

2013-2014



National University

Guide to Financial Aid

Planning ahead and applying for financial aid programs can help you obtain an education that might otherwise be outside your financial reach.

Financial aid is available in the form of grants, loans, and scholarships. At National University, the purpose of financial aid is to bridge the gap between educational cost and a student's resources and is not intended to directly provide money for living expenses.

To help you begin the application process, a staff of professional financial aid advisors is ready to answer questions. For the convenience of our students, financial aid advisors are located at many of the University's campuses. Advisors will be happy to meet with you on a walk-in basis or appointments may be scheduled.

This guide has been designed to help you understand any current changes and to help you identify which aid programs you may be eligible to receive. Topics discussed include: how to apply, financial aid qualifications, program descriptions (federal, state, and institutional), important dates, and how the student's contribution is determined. However, due to federal regulations which govern the student financial aid programs, policy changes occur each year. Therefore, even continuing students should review this guide.



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Important Dates

Aid Type	Application Deadline	Processing Deadline	Comments
Federal Pell Grant	June 30, 2014	June 30, 2014	Students who need to make corrections to their Student Aid Report must submit the report to the Financial Aid Office by June 30, 2014.
Federal Campus-Based Aid (SEOG, Perkins)	Priority filing date: March 2, 2013	June 30, 2014	Funds for these programs are subject to availability after the student's file is complete (processed).
State Aid (Cal Grant)	March 2, 2013	June 30, 2014	State aid recipients must respond to requests for information within the time frame given by the California Student Aid Commission, and new Cal Grant applicants must complete the GPA Verification Form for academic year 2013-2014 by the March 2 deadline. These programs are administered by the Commission.
William D. Ford (WDF), PLUS	Three months prior to the end of the student's academic year.	See Comments	Generally, students are eligible to reapply for additional loans after they complete all units in the prior loan. In addition, 32 weeks of in-class instruction must be completed from the start date of their prior loan period. To apply for a new loan, students must have at least three months remaining in their next academic year, and they must meet the University's minimum unit requirements.

Financial Aid Calendar

Calendar of deadlines and critical dates for students applying for financial aid at National University.

2013-2014	2014-2015	
January 1, 2013	January 1, 2014	Apply for financial aid. Students must file a new Free Application for Federal Student Aid (FAFSA) annually.
March 2, 2013	March 2, 2014	Deadline for new Cal Grant A and B applications. Financial aid priority filing date for the Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Perkins Loans. Note: Awards will be processed after this date as long as funds are available.
April 2013	April 2014	National University begins processing student awards. Financial aid packets containing verification documents will be available on the student portal.
June 2013	June 2014	Announcement of Cal Grant A and B awards by the California Student Aid Commission.
July 2013	July 2014	Funding period for Federal Grants and campus-based programs (FSEOG, Federal, Perkins) begins.
October 2013	October 2014	Funding period begins for the Cal Grant programs.
June 30, 2014	June 30, 2015	Federal grant deadline. Last day to file the FAFSA.
June 30, 2014	June 30, 2015	Financial Aid verification/processing deadline. Students must submit all requested forms by this date in order to receive financial aid for the school year.
Completion of a student's academic year		Students apply for and are awarded aid during different times of the year. Each student's academic year will vary. Generally, students are eligible to reapply when they successfully complete all courses in the previous loan period. In addition, 32 weeks of in-class instruction (eight months) must be completed. To submit a new loan request, undergraduate students must have at least three months remaining in their academic year, graduate students must have two months, and they must meet the University's minimum unit requirement: Undergraduate/Credential: 12 units; Graduate: nine units

Steps to Follow to Apply for Financial Aid

The process of “need analysis” is required to determine which financial aid program(s) will assist you in meeting your educational goals. To determine the award package, 2013 income (taxed and untaxed) and for some students, current assets (excluding home equity) will be analyzed. To expedite this process, please follow the steps below.

