Eligibility:** Students receiving Pell Grants must complete the verification process by a specific deadline (typically 120 days after the last day of attendance). Failure to submit the required documents by the deadline might affect the final R2T4 calculation, potentially excluding Pell Grant funds from the disbursement.
- **Loan Eligibility Requirements:** While verification is not required for Direct PLUS and Direct Unsubsidized Loan funds, other eligibility requirements might apply. It is important for students to consult the financial aid office for details on specific loan program requirements.

By actively participating in courses (avoiding an FN grade) and completing the verification process on time, students can maximize their eligibility for Title IV funds even after a withdrawal.

Order that Funds are Returned:

LAPU will return Title IV funds to the programs from which the student received aid during the period of enrollment in the following order, up to the net amount disbursed from each source.

Unsubsidized Federal Direct Loans

Subsidized Federal Direct Loans

Federal Direct PLUS Loans

Federal Pell Grants for which a return is required

FSEOG for which a return of funds is required

Timeframe for Returning Aid:

The timeframe for returning funds is as soon as possible but no later than 45 days after determining the student has withdrawn (Date of Determination).

Post-withdrawal disbursements:

In a CBE program, a post-withdrawal disbursement refers to additional Title IV financial aid funds a student might be eligible for after withdrawing from the program.

- The school will review the student's eligibility for additional financial aid within 120 days of their withdrawal.
- Grant funds, if awarded, will be deposited directly to the student's account within 45 days.
- Loan funds may be available, but students will receive a notification letter requiring their decision to accept them (they will have at least 14 days to respond). Verification completion might impact loan disbursement timelines.

Students with a Credit Balance:

Once the R2T4 calculation has been performed, if it results in a credit balance on the student's account, the credit will be refunded to the student as soon as possible and no later than 14 days after the calculation of the R2T4.

If the R2T4 calculation results in an amount to be returned that exceeds the school's portion, the student must repay some funds.

SAP

Satisfactory Academic Progress (SAP)

Federal regulations require that a student must maintain Satisfactory Academic Progress (SAP) to be eligible to receive Federal Student Aid (FSA). Students are evaluated for SAP at the end of each payment period.

SAP status is based on the student's current degree program and all credit hours recorded on the academic record, including incompletes, withdrawals, repetitions, and transfer credits from other institutions. The Financial Aid office is required under federal regulation to count all attempted credit hours in the SAP calculation for GPA, completion rate, and maximum time frame.

SAP is calculated at the end of each payment period, after grades have been recorded by the Registrar. Students who are not meeting SAP requirements are notified by letter or electronic communication through the Digital Campus (https://my.lapu.edu/), which includes the steps required to submit a SAP appeal. Due to the limited time frame between the end of one payment period and start of another, students may not be notified of their SAP status by Student Financial Services (SFS) prior to the start of the next payment period and may be ineligible for federal financial aid.

Qualitative Measurement

- Undergraduate students must maintain a minimum cumulative local grade point average (GPA) of at least 2.0.
- Graduate students must maintain a minimum cumulative local grade point average (GPA) of 3.0.
- For Competency-Based Education (CBE) programs, the cumulative local grade point average is calculated using the following grade scale: Distinguished (4.0), Proficient (3.0), Non-Performance (0 points), Non-Attending (0 points).

Quantitative Measure (Pace Requirement)

Undergraduate and graduate students must successfully complete a minimum of 67% of units in which they enroll past the add/drop period.

Time Limit for Receiving Financial Aid (Maximum Time Frame)

Undergraduate and graduate students become ineligible when it is determined that they will be unable to complete their degrees with fewer than 150 percent of the required credits. All attempted credits for the current program (which includes all Fs, Ws, Incompletes (INs), and repeated courses) are included in the calculation.

Additional Degree for Undergraduate Students

Students may receive Title IV, state, and most institutional aid for each degree. Students become ineligible when it is determined that they will be unable to complete their degrees with fewer than 150 percent of the required credits for the combined degrees. All attempted units for the current program (which includes Fs, FNs, Ws, INs and repeated courses) are included in the calculation.

