



# UNIVERSITY OF THE WEST

2021-2022 FINANCIAL AID HANDBOOK

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# Table of Contents

How Do I Apply for Financial Aid? .....	2
Am I Eligible for Federal Student Aid? .....	2
Federal Verification .....	4
What Financial Aid Programs are Available?.....	6
How Do I Apply for a Direct Loan?.....	13
How and When Do I Receive Financial Aid Funds? .....	14
Student Employment Programs .....	15
University Scholarships.....	16
Private Scholarships .....	29
Veterans Affairs.....	29
2021-2022 Cost of Attendance .....	30
Summer Session.....	33
Federal Financial Aid Consortium Agreement .....	34
Standards for Satisfactory Academic Progress (SAP).....	34
Withdrawal & Leave of Absence (LOA) .....	37
Return to Title IV Funds (R2T4).....	38
What are the Responsibilities of an Aid Recipient? .....	41
What Can Be Expected From Student Financial Aid, Employment and Scholarship Services? .....	41
Frequently Asked Questions.....	43

## HOW DO I APPLY FOR FINANCIAL AID?

### Federal School Code for University of the West (UWest) is 036963

Students seeking federal and state financial aid should complete the following steps:

1. Complete the 2021-2022 Free Application for Federal Student Aid (FAFSA) application online. (<http://www.fafsa.ed.gov/>)  
Each student is responsible for updating their address information and making any corrections via FAFSA on the Web, or by phone 1-800-433-3243 (Federal Student Aid Information Center).
2. If selected for federal verification, student and/or parent should choose to automatically transfer IRS income tax information into the FAFSA using IRS Data Retrieval Tool, if available.
3. Complete the 2021-2022 UWest Application for Financial Aid and Scholarships. ([www.uwest.edu/financial-aid](http://www.uwest.edu/financial-aid))

All students applying for 2021-2022 federal financial aid should have a FAFSA on file in the Financial Aid Office by May 3, 2022 to be eligible for aid consideration for the 2021-2022 academic year.

## AM I ELIGIBLE FOR FEDERAL STUDENT AID?

There are some general eligibility requirements that apply to the federal financial aid programs now being offered at UWest. To receive federal aid:

1. Students must be either:
  - U.S. Citizens or naturalized citizens; or
  - U.S. permanent residents; or
  - Citizens of the Federated States of Micronesia and the Republics of Palau and the Marshall Islands; or
  - Other eligible non-citizens

Note: Students who are in the U.S. on an F1 or F2 student visa, a J1 or J2 exchange visitor visa or a G series visa are not U.S. citizens or eligible non-citizens.
2. Students must be admitted and enrolled in a program that leads to a baccalaureate, master or doctorate degree.
3. Students must be enrolled at least half-time status per semester to be eligible for most aid. To receive maximum aid, undergraduate students must be enrolled in twelve (12) units or more each semester, graduate students nine (9) units each semester with exceptions to certain graduate candidates and continuous enrollment students. (See Financial Aid Enrollment Status session below for details.)
4. Students must maintain Satisfactory Academic Progress (SAP) throughout the financial aid period. Detailed information regarding the Satisfactory Academic Progress Policy can be found in the University of the West Catalog or online at [www.uwest.edu/financial-aid-policies/](http://www.uwest.edu/financial-aid-policies/).
5. Students must have a valid Social Security Number. The federal database will match the Social Security record to the student's FAFSA data to verify the name and date of birth are the same.
6. Students must not be in default on any federal loan or owe money on a federal or state grant.

## Financial Aid Enrollment Status

Students' enrollment status affects the level of aid available in a specific term. Students must be enrolled at least half-time to be eligible for aid. In addition, students receiving aid must earn a minimum number of credits each semester, applicable to his/her degree and consistent with his/her enrollment/funding status.

<b>Enrollment/Funding Status</b>	<b>Undergraduate</b>	<b>Graduate</b>
Full Time	12 or more units	9 or more units *
3/4 Time	9-11 units	7-8 units
1/2 Time	6-8 units	4.5-6 units

\* The definition of graduate full-time is based upon the student's degree level, stage in study, and program of enrollment, and is applicable to fall and spring semesters.

<b>Stage of Study (Graduate)</b>	<b>Full-time</b>	<b>Corresponding Course(s)</b>
Coursework	9 or more units	Degree Applicable Courses
Master's Thesis, all course work complete	3 units	PSYCH 699A, REL 700 Maximum: 2 terms
Doctoral Qualifying, all course work complete	3 units	DBIN 705, REL 705 Maximum: 2 terms
Candidacy, engaged in research requirement	3 units	DBIN 698A, 698B, 710, REL 698A, 698B, 710
Candidacy, research requirement fulfilled	1 unit	DBIN 698B, 715, REL 698B, 715

## FEDERAL VERIFICATION

Department of Education may select a student's FAFSA for a review process known as federal verification. University of the West (UWest) may also select a student for federal verification. The federal verification process requires UWest to verify items such as student's and their family's household and financial information with the U.S. Department of Education.

### \* COVID-19 Relief – Federal Verification

For the 2021-22 Award Year, the Department of Education has waived the requirements for verifying student and family's income and household size. UWest will apply this waiver to all selected students that qualify for this waiver.

### Verification Procedure

Students selected for federal verification will be notified with instructions for completing the verification process by the Financial Aid Office during the financial aid application process. Financial aid awards will not be finalized and federal funds will not be disbursed until after the verification process is completed. Requested documentation should be submitted to the Financial Aid Office as soon as possible to avoid delays in the processing of financial aid application.

Students selected for Verification Group 1 are required to submit a completed and signed verification worksheet along with verification of parents and students income. The verification of income can be completed by using the IRS Data Retrieval Tool (DRT) in FAFSA on the Web. If the DRT is not available, both student and parents must provide an IRS Tax Return Transcript or a signed copy of the income tax return. (See instructions for IRS Data Retrieval Tool and requesting tax transcripts and non-filing letter below.)

Students selected for Verification Groups 4 and 5 are required to provide other documentation including verification of high school completion status, identity and statement of educational purpose. The Financial Aid Office will provide the students with instructions on how to complete this process.

Requested documents for verification may be submitted to the Financial Aid Office in-person, by mail, email, or fax.

Once all of the required documentation has been received, the Financial Aid Office will verify the additional information provided with the information provided on the student's FAFSA and send an 'Offer' letter by mail, typically within two weeks of the date the completed documentation was received. The process may take longer depending on the accuracy of the information provided, the student's expected entry term and seasonal variation in volume. If there are any differences found between the information reported on the FAFSA and the information provided on the verification documents, the Financial Aid Office will contact the student to make corrections on their FAFSA. The financial aid award will be based on the corrected information. If conflicting information is identified at any time during an award year, a student's financial aid file will be reviewed and additional verification may be required.

Failure to submit requested verification materials within 45 days of the requested date may result in the loss of institutional scholarships, campus-based aid and federal loans for the semester. Pell grant eligibility may be forfeited if requested verification documents are not received by September 30th of the

year trailing the award year, or within 120 days of the last day of the enrollment, whichever comes first. California state grants may be forfeited if verification is not complete prior to the end of the semester of eligibility, or the last day of enrollment, whichever comes first.

**IRS Data Retrieval Tool (DRT) Process:**

DRT allows students and their parents who filed a U. S. tax return with the IRS to access the tax return information needed to complete the FAFSA and transfer the data directly into their FAFSA. It is the best way to verify student's and parent's income. In most cases, no further documentation is needed to verify the income information that was transferred into a student's FAFSA using the IRS DRT if that information was not changed.

Students and parents who are unable to use the IRS DRT must instead provide either an IRS Tax Return Transcript or a signed copy of the income tax return for the appropriate award year.

An IRS Tax Return Transcript may be obtained through:

- Get Transcript by Mail – Go to [www.irs.gov](http://www.irs.gov), click "Get Your Tax Record." Click "Get Transcript by Mail." Make sure to request the "Return Transcript" and NOT the "Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- Get Transcript Online – Go to [www.irs.gov](http://www.irs.gov), click "Get Your Tax Record." Click "Get Transcript Online." Make sure to request the "Return Transcript" and NOT the "Account Transcript."
- Automated Telephone Request – 1-800-908-9946. The transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- Paper Request Form – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

**Nontax Filers:**

Students and parents who will not and are not required to file an income tax return with the IRS must provide documentation from the IRS or other relevant tax authority dated on or after October 1 of the following tax year that indicates an IRS income tax return was not filed with the IRS or other relevant tax authority. Individuals who have made good-faith effort but are unable to obtain verification of nonfiling from the IRS or other relevant tax authority should provide a signed statement certifying that the individual attempted to obtain confirmation of nonfiling from the IRS or other relevant tax authority and was unable to obtain the required documentation.

Note: When requesting Tax Return Transcript or Verification of Nonfiling Letter using Form 4506-T, students and parents should not request that it be mailed to a third party, e.g. UWest Financial Aid Office. The tax documentation should be sent to the student and their parents, and be submitted to the Financial Aid Office with their signature and UWest Student ID number.

## WHAT FINANCIAL AID PROGRAMS ARE AVAILABLE?

UWest participates in the Federal Pell Grant, FSEOG, Cal Grant, Direct Loan and Plus Loan programs, as well as Federal Work-Study programs.

### GRANT PROGRAMS

Federal and state grant programs are open to eligible undergraduate students who are pursuing their first undergraduate degree. The grant programs currently available to UWest undergraduate students are as follows:

#### Federal Grants

1. Pell Grant
  - Submit the FAFSA; (<http://www.fafsa.ed.gov>)
  - For U.S. citizens or eligible non-citizens;
  - Students who have not earned a bachelor's or graduate degree;
  - Must not be incarcerated to be eligible;
  - There is no repayment required;
  - The maximum award for 2021-2022 is \$6,495;
  - The Expected Family Contribution (EFC) and enrollment/funding status (full-time, three-quarter time, half-time or less than half-time) determine Pell Grant eligibility and amount.
  - Students can only receive the Pell Grant for up to 12 semesters or the equivalent (roughly six years).
2. Federal Supplemental Educational Opportunity Grant (FSEOG)
  - Submit the FAFSA; (<http://www.fafsa.ed.gov>)
  - Students who have not earned a bachelor's or graduate degree;
  - Priority is given to Pell Grant eligible students who have financial need with the lowest EFC;
  - Awards vary from \$100 to \$4,000 per award year.

#### State Grants

1. Cal Grants

Cal Grants are funded by the State of California for California resident undergraduate students and administered by California Student Aid Commission (CSAC). Students must submit their FAFSA and verified Cal Grant GPA by March 2.

Cal Grant is limited to 4 academic years. Student must take 15 units per semester or 30 units per academic year in order to graduate within four years.