Step 1 — Application

Free Application for Federal Student Aid (FAFSA)

- Complete the FAFSA at www.fafsa.gov. If you are a dependent student, at least one parent must sign the FAFSA.
- Enter the Title IV code: 011460, National University, 11355 North Torrey Pines Road, La Jolla, CA 92037-1013. Remember to also list your housing code.
- Sign the FAFSA online using your PIN (available from www.pin.ed.gov), or mail in your signature page within 14 days, so your application may be processed.
- Application deadlines: The federal processor must receive the FAFSA by June 30, 2014 for the 2013-2014 school year.

If you need further assistance in completing your application, contact the Financial Aid Office at the campus you attend. An appointment may be required.

Step 2 — What You Should Expect

After filing the FAFSA, you will receive the following responses:

Federal Student Aid Center

- **Student Aid Report (SAR)** — All applicants who apply for financial aid will receive an e-mailed SAR. Please review the report for accuracy, and make corrections if necessary. Please retain a copy of your SAR for your records. **Note: If you do not write in National University as your college choice in step six of the FAFSA, it will be necessary for you to make that correction once you receive your SAR.**

The University Financial Aid Office

- **Welcome Letter** — You will receive an e-mail from the Financial Aid Office acknowledging the receipt of your financial aid application. All enrolled students with a schedule will receive an e-mail to complete the necessary documents to apply for financial aid with National University.
- **Institutional Application for Federal Financial Aid (IAFFA)** — You will be required to complete the IAFFA in order to receive financial aid from the University. The processing of your award will begin upon receipt of all requested documents (i.e., IAFFA and other forms needed to establish your eligibility).

- Verification Process** — The Federal government requires a percentage of financial aid applicants to complete a process called “Verification.” This is a process used by the U.S. Department of Education to check the accuracy of information you reported on the FAFSA. If selected for verification, you will receive notification with your confirmation e-mail.

2012 Federal Income Tax Return — Must be completed through the IRS Data Retrieval Process on your 2013-2014 FAFSA using the correction functionality, <http://www.fafsa.gov/>

Non-Filing Certification — If you (or your spouse) are not required to file a Federal Income Tax Return (according to the IRS filing requirements) you must complete a Non-Filing Certification and attach 2012 W-2 forms.

IRS Tax Return Transcript — Tax filers can request a transcript, free of charge, of their 2012 tax return from the IRS in one of two ways:

- **Online Request** — Available on the IRS Website at www.irs.gov
- **Telephone Request** — 800.908.9946
- **High School Verification** — You must provide documentation that you have graduated from high school or have an equivalent document (GED, home schooling).

- Master Promissory Note (MPN)** — If you are a first-time William D. Ford (WDF) or Grad PLUS student loan borrower at the University, you will be required to complete an MPN at the Direct Lending website, www.studentloans.gov.
- Student Loan Entrance Counseling** — If you are a first-time WDF, Grad PLUS, and/or PLUS student loan borrower at the University, you will be required to complete a Student Loan Entrance Counseling online at www.studentloans.gov. The purpose of the entrance counseling is to give you an opportunity to review the disbursement policies, your borrowing limits, and to help you understand your repayment responsibilities as a student borrower. The Financial Aid Office will receive notification that you completed your entrance counseling.

NOTE: We hope you will carefully consider the total amount of funds you borrow during your college career.

- California Student Aid Commission** — Students selected for Cal Grant A or B will receive notification from the Commission. New awards for Cal Grants A and B will be announced during the months of May through June 2013. Funding for these programs will begin October 2013.

Step 3 — Financial Aid Process

Academic Program Evaluation

Program evaluation is the official determination that you are eligible to be enrolled in the degree program you selected. This process will be completed once all your official academic transcripts and individual program requirements are received in the Registrar's Office. A notice of evaluation will be sent to you from the Registrar's Office after this process is complete. *Note: Financial aid applications will be processed after the evaluation process and the courses for your program have been scheduled.*

Eligibility for Financial Aid is Determined

Applications/documents submitted to the Financial Aid Office will be reviewed for accuracy and completeness, and your enrollment will be verified. A financial aid counselor will calculate your aid package based on a Student Aid Report (SAR) prepared by the Federal Student Aid Center.