If the student completes the degree requirements for both degrees during the same term, the student can receive Title IV, state, and most institutional aid until completion. If, on the other hand, the student completes the first degree/major program before completing the other degree/major program, then that student is no longer eligible for Title IV grant (Federal Pell Grant, FSEOG, or TEACH Grant) and state aid funds to complete the second degree/major program. However, that student may still receive Federal Direct Loan funds to complete the requirements of the second degree/major program, up to the 150 percent limit stated above.

Additional Degrees for Graduate Students

Many graduate students earn multiple degrees sequentially. LAPU's current system cannot distinguish between these degrees, causing it to incorrectly calculate the maximum time frame for their studies. To accurately monitor student progress, the Financial Aid office requires specific information identifying students enrolled in additional graduate programs.

Appeals

Once a student is on SAP suspension, the student must submit an academic plan along with a SAP appeal for consideration of further aid. The academic plan that is submitted with the appeal should be created by the student with input from the student's success coach. If the Success Coach identifies that time management is a challenge for the student, and the academic plan is currently set at a full-time load, the Success Coach may suggest adjusting the academic plan before submitting it for review. This adjustment ensures that the plan is realistic and aligned with the student's ability to meet SAP requirements. The appeal, along with the adjusted academic plan, will be reviewed by the Satisfactory Academic Progress Appeals Committee. Upon approval, the student's aid will be disbursed for the current term. Disbursements for subsequent terms will not occur until SAP status has been reviewed.

A student placed on "Financial Aid Suspension" may appeal the status within 30 days of receiving notification of financial aid ineligibility. The student must complete a "SAP Appeal" form to provide an explanation of why they failed to meet SAP and what has changed in their situation that will allow them to meet SAP at the next evaluation. Acceptable reasons to appeal usually include extenuating circumstances that prevented successful completion of the minimum standards and how the situation has been resolved. Such circumstances should be exceptional, non-recurring in nature, and have supporting documentation.

New, Changed or Added Programs

If a student changes or adds programs in the same division, it will not reset the current qualitative (GPA) or quantitative (pace) measures of SAP. Cumulative GPA and completion rate will be used for all programs in which the student enrolls at LAPU. If a student changes or adds a program, the maximum time frame will be reset from the date of initial enrollment in the new degree program

Regaining Eligibility

A student may regain financial aid eligibility when he or she meets all three measures of progress for SAP. It is possible for students to be placed on a warning status multiple times in their academic career.

Remedial Coursework

A student may receive financial aid for one academic year of remedial courses. Remedial coursework for students who are admitted into an eligible program will count towards the Minimum Requirement measures of SAP listed above.

Repeated Courses

If a student repeats a failed or a previously passed course, the new grade will be used to recalculate the cumulative GPA. The credits will still count toward the completion rate and maximum time frame. Students who passed a course and choose to repeat for a higher grade may receive financial aid only once for that repeated course. Students may receive financial aid for a failed course that they repeat until they pass (as long as they are meeting all of the other SAP requirements). For CBE programs, a grade of PR or higher is considered a passing grade.

Incompletes

Grades of “IN” are treated as “F” grades for the purpose of SAP calculation until an official grade is posted.

Transfer Credits

Transfer credits that have been officially accepted to complete program requirements will count towards the quantitative (pace requirement) measurement and the cumulative Career Hours GPA, but will not count towards the qualitative (GPA requirement) cumulative Local Hours GPA.

Veteran's Benefits

LAPU has chosen to align its SAP policy for Veteran’s Benefits with its SAP Policy for Title IV financial aid.

Address

The United States Department of Education regulations regarding state authorization provide in 34 CFR 600.9(c) that any institution receiving federal funding must have a defensible process for tracking the location of students. All students must provide their state of residence upon admission to the university and are required to submit a change of address form located on the Digital Campus (https://my.lapu.edu/) advising of any change of address and confirm or update their addresses at the time of subsequent registration at least once per year.