##### General Cal Grant Eligibility

To be eligible for a payment for any Cal Grant award, students must meet the following requirements:

- Be U.S. citizens/national or eligible noncitizens, or AB 540 eligible;
- Male students must have met U.S. Selective Service requirements;

- Be California residents;
- Not have a bachelor's or professional degree before receiving Cal Grant;
- Attend a qualifying institution participating in the Cal Grant programs at least half-time; (If students drop below half-time status, to retain Cal Grant eligibility, they need to file Leave of Absence at <https://mygrantinfo.csac.ca.gov>)
- Be in a program leading to an undergraduate degree, certificate or first professional degree;
- Demonstrate financial need;
- Maintain satisfactory academic progress as defined by the school;
- Not in default on Title IV federal student loans and not owe a refund of any Title IV or state grant;
- Not be incarcerated.

### Cal Grant A

Purpose: Provides a tuition and fee assistance program. Awarded to students enrolled in associate or baccalaureate degree programs.

Students who receive Cal Grant A award, and choose to attend a California Community College and maintain eligibility will have their awards reserved for up to three years until transferring to a four year college.

- Cal Grant A Entitlement
  - Meets all general Cal Grant requirements;
  - Have at least a 3.00 high school GPA;
  - Meet the required income and asset ceilings;
  - Apply by March 2;
  - Up to \$9,220 at WASC-accredited private non-public university;
  - Students must confirm their high school graduation at <https://mygrantinfo.csac.ca.gov/> before funds can be disbursed.
- Cal Grant A Transfer Entitlement
  - Eligible students must have at least a 2.40 California community college GPA;
  - Must transfer in the same academic year as awarded;
  - Meet all the Cal Grant general, financial and program eligibility requirements;
  - Must transfer to and receive award payment at an eligible institution;
  - Have graduated from a California high school or have achieved the equivalent after June 30, 2000;
  - California residency at the time of high school graduation (unless student is AB540);
  - Must be under the age of 28 as of December 31 of the year in which they first receive an award;
  - Completion of the Transfer Entitlement Verification Form on <https://mygrantinfo.csac.ca.gov/>;
  - Apply by March 2.

### Cal Grant B

Purpose: Provides grant funds to help pay for tuition, student fees and other educational costs in a for- credit instructional program of not less than one academic year in length. Pays for access costs such as living expenses, transportation, supplies and books. Pays for tuition and fees for students attending a Cal Grant eligible 4-year college, beginning in their second year.

- Cal Grant B Entitlement
  - Meets all general Cal Grant requirements;
  - Have at least a 2.00 high school GPA;
  - Award provides up to \$1,648 for books and living expenses to students in their first year of college;
  - Have at least \$700 in financial need;
  - Meet the required income and asset ceilings;
  - Apply by March 2;
  - Up to \$9,220 of tuition and fees at WASC-accredited private non-profit university beginning second year.
- Cal Grant B Transfer Entitlement
  - Eligible students must have at least a 2.40 California community college GPA;
  - Must transfer in the same academic year as awarded;
  - Meet all the Cal Grant general, financial and program eligibility requirements;
  - Must transfer to and receive award payment at an eligible institution;
  - Have graduated from a California high school or have achieved the equivalent after June 30, 2000;
  - California residency at the time of high school graduation (unless student is AB540);
  - Must be under the age of 28 as of December 31 of the year in which they first receive an award;
  - Completion of the Transfer Entitlement Verification Form on <https://mygrantinfo.csac.ca.gov/>;
  - Apply by March 2.

#### Cal Grant A and B Competitive Awards

- Limited number of awards;
- Students who are not eligible for a Cal Grant A or B Entitlement award;
- Nontraditional students who are not graduating high school seniors or recent graduates;
- Awards are the same as Cal Grant Entitlement awards except that they are not guaranteed.
- Submit FAFSA and Verified Cal Grant GPA by March 2.

#### California Dream Act Cal Grant Eligibility:

- Must have attended a California high school for a minimum of three years;
- Graduated or will graduate from a California high school, or passed the California High School Proficiency Exam (CHSPE), or obtained a Certificate of General Education Development Test (GED), High School Equivalency Test (HiSET), or Test Assessing Secondary Completion (TASC);
- Enroll in an accredited and qualified California college or university;
- If applicable, complete an affidavit to legalize immigration status as soon as they are eligible;
- Meet all award eligibility criteria.

#### How to apply for a Cal Grant:

- Initial eligibility for a Cal Grant award is based on information from the student's Free Application for Federal Student Aid (FAFSA) and a verified grade point average (GPA) (or GED, SAT or ACT score). Both must be submitted to California Student Aid Commission either on or before the March 2 deadline.

- California Dream Act eligible AB540 and AB131 students must complete the secure online California Dream Act application at <https://dream.csac.ca.gov/> and submit an Non-SSN Cal Grant GPA Verification (or GED, SAT or ACT score) for the Cal Grant program by the March 2 deadline.

CSAC Contact Information:

For more detailed information about CSAC awards, visit:

[www.csac.ca.gov](http://www.csac.ca.gov)

E-mail: [studentsupport@csac.ca.gov](mailto:studentsupport@csac.ca.gov)

WebGrants for Students: <https://mygrantinfo.csac.ca.gov/>

CA Dream Act email: [caldreamact@csac.ca.gov](mailto:caldreamact@csac.ca.gov)

CA Dream Act online at <https://dream.csac.ca.gov/>

Telephone: Toll-free (888) 224-7268

Office Hours: Monday through Friday, 8:00 a.m. to 4:45 p.m.

General Correspondence and Appeals:

California Student Aid Commission

Student Support Services Branch

P.O. Box 419027

Rancho Cordova, CA 95741-9027

FAX: 916-464-8002

2. California National Guard Education Assistance Award

Students who are an active member in the California National Guard, the State Military Reserve, or the Naval Militia, may be eligible for a state-funded program designed to provide an educational incentive to improve their skills, competencies, and abilities.

To be eligible, a student must:

- Be an active member who has served two (2) years in the California National Guard, the State Military Reserve, or the Naval Militia;
- Agree to remain an active member throughout the participation period in the program;
- Agree to use the award to obtain a certificate, degree, or diploma that they currently do not possess;
- Be enrolled in, registered at, or accepted to a qualifying institution;
- Agree to maintain enrollment of a minimum of three (3) academic units per semester, or the equivalent, at a qualifying institution;
- Agree to maintain at least a 2.0 cumulative grade point average (GPA); and
- Be a resident of California for at least one year.

Visit this website <https://nationalguard.csac.ca.gov/> to apply.

For more information go to: <https://calguard.ca.gov/>.

## LOAN PROGRAMS

Federal student loans are a form of financial aid to finance higher education and are available to both undergraduate and graduate degree seeking students. Student must be enrolled as at least half-time to be eligible for a loan. Student loans are borrowed funds that must be repaid, with interest.

William D. Ford Federal Direct Loan Program (DL) includes Subsidized and Unsubsidized Loans, as well as, PLUS Loans. Students not eligible for a subsidized loan will be offered an unsubsidized loan. Loan funds are provided to students through UWest. Applicable interest rates and origination fee rates for direct loans are listed later in this section. Origination fee is deducted from the total loan amount borrowed. Repayment begins six months following graduation, withdrawal, or dropping below half-time enrollment.

### 1. Direct Subsidized Loans

- Submit the FAFSA; ([FAFSA® Application | Federal Student Aid](#))
- Financial need-based;
- Must be repaid;
- The U.S. Department of Education pays the interest that accrues while students are in school at least halftime or more;
- Available to undergraduate students only.
- The maximum eligibility time period to receive direct subsidized loans is 150% of the length of the program of study published in the UWest Catalog. The time limitation only affects first-time borrowers on or after July 1, 2013.

### 2. Direct Unsubsidized Loans

- Submit the FAFSA; ([FAFSA® Application | Federal Student Aid](#))
- The loan is not financial need-based, but is limited to cost of attendance (COA) and annual loan limits;
- Must be repaid;
- Interest accrues from the time the loan is disbursed until it is paid-in-full;
- Borrower is responsible for paying the interest that accrues during all periods.

### 3. Federal Direct Parent PLUS Loan (PLUS)

- Submit the FAFSA; (<http://www.fafsa.ed.gov/>)
- It is a self-help aid must be repaid;
- It is a federal unsubsidized loan for parents to borrow on behalf of their dependent undergraduate student;
- This loan may replace the expected family contribution (EFC), but may not exceed the students cost of attendance (COA) minus any other financial aid the student receives;
- Students must be enrolled at least half-time;
- There is an origination fee of 4.228% of the loan amount;
- The parent is responsible for accrued interest and loan repayment;

- Repayment either begins on the date of the last disbursement, or deferred for an additional six months after the dependent student has ceased to be enrolled at least half-time. Parent borrower may contact the loan servicer to request a deferment;
- Beginning March 29, 2015, Direct PLUS loan applicants who have been determined to have an adverse credit history, but who qualify for a Direct PLUS loan by documenting extenuating circumstances or by obtaining an endorser are required to complete a separate PLUS Loan Counseling. This special PLUS loan counseling can be found at <https://studentaid.gov/app/counselingInstructions.action>.
- The lender (the U.S. Department of Education) establishes the parent borrower's eligibility based on ability to repay and credit worthiness. If the lender denies the PLUS loan, the student may be eligible to borrow an unsubsidized loan.

4. Federal Direct Graduate PLUS Loan (GRAD PLUS)

- Submit the FAFSA; (<http://www.fafsa.ed.gov/>)
- Graduate or professional students are now eligible to borrow under the PLUS Loan Program up to their cost of attendance (COA) minus any other financial aid the student receives;
- Students must be enrolled at least half-time;
- There is an origination fee of 4.228% of the loan amount;
- Borrowers are responsible for accrued interest and loan repayment;
- Grad Plus loan is placed into deferment while students are enrolled at least half time and for six months after they graduate or cease to be enrolled at least half-time;
- Applicants for these loans also must have applied for their annual loan maximum eligibility under the Federal Unsubsidized Direct Loan Program before applying for a Graduate/Professional PLUS loan.

5. Private Loan (This is not a Federal Student Aid)

Private loans are credit-based educational loans borrowed directly from a lender. Because the interest rates on private loans are not federally regulated, this type of loan can be more expensive. Interest rates and fee schedules vary depending on the borrower's creditworthiness. In some cases, private loans include processing fees and/or repayment fees. Thus, it is important to carefully evaluate the total cost, including repayment, before deciding to borrow a private loan.