Federal Grant and Campus-Based Applicants

If you are eligible to receive Federal grants, Supplemental Education Opportunity Grant (SEOG), Perkins, or Cal Grant, you will receive a Financial Aid Notification. Funds from these programs will be disbursed monthly, and these funds will be applied to your student account after Add/Drop deadline.

Student Loan Applicants (WDF and/or PLUS)

If you are eligible for a loan, the Financial Aid Office will certify your loan request and transmit it to the WDF Federal Direct Loan Program. Upon transmittal of your request, a notice will be sent to you explaining your award package (type of loan and amount). Once the U.S. Department of Education (DOE) approves the request, an Electronic Funds Transfer (EFT) will be issued to National University, and you will be notified via e-mail that your funds have arrived.

Disbursements

Students must be in current attendance (in class) to receive disbursements, which will be authorized and disbursed after the Drop/Add deadline.

Applications for Additional Loans

You may reapply for an additional loan (WDF, PLUS) upon satisfactory completion of 36 units and 32 weeks of instruction for which your loan was certified in the previous loan period (excluding units earned from accelerated studies or repeated coursework). At the time you submit an application, the following conditions must apply:

- All grades must be posted for the courses in your prior loan period (academic year). To submit a new loan request, undergraduate students must have at least three months remaining in their academic year, graduate students must have two months, and they must meet the University's minimum unit requirement:
 - Undergraduate/Credential: 12 units
 - Graduate: 9 units

General Information

Payment arrangements must be made and approved by the Student Accounts Office if you plan to attend courses before receiving financial aid. Students pending receipt of financial aid will be subject to late fees.

If you are scheduled to complete your program during a school year, you must submit all required documents to our office 90 days prior to your last date of attendance. Financial aid awards will be processed only for those students (first time or returning) who are currently enrolled at the University.

Eligibility for financial aid is based on your course schedule at the time of application. **Therefore, if your schedule changes after the award is processed, your financial aid will be subject to delays and/or cancellation.** Please speak to your financial aid advisor before making a schedule or program change.

Federal Eligibility Requirements

In order to qualify for student financial assistance, students must meet all federal eligibility requirements.

The student must:

- Have a high school diploma or a General Education Development (GED) Certificate.
- Be a U.S. citizen or an eligible non-citizen.
- Be enrolled in an eligible program and evaluated by the Records Office (excludes non-degree studies, program studies with less than 36 quarter units and 32 weeks of instruction, and Extended Learning programs).
- Demonstrate financial need as determined by the need analysis process, when required by program regulations.
- Have a valid Social Security Number.
- Maintain Satisfactory Academic Progress, as defined by the University Financial Aid Office.
- Not owe an overpayment on any Title IV educational grant or be in default on a Title IV educational loan unless satisfactory payment arrangements are made to repay or otherwise resolve the overpayment or default.
- Sign a statement of Educational Purpose stating the student will use the federal student aid funds only for expenses relating solely to attendance at the University.
- Register with Selective Service, if required to do so.
- Complete the verification process if selected by the DOE.

Note: A student's eligibility for any of the federal programs may be suspended or terminated by a court as part of a conviction for possessing or distributing drugs.

Tip: Speak with your financial aid advisor before making program or schedule changes, as it may delay or cancel your student aid.

Dependency Status

An important step in establishing financial aid eligibility is determining whether a student can apply as a self-supporting student (independent student). Students who meet one of the conditions below will be considered independent:

- Students who were born before January 1, 1990.
- Students who are veterans of the U.S. Armed Forces.
- Students who are active duty military for purposes other than training.
- Students who are orphaned or who were wards of the court since age 13.
- Students who were an emancipated minor as determined by a court.
- Students who have legal dependents other than a spouse.
- Students who are in a master's or doctorate program. *(This does not include students enrolled in a credential program.)*
- Students who are married.

Students who do not qualify as independent students must provide parental information on the FAFSA application or they will be disqualified. Students with special circumstances should contact their local Financial Aid Office.

