UNIVERSITY OF THE WEST

FINANCIAL AID HANDBOOK

Financial Aid Handbook 2026-2027

1409 Walnut Grove Avenue, Rosemead, CA 91770
Telephone: 626.571.8811 | Fax: 626.571.1413 | Email: financialaid@uwest.edu | Website: uwest.edu

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INTRODUCTION

Higher education is one of the most significant investments individuals make in their lifetime. Earning power and a happy, purposeful life will both be enhanced by the right degree. Paying for that degree calls for planning and commitment.

Students have many options to consider when planning how to pay for college. UWest participates in federal and state financial aid programs, supports eligible students through VA education benefits, and offers institutional and private scholarship opportunities.

The Financial Aid Office counsels students and their families on financial aid opportunities and offers support throughout the application process. Financial aid officers are available to answer questions and assist with the application process. Students seeking financial assistance should review applicable policies, as well as their rights and responsibilities as financial aid recipients.

Financial aid information is also available at https://www.uwest.edu/financial-aid and in UWest Catalog.

FINANCIAL AID ELIGIBILITY

Financial aid is offered to students who demonstrate financial need as defined by federal, state, and institutional policies. Parents and students are considered the primary source of funds for post-secondary education and have an obligation to finance educational expenses. Financial need is defined as the difference between a program's Cost of Attendance (COA) as calculated by the school and the student's Student Aid Index (SAI) as calculated by the FAFSA Processing System (FPS) of the Department of Education (Financial Need = COA -SAI).

Because the need for financial assistance often exceeds what the university provides, students must rely on other sources of support such as employment, loans, and family assistance. It is the student's responsibility to obtain information regarding scholarship and loan opportunities provided by private sources. While there are many reputable online resources to assist in this research, UWest recommends that students avoid organizations that charge students to apply for scholarships.

A limited number of scholarships are available. Scholarships may be awarded based on academic excellence and/or financial need. Each scholarship has specific eligibility, awards, or GPA criteria and availability changes from year to year. Students should visit the Financial Aid Web page at https://www.uwest.edu/financial-aid or contact the Financial Aid Office for details.

All financial aid recipients must maintain Financial Aid Satisfactory Academic Progress (FA SAP) throughout the financial aid period. (See FA SAP Policy below for details.)

FINANCIAL AID ENROLLMENT STATUS

Please use the Class Level and Enrollment Status when completing the FAFSA.

Class Level

Classification of students is determined by the number of degree-applicable units completed, including those transferred to UWest from other colleges or universities. Class level affects the maximum amount of aid a student may receive in a given award year.

Class Level	Semester Units Earned
First Year	1-29
Second Year	30-59
Third year	60-89
Fourth Year	90-graduation
Graduate Student	Enrolled in Master's or Doctoral-Level Program

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 their degree and consistent with their enrollment/funding status. Students must notify Financial Aid Office any change of enrollment status. Students' eligibility for aid will be reevaluated and a revised offer letter will be provided to them, if applicable.

Enrollment/Funding Status	Undergraduate	Graduate
Full Time	12 units or more	9 or other 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.

Continuous Enrollment

Graduate students who have completed all coursework are required to maintain continuous enrollment (CE) while engaged in dissertation or thesis writing and research. CE is maintained by enrollment in a course specific to the program of study and degree level. For this purpose and in this context only, 1 to 3 units may be considered full-time for purposes of enrollment, financial aid eligibility and deferments, and F-1 eligibility.

Stage of Study – Graduate	Full-Time	Corresponding Course(s)
Coursework	9 units or more	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/B, 710, REL 698A/B/C, 710
Candidacy, research requirement fulfilled	1 unit	DBIN 698B, 715, REL 698B/C, 715
Continuing Practicum, all course work complete	1 unit	PSYCH 712, Maximum: 2 terms

Study Abroad

A student's enrollment in a program of study abroad approved for credit by UWest may be considered enrollment at UWest for the purpose of applying for assistance under Federal Student Aid programs.

AM I ELIGIBLE FOR FEDERAL STUDENT AID?

There are basic eligibility requirements of the Federal Student Aid programs. To receive federal student aid at UWest, students must

- demonstrate financial need for need-based federal student aid programs;
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be admitted and enrolled as a regular student in an eligible degree program;
- be enrolled at least half-time status per semester to be eligible for most aid; (See Financial Aid Enrollment Status above for details.)
- maintain Financial Aid Satisfactory Academic Progress (FA SAP) throughout the financial aid period. (See FA SAP Policy below for details.)
- provide consent and approval to have your federal tax information transferred directly into your Free Application for Federal Student Aid (FAFSA®) form using IRS Data Retrieval Tool when completing the FAFSA form;
- sign the certification statement on the FAFSA form stating that you're not in default on a federal student loan, you do not owe money on a federal student grant, and you'll only

use federal student aid for educational purposes.

HOW DO I APPLY FOR FINANCIAL AID?