**Annual Loan Limits**

Year	Dependent Undergraduate	Independent Undergraduate And Dependent Undergraduate whose parent cannot borrow PLUS Loan	Graduate/Professional
1 <sup>st</sup> (1-29 units)	\$5,500 (maximum \$3,500 subsidized)	\$9,500 (maximum \$3,500 subsidized)	Up to \$20,500 unsubsidized each academic year; (As of July 1, 2012, subsidized loans are no longer available.)
2 <sup>nd</sup> (30-59 units)	\$6,500 (maximum \$4,500 subsidized)	\$10,500 (maximum \$4,500 subsidized)	
3 <sup>rd</sup> and Beyond (60+ units)	\$7,500 (maximum \$5,500 subsidized)	\$12,500 (maximum \$5,500 subsidized)	

### Aggregate Loan Limits

Dependent Undergraduate	\$31,000 (up to \$23,000 may be subsidized)
Independent Undergraduate and Dependent Undergraduate Whose Parent Cannot Borrow PLUS Loan	\$57,500 (up to \$23,000 may be subsidized)
Grad/Professional	\$138,500 (up to \$65,500 may be subsidized)

### Interest Rates

\* COVID-19 Relief – Loan Interest

In response to the COVID-19 emergency relief period, the interest rate on all Direct Loans has been temporarily set at 0% until January 31, 2022. Once the COVID-19 emergency relief period ends, the rates as described in the table below will be in effect for loans first disbursed on or after July 1, 2021.

Type of Loan	Interest Rate 07/01/20-07/01/21	Interest Rate 07/01/21-07/01/22
Direct Subsidized and Unsubsidized Loans for Undergraduate Students	2.75%	3.73%
Direct Unsubsidized Loan for Grad/Professional Students	4.30%	5.28%
Direct PLUS for Parents and Grad/Professional Students	5.30%	6.28%

It is recommended that students pay the interest while in school. If the interest is allowed to accumulate, it is capitalized and added to the principal amount of the loan once the student has entered repayment. This will increase the total amount that they have to repay.

### Origination Fee

	On or after 10/01/2020 and before 10/01/2021	On or after 10/01/2021 and before 10/01/2022
Direct Subsidized and unsubsidized Loans	1.057%	1.057%
Direct PLUS Loans	4.228%	4.228%

The table above reflects the origination fee percentages based on the first disbursement date for Direct subsidized Loan, Direct Unsubsidized Loan, and Direct PLUS Loan awards.

## HOW DO I APPLY FOR A DIRECT LOAN?

Visit the Federal Student Aid website at <https://studentaid.gov/>.

Submit a 2021-2022 Free Application for Federal Student Aid (FAFSA);  
Complete an Entrance Counseling session;  
Sign a Direct Loan Electronic Master Promissory Note (eMPN);

Students wishing to obtain information to track their loan borrowing history, can access the National Student Loan Data System (NSLDS) at <https://nslds.ed.gov/npas> using their Federal Student Aid ID.

### Entrance & Exit Loan Counseling

Students who are first time borrowers of Federal Direct Subsidized and/or Unsubsidized Loans are required to undergo Entrance Counseling before any Direct Loan funds can be disbursed to the borrower.

Entrance Counseling is also required for Federal Grad PLUS loan borrowers who never previously borrowed a Federal Grad PLUS loan.

Loan Entrance Counseling must be completed online at [Entrance Counseling | Federal Student Aid](#).

Federal Direct and/or Federal Graduate PLUS Loan borrowers who are graduating, officially withdrawn, dismissed, each time on a leave of absence or dropped below half-time, or simply ceased enrollment at UWest must complete an online loan Exit Counseling session at [Exit Counseling | Federal Student Aid](#). Graduating students are required undergo the loan Exit Counseling during their final semester at UWest. The Financial Aid Office will notify the students of their responsibility to complete the exit counseling via email and the students are required to complete the process within thirty days from receiving the notification.

For students who are officially withdrawn, dismissed, on a leave of absence or dropped below half-time, or simply ceased enrollment at UWest, the Financial Aid Office will notify the students of the loan Exit Counseling information via email within thirty days after the Financial Aid Office becomes aware of the change to students' enrollment status.

### Federal Direct Loan Repayment Plans

It is to students' advantage to learn about managing their repayment obligations and options before repayment begins. Repayment plans include, but not limited to the following:

1. Standard Repayment Plan;
2. Extended Repayment Plan;
3. Graduated Repayment Plan;
4. Income Contingent Repayment Plan;
5. Income-Based Repayment Plan.

Visit <https://studentaid.gov/h/manage-loans> for detailed information about Repayment Plans and Repayment Estimator.

# HOW AND WHEN DO I RECEIVE FINANCIAL AID FUNDS?

## Disbursement Information

UWest disburses both federal and state student aid funds. UWest first uses the funds to pay for tuition, fees, room and board charges, and then any other costs associated with attendance. If there is a credit balance on the student's account, a direct deposit will be made to an authorized bank account that the student have set up with UWest, within in 14 days. Students who wish to have credit balances held in their student accounts must provide the Bursar's Office with written authorization requesting this be done.

First year students must submit proof of high school graduation or its equivalent to the Admissions Office as stated in the Admissions requirements before any financial aid can be disbursed.

The Financial Aid office does not issue checks. Financial aid funds are disbursed by the Bursar's Office.

- Pell Grant award amounts are based on the cost of attendance (COA), expected family contribution (EFC), and enrollment status. Once eligibility has been confirmed, these awards are disbursed after the end of the Add/Drop period each semester.
- Federal Supplemental Educational Opportunity Grants (SEOG) are based on financial need and available funding received by the institution from the Department of Education. Once eligibility is confirmed, these awards are disbursed after the end of the Add/Drop period each semester.
- Cal Grants are based on available state funding. Once eligibility is confirmed, these awards are disbursed at the beginning of each semester.
- Federal Direct Loans are disbursed after the end of the Add/Drop period each semester. Because loans are subject to origination fees, about 1%, the amount received from the U.S. Department of Education will be slightly less than the total amount borrowed.
- Federal regulations require two (2) disbursements for all loans, including one semester loans. Students attending a single semester or summer term will receive their second disbursement at the calendar midpoint of the term.
- If students are in their first year of undergraduate study and are first-time Direct Loan borrowers, there is a waiting period of thirty calendar days for the first loan disbursement.
- Students who drop below half-time enrollment are no longer eligible for a Direct Loans and/or Cal Grants.
- Loan and grant disbursements will not be released until the instructors have completed the attendance verification. The attendance verification must be completed, or the financial aid refund will be delayed.
- Students whose financial aid does not cover their student account balance, will be expected to pay the difference by the established due dates.
- Students are strongly advised to set aside sufficient funds at the beginning of each term to cover expenses such as books, room, meals, etc. while financial aid disbursements are processed.

# STUDENT EMPLOYMENT PROGRAMS

## 1. Federal Work-Study

Federal Work-Study (FWS) program is a federally funded, need-based financial aid program that provides part-time on-campus and off-campus employment opportunities to students enrolled in undergraduate and graduate program.

The FWS program is intended to assist students in meeting their financial obligations to the university and to encourage community service involvement. Student's earning from working in a FWS position should be used to off-set the cost of the student's education.

The Financial Aid Office determines a student's eligibility for FWS based on the student's cost of attendance and FAFSA information. FWS is awarded on a first come first served basis as the FWS funds are limited by the federal funding budget as well as by UWest's departmental budget. The maximum award is \$6,500 per academic year per student.

FWS jobs may be on or off campus. Off-campus jobs usually involve work in community service with federal, state, or local public agencies or private nonprofit organizations. Off-campus work must be performed in the public interest rather than for a particular interest or group. UWest requires all its off-campus FWS jobs to be part of the community service program.

To be eligible for FWS award, a student must:

- Be enrolled at least half-time during regular academic semesters; exception to this rule can be made to doctoral students who have completed all the required courses;
- Demonstrate sufficient unmet financial need;
- Maintain satisfactory academic progress. Satisfactory academic progress requires that an undergraduate student maintain a 2.0 cumulative GPA. A graduate student must maintain a 3.0 cumulative GPA.

## 2. Institutional Student Worker (Temporarily suspended for the 2021-2022 Academic Year)

Institutional Student Worker is an institutionally funded financial aid program that provides part-time on-campus employment opportunities for undergraduate and graduate students who are not eligible for federal work-study. Because these funds are limited, priority is given to students who apply by the priority deadline and/or eligible international students only.

All students who are on the Institutional Student Worker program will be required to work a specified amount of hours per week not exceeding more than 20 hours per week, or maximum 30 hours per week, subject to the approval of the Human Resources Office. Funds will be paid to the students paid bi-weekly.

## UNIVERSITY SCHOLARSHIPS

Institutional scholarships may be awarded to incoming and continuing students who demonstrate exceptional leadership and service to their communities, academic achievement and financial need. Applicants who wish to be considered for scholarships are encouraged to submit all required financial aid documents when they apply for admission. A Financial Aid and Scholarship Committee appointed by the University determines the awards annually. Reviews for eligibility and Satisfactory Academic Progress (SAP) take place each semester. Institutional scholarships are offered in the form of:

- President's Scholarship
- Dean's Scholarship
- UWest Scholarship
- Lotus Scholarship
- Metta Scholarship
- Dream Scholarship

### 1. President's Scholarship (Full Tuition Award)

UWest has established the President's Scholarship to encourage and motivate students who provide outstanding leadership and service to their communities or to UWest.

Award:

- The award will be used to cover full tuition up to 15 units for undergraduate students and 12 units for graduate students each semester awarded (Fall and Spring only). The award is for tuition only and does not cover any fees or expenses which may be required for attendance.
- The award is made in the form of a tuition waiver. No funds will be paid to the student.
- Award amounts may vary depending on the how many units the student registers for each semester. Examples of award calculation for each fall and spring semester are as follows:

#### Undergraduate Tuition

Unit	Business/Psychology/Liberal Arts/English Program
12	\$6,264
15	\$7,830

#### Graduate Tuition

Unit	Business	Psychology	Buddhist Chaplaincy Program	Religious Studies
9	\$5,805	\$5,886	\$5,733	\$5,670
12	\$7,740	\$7,848	\$7,644	\$7,560

\*Based on 2021-2022 tuition rates.

- The number of scholarships awarded will be determined by the President's Office every year.

Term of Award:

- This scholarship is an annual award that covers fall and spring semesters only. Summer session(s) is not included. Recipients are subject to a mid-year progress review during the first two weeks of the spring semester (Please see below).

Eligibility:

- This scholarship is available to continuing degree-seeking students at UWest. ESL students or students seeking a certificate only do not qualify for this scholarship.
- To qualify for the scholarship, students must carry a full-time credit load. Full-time is defined as registering for, and successfully completing, a minimum of 12 credits each semester (24 credits per academic year) for undergraduates and 9 credits each semester (18 credits per academic year) for graduate students. Students must be pre-registered at the full-time credit level before the award can be made available. Exceptions to this full-time enrollment rule may be made through an appeal process for students who are in their final semester.
- Minimum required GPA 3.75 for graduates, GPA 3.5 for undergraduates. Exceptions may be made based on individual cases. Students who have a GPA lower than the minimum requirements may still be considered for the scholarship acceptance if they are able to demonstrate distinguished strength in other aspects of the evaluation criteria.

Scholarship Criteria:

- Leadership - Demonstrate initiative in making constructive contributions to UWest and/or the wider community. This may include suggestions and/or organization of activities that have led to curriculum, institutional or community improvements.
- Service – A demonstrated record of service activities that contribute to the well-being of UWest and/or the wider community.
- Integrity - Demonstrate behavior that reflects “Honesty”, “Compassion”, “equanimity” and “Appreciation for Differences”.
- Academic Achievement – Candidates should be in good satisfactory academic standing. Minimum GPA requirement to meet the eligibility.