Verification Process

The U.S. Department of Education (DOE) requires a percentage of financial aid applicants to complete a process called “Verification.” This process is used to check the accuracy of information the student gave when applying for federal financial aid. The Financial Aid Office will notify students who are selected by the DOE to complete this process.

Items Subject to Verification

Adjusted Gross Family Income (AGI)
U.S. taxes paid
Untaxed income/benefits
Child Support Paid
Food Stamps-Supplemental Nutrition Assistance Program (SNAP)
Independent student status
Financial support
Family size
Number of family members attending college
High School Transcript

In order to verify the student’s AGI, the student must file his/her 2012 Federal Income Tax Return and submit through the FAFSA on the Web IRS Data Retrieval Tool or request a Tax Transcript from the IRS.

Completed Process

When all required verification documents are reviewed, the student may receive one of the following:

Financial aid applicants:

- A follow-up e-mail or letter requesting additional information.
- An e-mail indicating the loan request has been processed and awaiting approval (student loan applicants).

Pell and/or campus-based aid applicants:

- An e-mail indicating the process has been completed and the award is available for viewing via the Student Portal.
- A denial letter.

Tuition and Fees

Financial aid applicants are responsible for the full amount of tuition and fees charged by the University. However, with prior approval from the Student Accounts Office, the student may make a partial payment (due by the first class session of each course) pending receipt of financial aid.

Tuition Rate*

Program Level	Per Course
Undergraduate	\$1,512
Graduate/Credential	\$1,728
Enrollment Application Fee	\$60

**The University reserves the right to modify tuition and fees at any time.*

Tips: Keep all financial aid records together. Be aware of your total student loan debt. You may access your loan information at www.nslds.ed.gov.

Student Budgets

In determining the cost of attendance, National University uses the budgets established by the California Student Aid Commission. These budgets are used to determine financial need for all students who apply for aid.

Allowances Off Campus

	Tuition Per Month	*Per Academic Year
Undergraduate	\$1,512	\$11,781
Graduate/Credential	\$1,728	\$13,446
Books & Supplies	\$190	\$1,520
Food & Housing	\$1,252	\$10,016
Transportation	\$147	\$1,176
Personal/Miscellaneous	\$316	\$2,528
Undergraduate	\$3,417	\$27,030
Graduate/Credential	\$3,633	\$28,686

Allowances Living With Parents

	Tuition Per Month	*Per Academic Year
Undergraduate	same	same
Graduate/Credential	same	same
Books & Supplies	\$190	\$1,520
Food & Housing	\$502	\$4,016
Transportation	\$131	\$1,048
Personal/Miscellaneous	\$344	\$2,752
Undergraduate	\$2,679	\$21,117
Graduate/Credential	\$2,895	\$22,782

*Academic year (8 months or 36 quarter units/32 weeks of instruction).

Note: Approved Study Abroad student must contact the Financial Aid Office to determine the cost of attendance (budget).

Course Scheduling

Contact your admissions advisor to review your course schedule. The minimum unit requirements for loan processing are: Undergraduate/Credential - 12 units over 12 weeks, Graduates - 9 units over 8 weeks.

Enrollment Status

Students enrolled at the University may attend courses any month of the year, creating a different academic year for each student. To evaluate a student's enrollment status at the University, each student's individual enrollment period will be reviewed and their status determined using the following charts.

Undergraduate & Credential Students — Unit Requirements

Number of Months	Half	Three-Quarter	Full
1	—	—	—
2	6.0	9.0	—
3	6.0	9.0	12.0
4	9.0	13.5	18.0
5	9.0	13.5	18.0
6	9.0	13.5	18.0

Note: A course will be included in the enrollment period if the start and end date of the course occurs during the measured enrollment period. The student cannot be considered withdrawn in the period which is being evaluated.

Graduate Students — Unit Requirements

Number of Months	Half	Three-Quarter	Full
1	4.5	—	—
2	—	6.5	9.0
3	4.5	6.5	9.0
4	7.0	10.0	13.5
5	7.0	10.0	13.5
6	7.0	10.0	13.5

A student's enrollment status will be determined based upon their course schedule, with measures based upon the above charts. This enrollment period will be determined according to the number of months the student is attending, providing the student is not considered withdrawn.