Mid-year Progress Review:

- During the first two weeks of the spring semester, recipients of the scholarship will be reviewed for eligibility based on their enrollment status, academic progress. Recipients may be disqualified for the scholarship if the eligibility and scholarship criteria are no longer met.

Other Important Terms and Conditions:

- 1) This scholarship is non-transferable and may not be delayed or postponed.
- 2) This scholarship is to be used only for classes in the student’s field of study as determined by the Department Chairperson.
- 3) This scholarship cannot be awarded in conjunction with Dean’s Scholarship, IBEF Scholarship or Fellowship, UWest Scholarship, Metta Scholarship, Dream Scholarship or Lotus Scholarships. Student must return scholarship funds if other scholarship money is received.
- 4) Scholarship recipients may become disqualified after the award is made if their enrollment status changes during the term of award in which case the students must return scholarship funds received.

- 5) In the event that an award is declined or returned, the Financial Aid and Scholarship Committee may apply that award to another applicant.

## 2. Dean’s Scholarship (Half Tuition Award)

UWest has established the Dean’s Scholarship to encourage and motivate students who provide outstanding leadership and service to their communities or to UWest.

Award:

- The award will be used to cover half tuition up to 15 units for undergraduate students and 12 units for graduate students each semester awarded (Fall and Spring only). The award is for tuition only and does not cover any fees or expenses which may be required for attendance.
- The award is made in the form of a tuition waiver. No funds will be paid to the student.
- Award amounts may vary depending on the how many units the student registers for each semester. Examples of award calculation for each fall and spring semester are as follows:

### Undergraduate Tuition

Unit	Business/Psychology/Liberal Arts/English Program
12	\$3,132
15	\$3,915

### Graduate Tuition

Unit	Business	Psychology	Buddhist Chaplaincy Program	Religious Studies
9	\$2,902.50	\$2,943	\$2,866.50	\$2,835
12	\$3,870	\$3,924	\$3,822	\$3,780

\* Based on 2021-2022 tuition rates.

- The number of scholarships awarded will be determined by the President’s Office every year.

Term of Award:

- This scholarship is an annual award that covers fall and spring semesters only. Summer session(s) is not included. Recipients are subject to a mid-year progress review during the first two weeks of the spring semester (Please see below).

Eligibility:

- This scholarship is available to continuing degree-seeking students at UWest. ESL students or students seeking a certificate only do not qualify for this scholarship.
- To qualify for the scholarship a student must carry a full-time credit load. Full-time is defined as registering for, and successfully completing, a minimum of 12 credits each semester (24 credits per academic year) for undergraduates and 9 credits each semester (18 credits per academic year) for graduate students. Student must be pre-registered at the full-time credit level before the award can be made available. Exceptions to this full-time enrollment rule may be made through an appeal process for students who are in their final semester.

- Minimum required GPA 3.5 for graduates, GPA 3.2 for undergraduates. Exceptions may be made based on individual cases. Students who have a GPA lower than the minimum requirements may still be considered for the scholarship acceptance if they are able to demonstrate distinguished strength in other aspects of the evaluation criteria.

Scholarship Criteria:

- Leadership - Demonstrate initiative in making constructive contributions to UWest and/or the wider community. This may include suggestions and/or organization of activities that have led to curriculum, institutional or community improvements.
- Service – A demonstrated record of service activities that contribute to the well-being of UWest and/or the wider community.
- Integrity - Demonstrate behavior that reflects “Honesty”, “Compassion”, “Equanimity” and, “Appreciation for Differences”.
- Academic Achievement – Candidates should be in satisfactory academic standing. Minimum GPA requirement to meet the eligibility.

Mid-year Progress Review:

- During the first two weeks of the spring semester, recipients of the scholarship will be reviewed for eligibility based on their enrollment status, academic progress. Recipients may be disqualified for the scholarship if the eligibility and scholarship criteria are no longer met.

Other Important Terms and Conditions:

- 1) This scholarship is non-transferable and may not be delayed or postponed.
- 2) This scholarship is to be used only for classes in the student’s field of study as determined by the Department Chairperson.
- 3) This scholarship cannot be awarded in conjunction with President’s Scholarship, IBEF Scholarship or Fellowship, UWest Scholarship, Metta Scholarship, Dream Scholarship or Lotus Scholarships. Student must return scholarship funds if other scholarship money is received.
- 4) Scholarship recipients may become disqualified after the award is made if their enrollment status changes during the term of award in which case the students must return scholarship funds received.
- 5) In the event that an award is declined or returned, the Financial Aid and Scholarship Committee may apply that award to another applicant.

### 3. UWest Scholarship

The institution has established the University Scholarship to encourage and motivate outstanding students to pursue and complete their educational studies at the UWest.

Award:

- The award is made with the intent of reducing a portion of the required tuition and fees to be paid for a specific semester. No funds will be paid to the student.
- Maximum award amount is \$1,000 per semester or \$2,000 maximum per academic year for full-time students. For non-full-time students, the award amount will be prorated based on the number of credits registered.

- Number of scholarships awarded will be determined by the Financial Aid and Scholarship Committee every year.

Term of Award:

- This scholarship is an annual award that covers fall and spring semesters only. Summer session(s) is not included. Recipients are subject to a mid-year progress review during the first two weeks of the second semester (Please see below).

Eligibility:

- This scholarship is available to continuing degree-seeking students at UWest. ESL students or students seeking a certificate only do not qualify for this scholarship.
- Minimum required GPA 3.2 for graduates, GPA 3.0 for undergraduates. Exceptions may be made based on individual cases. Students who have a GPA lower than the minimum requirements may still be considered for the scholarship acceptance if they are able to demonstrate distinguished strength in other aspects of the evaluation criteria.
- Students must be enrolled at least half-time to qualify for this scholarship.

Scholarship Criteria:

- Leadership - Demonstrate initiative in making constructive contributions to UWest and/or the wider community. This may include suggestions and/or organization of activities that have led to curriculum, institutional or community improvements.
- Service – A demonstrated record of service activities that contribute to the well-being of UWest and/or the wider community.
- Integrity - Demonstrate behavior that reflects “Honesty”, “Compassion”, “Equanimity” and “Appreciation for Differences”.
- Academic Achievement – Candidates should be in satisfactory academic standing. Minimum GPA requirement to meet the eligibility.

Mid-year Progress Review:

- During the first two weeks of the second semester, recipients of the scholarship will be reviewed for eligibility based on their enrollment status, academic progress. Recipients may be disqualified for the scholarship if the eligibility and scholarship criteria are no longer met.

Other Important Terms and Conditions:

- 1) This scholarship is non-transferable and may not be delayed or postponed.
- 2) This scholarship cannot be awarded in conjunction with President’s Scholarship, Dean’s Scholarship, IBEF Scholarship or Fellowship, Metta Scholarship, Dream Scholarship, or Lotus Scholarship. Students must return scholarship funds if other scholarship money is received.
- 3) Scholarship recipients may become disqualified after the award is made if their enrollment status changes during the term of award in which case students must return scholarship funds received.
- 4) In the event that an award is declined or returned, the Financial Aid Committee may apply that award to another applicant.

**Application and Required Documents:**

Students who wish to be considered for the above-mentioned institutional scholarships must submit the following:

- 1) 2021-2022 UWest Application for Financial Aid and Scholarships;
- 2) 2021-2022 UWest International Student Supplemental Application for Financial Aid; (International students only)
- 3) A maximum one-thousand-word essay regarding applicant's leadership experience, community service involvement and future plan; and
- 4) Recommendations from previous direct supervisors from work, community leaders, or academic advisors/teachers. Two recommendations are required for the President's Scholarship, and one recommendation is required for the Dean's Scholarship. Recommendations must be original and completed on the UWest Scholarship Recommendation Form, in a sealed envelope and signed by the recommender.

Note: Items #3 and #4 are not required for UWest Scholarship.

Deadline for applying for institutional scholarships is:

- April 1 of each year unless an extended deadline is announced.
- New students can submit the UWest Application for Financial Aid and Scholarships when applying for admission.
- Students are responsible for ensuring all documents are submitted on time. Applications submitted after the above-mentioned deadlines will only be considered under exceptional circumstances, if funds are still available.

#### **4. Lotus Scholarship**

For the 2021-2022 academic year, UWest has successfully raised funds to continue providing the Lotus Scholarship for select new students entering the University. New applicants must meet the scholarship eligibility requirements and matriculate into UWest in the 2021-2022 academic year. The scholarship awards \$6,000 annually to each successful undergraduate student, and \$7,000 annually to each successful graduate student. The scholarship can be applied towards tuition, mandatory fees, room and board, and other expenses required for attendance at UWest.

- Undergraduate Lotus Scholarship (\$6,000): For international undergraduate students only (Domestic undergraduate students may qualify for the Metta Scholarship.)
- Graduate Lotus Scholarship (\$7,000): For domestic and international MBA and MA-Psychology students only (Students in other graduate programs are advised to apply for IBEF Scholarship.)

Term of Scholarship:

The Scholarship is initially awarded for one academic year beginning in Fall semester. Renewal of the Scholarship is possible, but not guaranteed, depending on the student's performance and funding availability. Maximum term of scholarship eligibility for different groups of students is as follows:

- First-year undergraduates: four years (or eight semesters)
- Undergraduate transfer students: two to three years (or four to six semesters) depending on transfer credits
- MBA students: two years (or four semesters)

- MA-Psychology students: two or three years (or four or six semesters) depending on program (non-clinical or clinical).

**Scholarship Disbursement:**

Disbursement of the Scholarship award is made in two installments, the first in Fall semester and the second in Spring semester. The funds are applied directly to the student's account. The Bursar's Office issues a direct deposit or a stipend check if the student has a credit balance in their student account after the add/drop date of each semester.

**Eligibility:**

The Scholarship is available to new students seeking the following degree programs at UWest:

- MBA
- MA – Psychology
- All undergraduate program majors (for international students only)

Other degree-seeking students not mentioned above as well as non-degree seeking students, Intensive English Program students, and students seeking certificates only are not eligible for this scholarship.

Previous recipients of the Scholarship who meet the maintaining requirements (see Maintaining Scholarship section below) are also eligible to reapply.

- Minimum GPA:

	GPA
<i>Undergraduate Lotus Scholarship (\$6,000):</i>	3.0
<i>Graduate Lotus Scholarship (\$7,000):</i>	3.25

- International students must meet the minimum UWest admission requirements for English proficiency.
- To qualify for the Scholarship a student must be enrolled full-time at UWest. Full-time enrollment for undergraduate students is defined as registering for, and successfully completing, a minimum of 12 units each semester (24 units per academic year). Full-time enrollment for graduate students is defined as registering for, and successfully completing, a minimum of 9 units each semester (18 units per academic year). Students must be pre-registered at the full-time credit level before the Scholarship funds can be made available to them. Exceptions to this full-time enrollment rule may be made through an appeal process for students who are in their final semester or who encounter extenuating circumstances. Non-full-time students receive a prorated amount of the Scholarship based on the actual number of units for which they are registered.

Maintaining Scholarship:

To maintain the Scholarship while at UWest, students must fulfill the following requirements:

- Minimum maintaining GPA\*:

	GPA
<i>Undergraduate Lotus Scholarship (\$6,000):</i>	3.25
<i>Graduate Lotus Scholarship (\$7,000):</i>	3.5

\* The Financial Aid and Scholarship Committee considers both the recipient's term GPA and the cumulative GPA for Lotus Scholarship qualification.

- Have no (I) "Incomplete" on the transcript. Students must resolve any incomplete course(s) before the Scholarship can be renewed and/or disbursed.
- Maintain fulltime enrollment at UWest.
- Uphold academic integrity standards (e.g. refrain from plagiarizing, cheating, etc.).
- Actively engage in student life (e.g. UWest Student Government, student clubs, events, volunteer opportunities, committees, etc.) and/or community service.
- Uphold UWest values and student conduct standards. (The University reserves the right to disqualify a student from scholarship renewal if that student has been held responsible for serious violations of the UWest Student Conduct Code.)

During the first two weeks of the Spring semester, recipients of the Scholarship will be reviewed for eligibility based on the above-mentioned requirements. Recipients may be disqualified from the Scholarship if one or more of these requirements are not met.

Recipients of the Lotus Scholarship are entitled to appeal disqualification should they encounter extenuating circumstances. The appeal needs to be submitted to the Financial Aid and Scholarship Committee no later than the beginning of the Spring semester. Each student may qualify for no more than two appeals during their respective course of study. Contact the Financial Aid Office for detailed information.

Other Important Terms and Conditions:

1. The Scholarship is non-transferable to other students or institutions.
2. The Scholarship cannot be deferred. Recipients who decide to postpone their matriculation into a program until the following Spring semester only receive half of the awarded Scholarship (e.g. a recipient of a \$6,000 Scholarship will only receive \$3,000 for the Spring semester). Recipients who postpone their entrance into a program by more than one semester forfeit the Scholarship. New students who only enroll in the Fall semester but do not continue to enroll the following Spring semester forfeit the second half of their scholarship. *(Note: Exception to this policy due to visa or medical reasons may be made on a case-by-case basis. Students applying for this exception must present relevant documentation.)*
3. The Scholarship cannot be awarded in conjunction with Metta Scholarship, Dream Scholarship, President's Scholarship, Dean's Scholarship, Buddha's Light Scholarship, IBEF Scholarship or Fellowship, or UWest Scholarship. Lotus Scholarship recipients who are awarded and elect to receive one of the above-mentioned scholarships forfeit their Lotus Scholarship eligibility for the year(s) in which they receive the other scholarship. Students may reapply for the Lotus Scholarship in the following year if they have any remaining eligibility.
4. Recipients may become disqualified after the Scholarship is disbursed if their enrollment status changes during the term of the award, in which case students must return the Scholarship funds received. *(Note: Exception to this policy due to medical, family, or other extenuating reasons will be made on a case by case basis. Students applying for this exception must present relevant*

*documentation.)*

5. When a student declines or returns the Scholarship, it will be considered forfeited, and UWest may keep the award or award it to another student.
6. Recipients who are officially approved to take Leave of Absence (LOA) for a semester will not receive the Scholarship disbursement for that semester. The student must notify the Financial Aid Office as soon as their request for LOA is approved. Students who take LOA for more than one semester will need to petition in writing for reinstatement of the Scholarship upon their return.
7. Recipients of the award agree to release to UWest the right to use their images for publication in any format chosen by the university (i.e. print, video, digital image).

#### Application Deadlines:

- Scholarship applications are reviewed as long as funds are available. Due to high demand, applicants are encouraged to submit their applications by April 1. Generally, applicants are informed of the scholarship decision by April 30.
- It is the student's responsibility to ensure that all application materials and supporting documents are submitted on time.

#### Application and Required Documents:

The Lotus Scholarship Application must include the following documents:

1. Completed and signed UWest Application for Financial Aid and Scholarship Form;
2. Completed and signed UWest International Student Supplemental Application for Financial Aid and Scholarship (International applicants only);
3. A copy of Official Transcript (in English) of the highest education attained.

Note: For new applicants, the Lotus Scholarship Application must be submitted together with the Application for Admission to the University. All documents must be submitted by the deadlines indicated above. Lotus Scholarship Applications that do not include the Application for Admission will not be considered.

#### Spring 2022 New Student Eligibility

Students matriculating into UWest in the 2022 Spring Semester are eligible to apply for the Lotus Scholarship for the 2022-2023 award year that begins in Fall 2022. Spring 2022 applicants must meet the same Lotus Scholarship eligibility requirements and are subject to all the terms and conditions of the scholarship. An applicant's academic performance during the Spring 2022 semester will be taken into consideration in addition to previous academic work.

#### Renewing applicants (first awarded prior to 2021-22)

Students who are renewing the Lotus Scholarship in 2021-22 will continue to receive the scholarship amount originally awarded as long as they meet the eligibility requirements. This includes students in all academic programs.

## 5. Metta Scholarship

Scholarship Award: \$6,000 per successful applicant.

- The Metta Scholarship is awarded to select domestic undergraduate students with a minimum 3.0 GPA who matriculate into University of the West (UWest) in the
- 2021-2022 academic year.
- Priority is given to transfer students who, at the time of application, have successfully completed at least 30 units at a community college or accredited four- year university/college.
- The applicant's cumulative high school and college GPA are taken into consideration when awarding the Metta Scholarship.
- Renewal of the Metta Scholarship is possible, but not guaranteed, depending on the student's performance and funding availability. Maximum term of scholarship eligibility is two years or four semesters. Upon successful completion of their first two years, Metta Scholarship recipients are eligible to apply for other available university scholarships for the remainder of their program of study.

Deadline: Scholarship applications are reviewed as long as funds are available. Due to high demand, applicants are encouraged to submit their applications by April 1. Generally, applicants are informed of the scholarship decision by April 30.

Criteria:

1. The Metta Scholarship is available to new undergraduate students seeking a bachelor's degree at UWest.
2. Minimum 3.0 GPA
3. Students must enroll at UWest full time (minimum 12 units per semester)
4. Students must submit a FAFSA to UWest at the time of application and should demonstrate eligibility for federal and/or state financial aid. Pell Grant eligible students are given priority in the scholarship consideration.

Maintaining Scholarship:

To maintain the Metta Scholarship while at UWest, students must fulfill the following requirements:

- Maintain a minimum 3.25 GPA
- Have no (I) "Incomplete" on the transcript. Students must resolve any incomplete course(s) before the scholarship can be renewed and/or disbursed.
- Maintain fulltime enrollment at UWest.
- Uphold academic integrity standards (e.g. refrain from plagiarizing, cheating, etc.).
- Actively engage in student life (e.g. UWest Student Government, student clubs, events, volunteer opportunities, committees, etc.) and/or community service.
- Uphold UWest values and student conduct standards. (The University reserves the right to disqualify a student from scholarship renewal if that student has been held responsible for serious violations of the UWest Student Conduct Code.)

During the first two weeks of the Spring semester, recipients of the scholarship are reviewed for continued eligibility based on the above-mentioned requirements. Recipients may be disqualified from the scholarship if one or more of these requirements are not met.

Recipients of the Metta Scholarship are entitled to appeal disqualification should they encounter extenuating circumstances. The appeal needs to be submitted to the Financial Aid and Scholarship Committee no later than the beginning of the Spring semester. Each student may qualify for no more than two appeals during their respective course of study. Contact the Financial Aid Office for detailed information.

**Scholarship Disbursement:**

Disbursement of the Scholarship award is made in two installments, the first in Fall semester and the second in Spring semester. The funds are applied directly to the student's account. The Bursar's Office issues a direct deposit or a stipend check if a student has a credit balance in their account after the add/drop date of each semester.

**Required Documents for a Successful Application:**

1. Completed and signed UWest Financial Aid and Scholarship Application Form;
2. FAFSA application or California Dream Act application;
3. Copy of previous official transcript(s).

Note: The Metta Scholarship Application should be submitted together with the Application for Admission to UWest. All required documentation for admissions and scholarship must be submitted by the indicated deadline. Applications not completed by these dates will not be considered.

**Other Important Terms and Conditions:**

- The scholarship is non-transferable to other students or institutions.
- The scholarship cannot be deferred.
- This scholarship cannot be awarded in conjunction with Lotus Scholarship, Dream Scholarship, President's Scholarship, Dean's Scholarship, IBEF Scholarship, IBEF Fellowship or UWest Scholarship. Students must return the scholarship funds if other scholarship money is received.
- Recipients may become disqualified after the scholarship is disbursed if their enrollment status changes during the term of the award, in which case students must return the scholarship funds received.
- When students decline or return the Scholarship, it will be considered forfeited, and UWest may keep the award or award it to another student.
- Recipients of the award agree to release to UWest the right to use their images for publication in any format chosen by the university (i.e. print, video, digital image)

## 6. Dream Scholarship

Scholarship Award: \$10,000 per successful applicant

Undocumented students often come from disadvantaged backgrounds and face significant socio-economic challenges accessing and transitioning to college. In recognition of these challenges, University of the West (UWest) has set aside a special institutional scholarship fund aimed to increase undocumented students' participation and success in higher education.

Dream Scholarship is designed for select first-time undocumented students matriculating to UWest. A successful scholarship applicant will be awarded \$10,000 annually for up to four years, or eight semesters. Renewal of the scholarship is not guaranteed but depends on the student's performance and funding availability. The scholarship can be applied toward tuition, mandatory fees, room and board, and other expenses required for attendance at UWest.

Students applying for this scholarship must self-declare the underserved/disadvantaged status during their application process. A maximum 800-word Statement of Underserved/Disadvantaged Status is required in addition to the applicant's family financial data.

Priority is given to graduating high school seniors from local area high schools intending to complete a degree at UWest.

Number of Awards per Year: 3

### Eligibility:

- The Dream Scholarship is available to new first-time undocumented students seeking a bachelor's degree at UWest with a declared major.
- Minimum high school GPA 2.8.
- Must submit Intent to Enroll for the upcoming fall semester.
- Must submit a *California Dream Act Application* to UWest and demonstrate exceptional financial need.
- Must enroll at UWest full-time (minimum 12 units per semester).

### Maintaining Scholarship:

To maintain the Dream Scholarship while at UWest, students must fulfill the following requirements:

- Maintain a minimum GPA of 3.0
- Have no (I) "Incomplete" on the transcript. Students must resolve any incomplete course(s) before the Scholarship can be renewed and/or disbursed.
- Maintain full-time enrollment at UWest.
- Uphold academic integrity standards (e.g. refrain from plagiarizing, cheating, etc.).
- Actively engage in student life (e.g. UWest Student Government, student clubs, events, volunteer opportunities, committees, etc.) and/or community service.
- Uphold UWest values and student conduct standards. (The University reserves the right to disqualify a student from scholarship renewal if that student has been held responsible for serious violations of the UWest Student Conduct Code.)