Satisfactory Academic Progress (SAP)

Students must maintain SAP in their selected course of study to receive federal aid. This section describes the standards of satisfactory progress, which must be met by an aid recipient. Students must complete their academic program within 150 percent of the published length, expressed as units, needed to graduate, including units transferred from another institution. The financial aid standard is the same or somewhat stricter than the institution's standards for a student enrolled in the same educational program who is not receiving Title IV aid. Financial aid recipients are subject to all National University academic policies. SAP is evaluated at the beginning of the award period and again at the time of the second disbursement.

Academic Year

The academic year (AY) consists of at least 36 units and 32 weeks of instruction. Generally, students are funded for two payment periods. The first payment period is composed of at least half of the coursework in the academic year as measured in units and weeks of instruction.

The second payment period comprises the remaining coursework in the academic year. Generally, an academic year consists of eight courses. Students must successfully complete their first payment period before student loan funds will be released for the second period and be in current attendance. Because students apply for and are awarded aid during different times of the year, each student's academic year may be different. *Note: units that are earned from accelerated studies or repeated coursework will not count toward completion of the student's academic year.*

Qualitative Requirement (GPA)

The qualitative aspect of academic progress is the student's overall grade point average. Students must maintain a cumulative GPA of 2.0 for undergraduate students and a cumulative GPA of 3.0 for graduate students. All coursework attempted at National University must meet the graduation requirements and the qualitative component.

Note: Students who fall below these required minimums will be placed on academic probation. Students may continue to receive financial aid during this probationary period, assuming all other satisfactory requirements are met. Students who do not meet the academic requirements and are disqualified from attendance will not receive financial aid from the period of time they are withdrawn.

Quantitative Requirements

Satisfactory academic progress is defined as a reasonable length of time for students to complete their educational objectives. Since students enrolled at National University pursue different degree programs at different times of the AY, the number of units and the length of time to complete each degree program will vary, but students are limited to no more than 150 percent of the published units. The SAP At-A-Glance chart on the right defines the completion requirements. Successful progression toward a degree objective is one aspect of satisfactory progress. While it is recognized that individual degree programs vary in length, typical degree requirements are as follows: Students enrolled in an associate degree program are required to complete 90 quarter units; 180 quarter units must be completed to receive a bachelor's degree; and students enrolled in a master's degree program must complete 60 to 110 quarter units to graduate. Satisfactory progress is evaluated beginning with the month of the student's first course and at the end of each academic year of a student's program.

SAP At-A-Glance Chart

Unit Completion Requirements (SAP)

Undergraduate	Total Units	Minimum Units Earned to Meet SAP
Year 1	36	24
Year 2	72	48
Year 3	108	72
Year 4	144	96
Year 5	180	120

Graduate	Minimum Units Earned to Meet SAP
Year 1	20
Year 2	40
Year 3	60
Year 4	80

Note: Students who do not meet the unit requirements as stated above will be ineligible to receive federal student aid.

Incomplete Courses

Students who receive a grade of “incomplete” have the remainder of the payment period to remove the “incomplete” with a passing grade. However, if this course is the last course of the payment period or loan period, no future aid will be disbursed until the “incomplete” grade has been removed or a replacement course is completed with a passing grade (Student must request in writing to omit original course in loan period).

Unsatisfactory Grades

Undergraduate students who receive a grade of “F” and graduate students who receive a grade of “D” will not receive financial aid for those courses. If financial aid was paid for a course before the grade was posted, the student must, at his/her own expense, pay to retake the course or its equivalent.

Repeated Coursework

Financial aid **will not** be awarded for a repeated course or its equivalent. Students who wish to or who are required to repeat a course must do so at their own expense.

SAP Appeals

Students who are denied aid due to lack of SAP may submit a letter of appeal with documentation to the Financial Aid Committee (FAC). The committee attempts to approve or deny appeals in a fair and equitable manner, taking into consideration each student’s situation. The committee communicates its decision to the students. If the student does not agree with the committee decision, the student may appeal to the Director of Financial Aid. The Director’s decision is final.

Standards of SAP Committee Decision

The FAC will review appeals and make a decision based upon the situation and documentation provided. Valid reasons for lack of unit completion include:

- Death of a relative;
- Injury or illness of the student; or
- Other special circumstances.

Note: Documentation must be provided.

Leave of Absence Policy (LOA)

The National University LOA policy is mandated by federal regulation for federal student aid recipients. *This impacts students who receive Title IV federal financial aid (Federal Pell Grants, Federal Supplemental Grants, Federal Stafford Subsidized or Unsubsidized Loans, Federal Parent Loans) or who want to have a federal student loan deferred from payment while in school.* A student on an approved LOA will be considered enrolled at National University and would be eligible for an in-school deferment for student aid loans. Students will not receive disbursements of Title IV student loan financial aid funds during an approved LOA. It is important to note that Federal financial aid and in-school deferment may be negatively impacted if a student fails to apply for the LOA within the guidelines stipulated or if the application is denied. A student who fails to return from an approved LOA may be subject to impacts on both student loan repayment terms as well as the grace period of any aid. If a student does not return from an approved LOA the student will be treated as a withdrawn student effective the first day of the leave and a return calculation of Federal Student aid will be performed. **All LOA approvals must be submitted via e-form on the student portal to the Registrar’s Office. There are additional rules and requirements for a LOA – please refer to the LOA policy on the Knowledge Base:**

<http://kb.nu.edu/article.aspx?article=1992&p=1>

Withdrawn Status*

Students who officially withdraw from the University, or for whom a break in attendance of 45 days occurs in their course schedule during the academic year, will be considered withdrawn and the following will occur:

- **Recipients of Federal Grants, Campus-Based, and/or State Aid:**

All future aid will be canceled. Students who resume their coursework during the school year will be reprocessed for eligible aid.

**National University’s winter break between December and January courses is excluded when determining withdrawn status.*

- **Student Loan Recipients**

- **Loan Disbursements**

- The University will return student loan funds to the borrower's lender if the funds arrive after or during a break in which the student is considered withdrawn. The University will also cancel any future scheduled disbursements

- **Request for Refund**

- The University will return funds held on account (the student's credit balance) to the lender in accordance with Federal Regulation if a student:

- Is considered withdrawn, **and**
 - Has not completed the number of units as certified in the original loan period.

- **Repayment**

The University will report the student's last date of attendance if the student is considered withdrawn. This notification will initiate student loan repayment. The grace period or the actual payments will begin on any outstanding student loan(s) from the student's last date of attendance.

- **Federal Refund Policy**

If a student is considered withdrawn from the University, federal regulations require a calculation be performed according to a specific formula that identifies the total scheduled financial assistance the student earned and is therefore entitled to receive. If a student is considered withdrawn from the University before completing 60 percent of a payment period, the student may have to repay unearned federal monies that were already disbursed at the beginning of the payment period. For additional information regarding this policy, please refer to the University catalog.

- **Deferments**

The University will process a deferment for a period of one term (a six-month period); however, the deferment period ends if/while the student is withdrawn. Also, if a student changes their schedule and is considered withdrawn after a deferment is processed, the lender will be notified and repayment on the loan will be initiated.

- **Accelerated Studies**

Students may apply for financial aid to cover educational expenses for an academic year. Students who enroll in accelerated studies will be required to pay for those units (any units above 4.5) at their own expense.

- **Funding Requirements**

Students receiving financial aid at the University will be awarded based on an academic year of 32 weeks of in-class instruction and a minimum of 36 units. Students receiving campus-based aid, state aid, and institutional aid will receive funds for up to 12 months when aid is available. Student loan recipients (WDF, PLUS, and Grad PLUS) may apply for an additional loan upon successful completion of all courses in the prior loan period. All grades must be posted from the student's prior academic year and any accelerated coursework taken will not be counted towards the completion of the student's academic year. In addition, 32 weeks of in-class instruction (eight months) must be completed. A new loan application will be accepted for processing, if the student has at least three months remaining in their course schedule and the student meets the University's minimum requirements.