During the first two weeks of the Spring semester, recipients of the scholarship are reviewed for continued eligibility based on the above-mentioned requirements. Recipients may be disqualified

from the scholarship if one or more of these requirements are not met.

Recipients of the Dream Scholarship are entitled to appeal disqualification should they encounter extenuating circumstances. The appeal needs to be submitted to the Financial Aid and Scholarship Committee no later than the beginning of the Spring semester. Each student may qualify for no more than two appeals during their respective course of study. Contact the Financial Aid Office for detailed information.

#### Scholarship Disbursement:

Disbursement of the Scholarship award is made in two installments, the first in Fall semester and the second in Spring semester. The funds are applied directly to the student's account. The Bursar's Office issues a direct deposit or a stipend check if a student has a credit balance in their account after the add/drop date of each semester.

#### Required Documents for a Successful Application:

1. Completed UWest Financial Aid and Scholarship Application Form;
2. A maximum 800-word essay detailing circumstances that have contributed to the applicant's underserved/disadvantaged status;
3. Submission of a California Dream Act application.
4. One recommendation letter from the applicant's high school official.
5. (Optional) Any evidence the applicant feels supports the scholarship application.

Note: The Dream Scholarship Application should be submitted together with the Application for Admission to UWest. All required documentation for admission and scholarship must be submitted by the indicated deadline. Applications not completed by these dates will not be considered.

Deadline: June 1

#### Other Important Terms and Conditions:

1. The scholarship is non-transferable to other students or institutions.
2. The scholarship cannot be deferred.
3. This scholarship cannot be awarded in conjunction with Metta Scholarship, Lotus Scholarship, President's Scholarship, Dean's Scholarship, IBEF Scholarship, IBEF Fellowship or UWest Scholarship. Students must return the scholarship funds if other scholarship money is received.
4. Recipients may be required to engage in an academic plan as necessary to receive and/or maintain the Dream Scholarship.
5. Recipients may become disqualified from the scholarship if they fail to uphold UWest academic or social conduct standards.
6. Recipients may become disqualified after the scholarship is disbursed if their enrollment status changes during the term of the award, in which case students must return the scholarship funds received.
7. When a student declines or returns the Scholarship, it will be considered forfeited and UWest may keep the award or award it to another student.
8. Recipients of the award agree to release to UWest the right to use their images for publication in any format chosen by the university (i.e. print, video, digital image).

## PRIVATE SCHOLARSHIPS

### IBEF Scholarships, IBEF Fellowships and IBEF Graduate Student Research Grant

Each semester the International Buddhist Education Foundation (IBEF) awards scholarships to new and continuing students enrolled full-time in an undergraduate, graduate or doctoral program within the Department of Religious Studies and Department of Buddhist Chaplaincy. The scholarship award ranges from \$3,500 - \$4,500. IBEF established an IBEF Fellowship to support Buddhist monastic graduate students. The fellowship award ranges from \$2,000 - \$3,000. Additionally, beginning Fall 2020, IBEF embarked a new research grant to provide \$5,000 – \$6,000 per semester to PhD and DBMin candidates who are committed to the study of Humanistic Buddhism, and to complete the intended respective degrees while attending University of the West. For more information, please visit online at [www.uwest.edu/financial-aid/](http://www.uwest.edu/financial-aid/).

#### Golden Benefactor Awards

- The Golden Benefactor Awards are available only to UWest continuing students who have been previously full-time enrolled for one semester in a degree-seeking program;
- The Golden Benefactor Awards are open only to UWest undergraduate and graduate full-time students. Full-time enrollment status is defined as at least 9 units for graduate students and 12 units for undergraduate students;
- The Golden Benefactor Awards shall be reviewed by the Financial Aid and Scholarship Committee; some donor restrictions may apply;
- Scholarships are awarded in fall or spring semester;
- Students must demonstrate financial need, academic performance, and character.
- Application include Golden Benefactor Awards Application form as well as a maximum 500-word Statement of Objectives explaining the student's educational and career goals, and any specific qualifications they may have or difficulty that they may have overcome.

#### Application Deadline:

Fall semester: The first Monday following the last day of the previous spring semester

Spring semester: The first Monday following the last day of the previous fall semester

## VETERANS AFFAIRS

UWest has been approved for veterans' educational benefits under Title 38. Veterans who choose to attend UWest and enroll in one of the approved degree programs will be able to receive veteran benefits to help pay for their education. To obtain information on VA education benefits visit the Department of Veterans Affairs website at [Education and Training Home \(va.gov\)](http://Education and Training Home (va.gov)) or call Toll-Free at 1-888-GI-Bill-1 (1-888-442-4551) They provide information 24 hours a day / 7 days a week.

## 2021-2022 COST OF ATTENDANCE

The cost of attendance (COA) is an estimate of what it will cost to attend University of the West for an academic year. There are two types of expenses that make up a student's COA. Direct expenses include tuition, mandatory fees, as well as room and board (if the student lives on campus). Indirect expenses include off-campus housing expenses, books, supplies, transportation, and personal expenses.

COA is used to determine the maximum amount of financial aid a student may receive. A student cannot receive more than the COA from any combination of federal, state, institutional or private funding source. University of the West can allow certain expenses as the basis for increasing the student's COA. Expenses that may be considered include reasonable childcare expenses, computer purchase, and high medical/dental expenses that are not covered by insurance.

Each student's award letter includes the COA that was used to determine award eligibility. Students with questions regarding how the COA was calculated, are welcome to contact the Financial Aid Office for additional information.

Below are the standard estimated COA for full-time undergraduate and graduate students:

Undergraduate Full-time (12 units)	Residing On Campus			Residing Off Campus	
	Single	Double	Triple	Off Campus	Parents/ Relatives
Tuition (\$522 per unit)	\$6,264	\$6,264	\$6,264	\$6,264	\$6,264
Mandatory Fees	\$538	\$538	\$538	\$538	\$538
Room & Board – On Campus	\$6,501	\$4,554	\$3,911	---	---
Direct Costs	\$13,303	\$11,356	\$10,713	\$6,802	\$6,802
Room & Board – Off Campus	---	---	---	\$8,627	\$4,541
Books & Supplies	\$563	\$563	\$563	\$563	\$563
Transportation	\$171	\$171	\$171	\$459	\$500
Student Loan Fees	\$200	\$200	\$200	\$200	\$200
Miscellaneous	\$1,319	\$1,319	\$1,319	\$1,922	\$1,638
Indirect Costs	\$2,253	\$2,253	\$2,253	\$11,771	\$7,442
Semester Totals	\$15,556	\$13,609	\$12,966	\$18,573	\$14,244
Annual COA	\$31,112	\$27,218	\$25,932	\$37,146	\$28,488

MBA -- Graduate Full-time (9 units)	Residing On Campus			Residing Off Campus	
	Single	Double	Triple	Off Campus	Parents/ Relatives
Tuition (\$645 per unit)	\$5,805	\$5,805	\$5,805	\$5,805	\$5,805
Mandatory Fees	\$538	\$538	\$538	\$538	\$538
Room & Board – On Campus	\$6,501	\$4,554	\$3,911	---	---
Direct Costs	\$12,844	\$10,897	\$10,254	\$6,343	\$6,343
Room & Board – Off Campus	---	---	---	\$8,627	\$4,541
Books & Supplies	\$563	\$563	\$563	\$563	\$563
Transportation	\$171	\$171	\$171	\$459	\$500
Student Loan Fees	\$200	\$200	\$200	\$200	\$200
Miscellaneous	\$1,319	\$1,319	\$1,319	\$1,922	\$1,638
Indirect Costs	\$2,253	\$2,253	\$2,253	\$11,771	\$7,442
Semester Totals	\$15,097	\$13,150	\$12,507	\$18,114	\$13,785
Annual COA	\$30,194	\$26,300	\$25,014	\$36,228	\$27,570

Psychology -- Graduate Full-time (9 units)	Residing On Campus			Residing Off Campus	
	Single	Double	Triple	Off Campus	Parents/ Relatives
Tuition (\$654 per unit)	\$5,886	\$5,886	\$5,886	\$5,886	\$5,886
Mandatory Fees	\$538	\$538	\$538	\$538	\$538
Room & Board – On Campus	\$6,501	\$4,554	\$3,911	---	---
Direct Costs	\$12,925	\$10,978	\$10,335	\$6,424	\$6,424
Room & Board – Off Campus	---	---	---	\$8,627	\$4,541
Books & Supplies	\$563	\$563	\$563	\$563	\$563
Transportation	\$171	\$171	\$171	\$459	\$500
Student Loan Fees	\$200	\$200	\$200	\$200	\$200
Miscellaneous	\$1,319	\$1,319	\$1,319	\$1,922	\$1,638
Indirect Costs	\$2,253	\$2,253	\$2,253	\$11,771	\$7,442
Semester Totals	\$15,178	\$13,231	\$12,588	\$18,195	\$13,866
Annual COA	\$30,356	\$26,462	\$25,176	\$36,390	\$27,732

Buddhist Chaplaincy -- Graduate Full-time (9 units)	Residing On Campus			Residing Off Campus	
	Single	Double	Triple	Off Campus	Parents/Relatives
Tuition (\$637 per unit)	\$5,733	\$5,733	\$5,733	\$5,733	\$5,733
Mandatory Fees	\$538	\$538	\$538	\$538	\$538
Room & Board – On Campus	\$6,501	\$4,554	\$3,911	---	---
Direct Costs	\$12,772	\$10,825	\$10,182	\$6,271	\$6,271
Room & Board – Off Campus	---	---	---	\$8,627	\$4,541
Books & Supplies	\$563	\$563	\$563	\$563	\$563
Transportation	\$171	\$171	\$171	\$459	\$500
Student Loan Fees	\$200	\$200	\$200	\$200	\$200
Miscellaneous	\$1,319	\$1,319	\$1,319	\$1,922	\$1,638
Indirect Costs	\$2,253	\$2,253	\$2,253	\$11,771	\$7,442
Semester Totals	\$15,025	\$13,078	\$12,435	\$18,042	\$13,713
Annual COA	\$30,050	\$26,156	\$24,870	\$36,084	\$27,426

Religious Studies -- Graduate Full-time (9 units)	Residing On Campus			Residing Off Campus	
	Single	Double	Triple	Off Campus	Parents/Relatives
Tuition (\$630 per unit)	\$5,670	\$5,670	\$5,670	\$5,670	\$5,670
Mandatory Fees	\$538	\$538	\$538	\$538	\$538
Room & Board – On Campus	\$6,501	\$4,554	\$3,911	---	---
Direct Costs	\$12,709	\$10,762	\$10,119	\$6,208	\$6,208
Room & Board – Off Campus	---	---	---	\$8,627	\$4,541
Books & Supplies	\$563	\$563	\$563	\$563	\$563
Transportation	\$171	\$171	\$171	\$459	\$500
Student Loan Fees	\$200	\$200	\$200	\$200	\$200
Miscellaneous	\$1,319	\$1,319	\$1,319	\$1,922	\$1,638
Indirect Costs	\$2,253	\$2,253	\$2,253	\$11,771	\$7,442
Semester Totals	\$14,962	\$13,015	\$12,372	\$17,979	\$13,650
Annual COA	\$29,924	\$26,030	\$24,744	\$35,958	\$27,300

ESL Fall or Spring (16 Weeks)	Double	Triple
Tuition	\$4,080	\$4,080
Mandatory Fees	\$538	538
Room & Board – On Campus	\$4,554	\$3,911
Direct Costs	\$9,172	\$8,529
Books & Supplies	\$563	\$563
Transportation	\$171	\$171
Miscellaneous	\$1,319	\$1,319
Indirect Costs	\$2,053	\$2,053
Semester Totals	\$11,225	\$10,582
Annual COA	\$22,450	\$21,164

All tuition and fees should be considered as estimates and are current at the time of publication. Tuition and fees are subject to change without prior notification.