Financial Aid Programs

KEY

FAFSA: Free Application for Federal Student Aid

IAFFA: Institutional Application for Federal Financial Aid

GPA: Grade Point Average

Note: Award ranges and aid types are tentative.

Federal Pell Grant is a grant program to help students with tuition cost. This program assists students who are working toward a first bachelor's degree.

Award range: \$605 to \$5,645

Applications: FAFSA, IAFFA

Application deadline: June 30, 2014

Date funding begins: July 2013

Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant program to assist with tuition cost. Like a Pell Grant, a student must be enrolled in a first bachelor's degree. Awards are made on a limited basis to students with an exceptional financial need.

Award range: \$50 to \$1,200

Applications: FAFSA, IAFFA

Application deadline: Priority filing date is March 2, 2013

Date funding begins: July 2013

Cal Grant A is a state-funded grant program to help students with tuition cost. Grant recipients are selected on the basis of financial need and grade point average. Students must be California residents working toward a first bachelor's degree. Recipients of this award will be notified by the California Student Aid commission in June 2013.

Award range: \$100 to \$12,297

Applications: FAFSA, GPA verification

Application deadline: March 2, 2013

Date funding begins: October 2013

Cal Grant B is a state funded grant program to help students with tuition cost. This program is intended to assist students with high potential from disadvantaged/ low-income families. Students must be California residents who have completed less than one semester of undergraduate studies. Recipients of this award will be notified by the California Student Aid Commission in June 2013.

Award range: \$100 to \$12,297

Access: \$100 to \$1,964

Applications: FAFSA, GPA verification

Application deadline: March 2, 2013

Date funding begins: October 2013

Teach Grant Program was created by Congress through the College Cost Reduction Act of 2007. The Teacher Education Assistance for College and Higher Education Grant Program (TEACH) provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. This program is currently available to undergraduates in a degree that leads to teaching and graduate students pursuing a master's in an Educational program. Students must maintain a 3.25 GPA.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp>.

Award range: \$100 to \$4,000

Applications: FAFSA, IAFFA

Application deadline: June 30, 2014

Date funding begins: July 2013

Federal Subsidized WDF Student Loan is a loan program to assist undergraduate students with educational expenses. The interest rate is fixed at 6.8 percent for loans issued after July 1, 2013. (Graduate students are ineligible for subsidized funding.) WDF recipients are not required to make payments or pay the interest during full-time attendance; however, interest will begin to accrue on the first day after the last day of attendance.

Loan Amount: For each academic year, a dependent student may borrow:

- Up to \$3,500 as a first-year undergraduate
- Up to \$4,500 as a second-year undergraduate
- Up to \$5,500 as a third-, fourth-, or fifth-year undergraduate

Applications: FAFSA, IAFFA, Loan Request

Application deadline: Three months prior to the student's last course of the academic year

Date funding begins: Based on each student's individual course schedule.

Undergraduate students may only receive up to 150 percent subsidized funding for their program. Student will then only be eligible to receive unsubsidized funding from that point forward up to federal aggregate limits.

Federal Unsubsidized WDF Loan is a program available to students who may not qualify for a subsidized WDF Loan or for students who may qualify for only a partial subsidized WDF loan. The interest rate is fixed at 6.8 percent for loans issued after July 1, 2013. The terms and conditions are the same as the subsidized WDF Loan, except that the borrower is responsible for the interest that accrues while the student is in school and during the grace period.

Loan Amount: For each academic year, an independent student may borrow:

- Up to \$9,500 as a first-year undergraduate
(at least \$6,000 of this amount must be in unsubsidized WDF)
- Up to \$10,500 as a second-year undergraduate
(at least \$6,000 of this amount must be in unsubsidized WDF)
- Up to \$12,500 as a third-, fourth-, or fifth-year undergraduate
(at least \$7,000 of this amount must be in unsubsidized WDF)
- Up to \$12,500 as a fifth-year undergraduate credential student
(at least \$7,000 of this amount must be in unsubsidized WDF)
- Up to \$20,500 as a graduate student

Loan Amount: Students may receive both subsidized and unsubsidized WDF Loans totaling up to the applicable WDF limit (based on grade level).

Applications: FAFSA, IAFFA, Loan Request

Application deadline: Three months prior to the student's last course of the academic year

Date funding begins: Based on each student's individual course schedule.

Note: Students enrolled in an academic year requiring less than 36 units will be subject to a prorated loan.

Aggregate Stafford Loan Limits

Dependent Undergraduate	\$31,000 (\$23,000 maximum subsidized)
Independent Undergraduate	\$57,500 (\$23,000 maximum subsidized)
Graduate	\$138,500 (\$65,500 in subsidized Stafford and \$73,000 in unsubsidized Stafford)

Note: The graduate debt limit includes any Stafford Loans as an undergraduate. View your borrowed loan amounts at www.nslds.ed.gov. Please borrow responsibly.

Students who do not wish to accept all or part of their Financial Aid Award must notify the Financial Aid Office within 14 days of receipt.

Fees:

- **Loan Origination Fee:** For first disbursements on or after July 1, 2013, a loan origination fee of up to 1.051% of the loan principal is also deducted proportionately from each loan disbursement.
- **Insurance Premium:** An insurance premium of one percent of the loan principal, called the Federal Default Fee, may also be deducted proportionately from each loan disbursement.

Please Note:

Credential Program — Students must complete the program residency requirement at National. These programs must consist of a minimum of 36 quarter units in length and 32 weeks of instruction to be eligible for federal student aid (except for recipients of National University Scholarships), and students may only apply for financial aid as a fifth-year undergraduate.

Certificate Program — These programs must consist of a minimum of 36 quarter units in length and 32 weeks of instruction to be eligible for federal student aid (except for recipients of National University Scholarships).

Federal PLUS Loans For Parents is a loan program to assist parents of undergraduate dependent students with educational costs. The interest rate is fixed at 7.9 percent for loans issued after July 1, 2013. Like the unsubsidized WDF Loan, the interest is not subsidized by the government. Repayment begins 60 days after the loan is made.

Loan amount: For each academic year, a parent may borrow up to the student's cost of attendance minus other aid, per undergraduate dependent student.

Fees: Origination and federal default fees

Applications: FAFSA, IAFFA, Parent PLUS Loan Request

Application deadline: Three months prior to the student's last course of the academic year

Date funding begins: Based on each student's individual course schedule.

Graduate PLUS Loan is a government-insured education loan designed for graduate and professional students. Students are able to defer the loan while they are enrolled at least half-time. Eligibility is not based on income. The interest rate is fixed at 7.9 percent for loans issued after July 1, 2013.

Loan Amount: For each academic year, a graduate or professional student may borrow up to the cost of attendance minus other aid

Fees: Origination and federal default fees

Applications: FAFSA, IAFFA, Loan Request

Application deadline: Three months prior to the student's last course of the academic year

Federal Perkins Loan is a low interest (five percent) loan program for undergraduates only. This program assists students with tuition cost and is funded on a limited basis to students with exceptional need. The major advantage for Perkins recipients is that the government pays the interest during at least half-time attendance and for nine months after the student's last date of attendance. In addition, students are not required to make payments during that time.

Award Range: \$300 to \$3,600

Cumulative Totals:

- Up to \$20,000 for undergraduate study

Applications: FAFSA, IAFFA

Application deadline: Priority filing date is March 2, 2013

Date funding begins: July 2013

National University Scholarship Program consists of:

- Presidential: \$2,500
- Military: \$2,500
- Collegiate: \$2,000

Application: Scholarship Application

Application deadline: Open, but subject to available funds

Date funding begins: Based upon receipt of the signed scholarship acceptance letter by the Scholarship Department.

Private Loans are available through various lenders. They are credit-based and have a quarterly variable interest rate. Private loans will be certified up to the cost of attendance after all other funding has been awarded.

Additional Resources

The California Student Aid Commission: (888) 224-7268

The Federal Student Aid Information Center: (800) 4 FED-AID or (800) 433-3243



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