## SUMMER SESSION

Funding for the summer term is limited to remaining funds from the current award year. As a result, these funds can be offered only when a student has eligibility remaining from the current award year.

Priority for summer funding is given to students who complete their application no later than the March 2 priority deadline, and who indicate that they will be attending summer session on the UWest application for financial aid.

Students wishing to receive financial aid for the summer term must notify the UWest Financial Aid Office no later than May 1 each year.

## FEDERAL FINANCIAL AID CONSORTIUM AGREEMENT

If a student needs to take classes at another institution and plans to transfer the credit back to University of the West as part of their degree program, the student may be able to receive federal financial aid under a Consortium Agreement between UWest (“Home”) and the other institution (“Host”)

- Submit the Free Application for Federal Student Aid (FAFSA) and any additional documentation requested by the office of Financial Aid at UWest.
- All the Consortium Agreement Forms must be completed and submitted to the Financial Aid Office at UWest at least four weeks prior to the start of the UWest semester/term.
- A Consortium Agreement Pre-Application Form must be completed and submitted to the Financial Aid Office at UWest.
- Submit a Consortium Agreement for Federal Title IV Financial Aid Programs Form and Consortium Agreement Host Institution Budget Sheet to the Financial Aid Office at the Host Institution. These forms may be faxed or mailed to the Host Institution. Once the Host Institution has completed the necessary information, the forms should be returned to the Financial Aid Office at UWest.
- Funds will not be released until the consortium agreement has been completed in its entirety.
- Financial aid funds will be applied to the student account based on the UWest disbursement schedule. The student should make arrangements to pay the Host Institution by its fee payment deadline.
- Paid Fee Receipt from Host Institution to show student’s enrollment in the approved courses.
- A student’s eligibility for UWest scholarships/fellowships is based on the enrollment status at UWest, not on the student’s concurrent enrollment at Host Institution.
- Students must have successfully completed at least one semester at UWest before they can apply for a consortium arrangement. Students must register at least one or more credit hour at UWest during the term of consortium. If they fail to meet the requirements of the agreement, or fails to meet the requirements of previously processed agreements, future agreements may be denied.
- The Consortium Agreement is only valid for one semester, once the consortium term has ended, students will need to complete and submit new Consortium Agreement Forms to be considered for additional financial aid.

To expedite the processing of financial aid, students should complete the above procedures and submit the information to the Financial Aid Office at UWest as early as possible. Delays could affect their eligibility for aid.

## STANDARDS FOR SATISFACTORY ACADEMIC PROGRESS (SAP)

UWest is required by law to establish both qualitative and quantitative standards for satisfactory academic progress toward the completion of a degree and these standards must be applied to all federal and state financial aid recipients. Aid programs covered by these standards are Federal Pell and FSEOG grants, Federal Work Study, Federal Loan programs (Direct, PLUS, Grad PLUS), as well as some state aid

programs. These academic standards apply for all periods of enrollment, including terms when no aid was received.

The university's Satisfactory Academic Progress policy applies to all students receiving federal and state financial aid. The Financial Aid Office, in consultation with the Registrar, reviews all aid recipients at the end of each payment period, i.e. fall, spring, and summer semester, for compliance with the following standards used to measure satisfactory academic progress: Qualitative Progress, Pace of Progression, and Maximum Time to Degree.

### **Qualitative Progress Standard (Cumulative GPA)**

Undergraduate students must maintain a 2.0 cumulative GPA; graduate students must maintain a 3.0 cumulative GPA. Students who fall below these requirements will not be considered to be making satisfactory academic progress. The cumulative GPA is based on units earned at UWest and does not include grades for courses transferred from other institutions.

### **Quantitative Standard (Pace of Progression)**

A student receiving aid must successfully complete a minimum 67% of units attempted. Pace of progression is calculated by dividing cumulative units earned by cumulative units attempted. Courses must be degree applicable and consistent with the student's enrollment and funding status. For example, if undergraduate student Joe Smith has enrolled in a total of 36 degree applicable units when reviewed at the close of the fall semester, Joe must have earned a minimum of 24 units to have achieved a 67% pace of progression. If Joe has earned fewer than 24 units, Joe has failed to meet this standard and is not making satisfactory academic progress.

### **Maximum Timeframe Standard**

A student may enroll in no more than 150 percent of the units required for award of the degree, and is no longer eligible to receive financial aid after this maximum is reached. For example, Joe Smith must complete 120 units to earn a Bachelor of Arts in Psychology. Joe Smith's financial aid eligibility will be suspended as soon as he reaches 180 cumulative attempted units (150% of 120), whether or not Joe has completed his degree. The 150% maximum timeframe applies to both undergraduate and graduate students.

## **Criteria used when progress is reviewed**

### **Payment Period**

Each fall, spring, and summer semester is a payment period.

### **Attempted/Earned Units**

Attempted units include all earned and unearned units as well as transfer credit. Grades of F, I, NP, and W are included in attempted units.

Earned units include all courses for which a student receives credit, including required pre-collegiate courses and transfer credit. Grades of F, I, NP, and W are not included in earned units.

### **Course Withdrawals**

Courses from which the student withdraws after the official add/drop deadline are included in cumulative units attempted but are not included in units earned. This includes courses dropped when a student starts but does not complete a term, whether they have withdrawn or taken leave of absence.

### **Repeated Courses and Pace of Progression**

All units attempted in repeated courses are included in cumulative units attempted. However a repeated course only be applied to earned units if specified as “repeat for credit” in the catalog.

### **Repeated Courses and Cumulative GPA**

Undergraduate GPA: Only the highest grade awarded is calculated in the cumulative GPA.

Graduate GPA: All grades earned, including repeated courses, are calculated in the cumulative GPA.

### **Incomplete Courses and Pace of Progression**

Courses that are assigned an incomplete grade are included in the cumulative units attempted. These units are not counted as earned units until and unless a passing grade is assigned.

### **Transfer Credit**

Pace of Progression/Maximum Timeframe: All transfer units accepted towards a student’s UWest degree are included in the review of the pace of progression and maximum timeframe standards.

Cumulative GPA: Grades for courses completed at other institutions are not included in the calculation of the UWest GPA.

### **Financial Aid Warning**

Students who do not meet the standards of the Financial Aid SAP policy at the end of any payment period are automatically placed on financial aid warning for the following payment period in attendance. Students placed on financial aid warning are eligible to receive Title IV financial aid during a warning period of one payment period without appeal or other action.

### **SAP Appeal for Reinstatement of Federal Aid**

Students who do not return to good standing at the end of the warning period are no longer eligible to receive Title IV and other financial aid. Students who lose their eligibility have the right to file a SAP appeal for reconsideration of their eligibility for aid.

Students who choose to appeal for a reinstatement of federal aid must submit a written appeal to the Financial Aid Office. The appeal must describe the circumstances that affected the student’s academic performance, must be submitted within 30 days of notification of failure to maintain SAP, and must be accompanied by appropriate supporting documents. No appeal will be considered until the student has an approved academic plan on file with the Registrar’s Office.

Acceptable justification for appeal includes, but is not limited to, personal or family accident, illness or injury of the student, death of a close family member, or other extenuating and unavoidable circumstances beyond the student’s control. Ongoing, chronic medical problems do not meet the definition of “extenuating circumstances.” If the condition existed at the time aid was offered, it should have been taken into consideration when the student planned his or her classes and credit load.

Factors considered in reviewing an appeal include, but are not limited to, the student's entire academic history, level of borrowing in relation to units completed; class standing; number of semesters of aid; previous deficiencies and appeals; and extenuating and unavoidable circumstances.

### **Financial Aid Probation and Termination**

Students who successfully appeal are placed on financial aid probation for one payment period. Students who fail to meet SAP standards at the end of the probation period become ineligible to receive further financial aid.

A student's financial aid will be terminated for any of the following reasons:

- Cumulative GPA lower than the required minimum standard for two consecutive semesters;
- Failure to complete 67 percent of cumulative units attempted for two consecutive semesters;
- Cumulative units attempted at or above 150 percent of the units normally required for award of the degree.

### **Reestablishing Financial Aid Eligibility**

Students whose financial aid is terminated due to lack of academic progress may reestablish their eligibility by meeting SAP standards again. To reestablish financial aid eligibility:

- **Cumulative GPA: Raise the GPA**  
Students must raise their cumulative GPA to the minimum required for their level of enrollment. To raise their cumulative GPA students must complete courses at UWest. Coursework transferred from other institutions is not included in the calculation of UWest GPA. Undergraduates may hasten this process by repeating courses in which they earned a grade of C minus or below.
- **Pace of Progression: How to Correct a Credit Deficiency**  
Students correct credit deficiencies by completing additional degree applicable courses at UWest or through the transfer of degree applicable coursework from other accredited colleges. Transfer credit must be approved in advance.

### **\* COVID-19 Relief - SAP**

Section 3509 of the CARES Act allows institutions to exclude from the quantitative standard (PACE of Progression) of SAP attempted credits a student was unable to complete as a result of the COVID-19 national emergency. No SAP appeal is required from the affected students. The COVID-19 SAP relief is reviewed and applied by the Financial Aid Office on a case-by-case basis.

## **WITHDRAWAL & LEAVE OF ABSENCE (LOA)**

After financial aid has been disbursed, a student who withdraws or ceases attendance from UWest during a semester may be required to return all or part of the funds received, including funds credited to pay tuition and fees.

Since financial aid must be used solely for educationally related expenses during periods of enrollment, federal regulations require the university to calculate the amount of aid a student "earned" for the number

of days the student attended. "Unearned" aid, i.e. aid covering periods of the term when the student did not attend classes or was not enrolled, must be repaid. This calculation is referred to as Return of Title IV Funds which will be performed by the Financial Aid Office.

If repayment is owed, the student will be billed by the Bursar's Office and will have 45 days to arrange satisfactory repayment. The student is not eligible for further aid until repayment is made in full. A student who fails to make repayment on schedule may also be reported to the US Department of Education or to a collection agency representing UWest.

Students who find it necessary to withdraw from all classes and leave UWest for any reason should complete an official LOA/Withdrawal form. This official LOA/Withdrawal must be signed, approved and submitted to the Registrar's Office. The official date of leave or withdrawal is the date the form is received by the Registrar's Office.

LOA is granted to students in good standing with an intention to return to UWest less than one year, whereas withdrawal is applicable to students who do not plan to return to UWest as well as those who plan on taking one year or more off from their studies.

UWest's approved LOA does not meet the definition of Return of Title IV Funds Approved LOA and therefore, will be considered as withdrawal for Return of Title IV Funds purposes.

## RETURN TO TITLE IV FUNDS (R2T4)

The Financial Aid Office is required by federal regulations to recalculate Title IV eligibility for students who withdraw, are dismissed, take a leave of absence, or stop attending before completing the semester. This policy applies to all students receiving federal grant and/or loan aid. Students who only receive Federal Work-Study funds are not subject to this policy.

Federal Title IV regulations require students who withdraw from all of their classes prior to the 60 percent point of the payment period (defined as fall or spring semester or summer term) to return the unearned portion of their Title IV financial aid to the Department of Education. Additionally, institutions may be required to return a portion of unearned funds to the Department of Education, and some students may be entitled to a post-withdrawal disbursement.

The university must return the amount of unearned Title IV funds for which it is responsible no later than 45 days after the date of determination that the student withdrew. If the student earned more aid than was disbursed, the university would owe the student a post-withdrawal disbursement which must be paid within 120 days of withdrawal.

### **Funds to include in a Return to Title IV calculation**

Title IV funds which must be included in the calculation are listed in the priority order of their return as follows:

1. Direct Unsubsidized Stafford loans;
2. Direct Subsidized Stafford loans;
3. Direct PLUS loans;
4. Pell Grants;
5. Federal Supplemental Educational Opportunity Grant (FSEOG)
6. Other Title IV Assistance

UWest does not participate in the Perkins loans programs.

### **Treatment of Title IV Aid When a Student Withdraws**

When a student withdraws during the payment period or period of enrollment, the amount of Title IV program assistance earned up to that point is determined by a specific formula.

1. If the amount disbursed to the student is/was greater than the amount earned, the unearned funds must be returned to the Department of Education.
2. If the amount disbursed to the student is less than the amount earned, the student is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.
3. Refund calculations are not applied to students who withdraw from classes prior to the first day of attendance.
4. Students who receive aid prior to the first day of attendance and who withdraw from all classes prior to the first day of attendance will be required to repay all of the Title IV Funds disbursed.

The amount of assistance earned is determined on a prorated basis. For example, if a student completed 30 percent of the payment period or period of enrollment, the student earns 30 percent of the assistance he or she was originally scheduled to receive. Once the student has completed more than 60 percent of the payment period or period of enrollment, he or she earns all the assistance scheduled for that period.

A student who did not receive all of the funds earned may be due a post-withdrawal disbursement. If a post-withdrawal disbursement includes loan funds, the university must receive the student's permission before it can disburse them. A student may choose to decline some or all of the loan funds so that he or she does not incur additional debt. The university may automatically use all or a portion of the post-withdrawal disbursement of grant funds to pay for tuition, fees, and room and board charges (as contracted with the university). The university needs the student's permission to use the post-withdrawal grant disbursement for all other school charges. A student who chooses not to grant permission will be offered the funds. However, it may be in the student's best interest to allow the university to keep the funds to reduce debt.

Some Title IV funds that the student was scheduled to receive may not be disbursed because of other eligibility requirements. For example, a first-time, first-year undergraduate who does not complete the first 30 days of a program before withdrawal will not receive any Direct Loan funds that would have been received if the student had remained enrolled past the 30th day. If the student receives (or the university or parent receives on the student's behalf) excess Title IV program funds that must be returned, the university must return a portion of the excess equal to the lesser of

1. the student's institutional charges multiplied by the unearned percentage of his or her funds, or
2. the entire amount of excess funds.

The university must return this amount even if it did not keep this amount of the student's Title IV program funds. If the university is not required to return all of the excess funds, the student must return the remaining amount. For any loan funds that must be returned, the student (or the student's parent for a PLUS Loan) must repay in accordance with the terms of the promissory note. That is, the student must make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds the student must return is called an overpayment. The maximum amount of a grant overpayment that must be repaid is half of the grant funds received or scheduled to be received. The student must make arrangements with the university or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when a student withdraws are separate from any refund policy that the university may have. UWest's refund policy may be found in the catalog under Tuition and Fees. A student may still owe funds to the university to cover unpaid institutional charges. The university may also charge a student for any Title IV program funds that the school is required to return.

The Registrar's Office is the designated office of record where students provide notification of withdrawal. The withdrawal date is determined by the Registrar's Office and will be used as the withdrawal date in the calculation. The amount that could have been disbursed will be determined by the enrollment status as of the date the student completely withdraws.

### **Return of Title IV Funds for Students Who Withdraw Due to Military Deployment**

Student must submit a copy of the military deployment to the Registrar's Office and the Financial Aid Office. If a Title IV eligible student withdraws because of being called to active duty, or has been otherwise impacted by the military mobilization, the school must perform Return of Title IV calculations that are required by statute and regulations. If those calculations result in the school being required to return funds to one or more of the Title IV programs, it must do so. The student will be responsible for any amount returned on their behalf.

#### **\* COVID-19 Relief – R2T4**

Section 3508 of the CARES Act allows institutions to waive the statutory requirement for institutions to return Title IV funds as the result of student withdrawals related to a qualifying emergency. For any student who begins attendance in a payment period or period of enrollment that includes March 13, 2020, or begins between March 13 and the last date that the national emergency is in effect, and subsequently withdraws from the period as a result of COVID-19-related circumstances, an institution is not required to return Title IV funds.

Allowable circumstances include, but are not limited to:

- Illness of the student or family member;
- Need to become a caregiver or first responder;
- Loss of childcare;
- Economic hardship;
- Inability to access wi-fi due to closed facilities; or
- An increase in work hours as a result of the COVID-19 emergency.

The COVID-19 Return to Title IV relief is reviewed and applied by the Financial Aid Office on a case-by-case basis.

## WHAT ARE THE RESPONSIBILITIES OF AN AID RECIPIENT?

### STUDENT RESPONSIBILITIES

1. Students must be officially accepted into a degree-seeking program at UWest and make satisfactory academic progress toward that degree objective.
2. Student must report any additional resources and/or changes. Such changes include, but are not limited to, additional financial resources such as Veteran's educational benefits; scholarships; stipends; graduate teaching assistantships; fee waivers; vocational rehabilitation payments; residence hall assistantships; or changes in enrollment, housing plans and/or residency.
3. Students must be enrolled in and earn the minimum number of credits required by their enrollment/funding status each semester and must maintain "satisfactory academic progress" as defined for all applicants and recipients of aid.
4. Students must meet all published deadlines.
5. Students must activate their UWest e-mail address and use their official e-mail address to receive important financial aid notifications and information.
6. Students should change their address via the Registrar's Office immediately anytime they have an address change.
7. Students should notify the Financial Aid Office in writing if they will not be attending.
8. Students should officially withdraw if they must leave UWest for any reason. Contact the Registrar's Office for additional information.
9. Student loan borrowers who are graduating, leaving school or dropping below half time, must participate in Student Loan Exit Counseling. This can be completed at [Exit Counseling | Federal Student Aid](#).
10. Students must read the UWest Financial Aid Handbook and all other financial aid and scholarship information that they may receive. Financial Aid Officers are available to assist students with their questions regarding financial aid, scholarships and relevant requirements.

## WHAT CAN BE EXPECTED FROM STUDENT FINANCIAL AID, EMPLOYMENT AND SCHOLARSHIP SERVICES?

### STUDENT EXPECTATIONS

1. Students may request an appointment with a Financial Aid Officer to discuss any questions or concerns they may have regarding their financial aid.
2. Students who experience unusual circumstances that may impact their ability to contribute, should contact the Financial Aid Office for further information. Unusual circumstances could include loss of a benefit or non-taxable income, separation/divorce, death of a parent/spouse, or economic hardship such as tuition for dependent child care, major medical/dental expenses not covered by insurance or natural disaster. Documentation is required.

3. If an independent student or parent(s) of a dependent student has a substantial reduction in taxable income/ benefits, the student may contact the Financial Aid Office to reevaluate their FAFSA income.
4. Students will be notified by email about their eligibility and if changes are made to their award letter during the year.
5. Student may reduce the amount or decline any funds listed on their financial aid offer.
6. Students should speak with a Financial Aid Officer to review the options and consequences of dropping credits or withdrawing from UWest prior to making a final decision.
7. Students can expect to be treated courteously and with civility; Financial Aid Officers expect that in return.
8. All financial aid information is held in confidence and is protected under the Family Education Right to Privacy Act (FERPA).
9. Students can expect their phone calls to be returned within 24-48 hours (except during peak processing periods).

Students should come to campus with enough funds to pay for books/supplies, incidentals, and initial living expenses. Please be prepared.

## FREQUENTLY ASKED QUESTIONS

Q. Are financial aid and scholarship forms available on the Web?

A. Yes. Students can download needed forms at <http://www.uwest.edu/financial-aid/>. Forms are also available in the Financial Aid Office. Students who do not have internet access or are not in the local area may request paper copies to be mailed.

Q. Must a student be registered for classes prior to receiving financial assistance?

A. Yes. No funds are released until the student is enrolled at least half-time.

Q. Are half- or three-quarter time students able to qualify for financial aid?

A. Yes. If students indicated on the FAFSA or on the UWest application for financial aid that they intended to be part-time, they should review the enrollment status shown on their financial aid offer letter to ensure that it is correct. If students initially reported full-time enrollment and now their plans have changed, they should notify the Financial Aid Office. The student's eligibility for aid will be reevaluated and a revised offer letter will be provided to them.

Q. If students default on their federal student loans, what should they do now?

A. If a previous federal student loan is in default, the student may not receive any financial aid until the defaulted loan is repaid or satisfactory repayment arrangements are made. The student should contact the servicer of their loan(s) immediately.

**It is the policy of University of the West (UWest), Rosemead, CA not to discriminate on the basis of sex, age, race, color, religious beliefs, physical disability, sexual preference, and/or national and ethnic origin in its educational programs, student activities, employment or admission policies, in the administration of its scholarships and loan programs, or in any other school-administered programs. This policy complies with requirements of the Internal Revenue Service Procedure 321-1, Title VI of the Civil Rights Act, and Title IX of the 1972 Educational Amendments as amended and enforced by the Department of Health & Human Services.**