All students seeking financial aid must complete the applicable UWest Application for Financial Aid at https://www.uwest.edu/financial-aid-forms

Students seeking federal and state financial aid must complete the Free Application for Federal Student Aid (FAFSA) application for the current Award Year online at https://studentaid.gov/ to be eligible for aid consideration for the current Award Year (or Academic Year). Each student is responsible for updating their information and making any corrections via FAFSA on the Web at https://studentaid.gov/ or by phone 1-800-433-3243 (Federal Student Aid Information Center). Federal School Code for University of the West (UWest) is 036963.

Application forms must be submitted each academic year to be considered for financial aid.

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.

FEDERAL VERIFICATION

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

Students randomly 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. The requested documentation should be submitted to the Financial Aid Office as soon as possible to avoid delays in the processing of financial aid application.

Once all the required documentation has been received, the Financial Aid Office will verify the documentation provided with the information on the student's FAFSA and prepare a financial aid offer. 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 students to make corrections on their FAFSA. The financial aid award will be based on the correct 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 documentation within 45 days of the requested date may result in the loss of financial aid and institutional scholarships 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.

FINANCIAL AID PROGRAMS and SCHOLARSHIPS

UWest participates in federal and state financial aid programs, supports eligible students through VA education benefits, and offers institutional and private scholarship opportunities.

FEDERAL STUDENT AID

Federal Student Aid include Federal Pell Grant, Federal Supplemental Education al Opportunity Grant (FSEOG), and Federal Direct Loan. Federal Direct Loan includes Subsidized Loan, Unsubsidized Loan, Parent PLUS Loan, and Grad PLUS Loan.

FEDERAL GRANTS

Federal 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 Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG). Both Pell Grant and FSEOG, unlike a loan, are a form of financial aid that doesn't have to be repaid, except under certain circumstances. For example,

- You withdrew early from the program for which the grant was given to you.
- Your enrollment status changed in a way that reduced your eligibility for your grant (for instance, if you switch from full-time enrollment to part-time, your grant amount will be reduced).
- You received outside scholarships or grants that reduced your need for federal student aid.
- You received Federal Pell Grant funds from more than one school at a time.

Pell Grant and Federal Supplemental Educational Opportunity Grant (FSEOG)

Eligibility

- Federal Pell Grants are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. You can receive the Federal Pell Grant for no more than 12 terms full-time terms or the equivalent (roughly six years).
- A Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant for undergraduate students with exceptional financial need.

Application

Complete *Free Application for Federal Student Aid* (FAFSA®) form. Schools use the information on the FAFSA® form to determine

- your eligibility for a Pell Grant, and if so, how much you're eligible to receive.
- how much financial need you have. The financial aid office will award FSEOGs to students that have the most financial need.

Award Amounts

- The maximum Federal Pell Grant award is $7,395 for the 2026–27 award year (July 1, 2026, to June 30, 2027). The amount you get, though, will depend on
    - your Student Aid Index (based on your FAFSA form),
    - the Cost of Attendance (determined by your school for your specific program),
    - your status of enrollment as a full-time or part-time student,
    - your plans to attend school for a full academic year or less, and
    - your remaining Pell eligibility under your Pell Lifetime Eligibility used (LEU) amount.
- For FSEOG, you can receive between $100 and $4,000 a year, depending on your financial need, when you apply, the amount of other aid you get, and the availability of funds at your school.

DIRECT 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. Students must be enrolled at least half-time to be eligible for a loan. Loans are borrowed funds with origination fees and must be repaid with interest.

William D. Ford Federal Direct Loan Program (DL) includes Subsidized Loan and Unsubsidized

Loans, as well as PLUS Loans. Students not eligible for a Subsidized Loan will be offered an Unsubsidized Loan. Loan funds are disbursed to students through UWest. Federal loans are subject to an origination fee, which is charged and deducted from the total borrowed loan amount by the U.S. Department of Education. Interest accrues and is compounded on a daily basis.

When you receive your Direct Loan, you will be assigned a loan servicer who will handle your repayment. Your loan servicer will contact you and provide regular updates on the status of your Direct Loan. Please monitor and review all communications from your loan servicer.

After you graduate, leave school, or drop below half-time enrollment, you will have a six-month grace period before you are required to begin repayment. During this period, you'll receive repayment information from your loan servicer, and you'll be notified of your first payment due date. Payments are usually due monthly. For more details on repayment, please contact your loan servicer.

The PLUS Loans are eliminated under the One Big Beautiful Bill Act effective on July 1, 2026. Borrowers qualified for Interim Exception can continue to borrow under current loan limits and/or from the Grad PLUS program for 3 academic years or the remainder of their expected time to credential, whichever is less.

Entrance & Exit Loan Counseling

Students who are first-time borrowers of Federal Direct Loans must complete the Entrance Counseling at https://studentaid.gov/entrance-counseling/ before any Direct Loan funds can be disbursed to the borrower.

Federal Direct Loan borrowers whose enrollment drops below half time such as graduating, withdrawn, dismissed, on a leave of absence (LOA), or simply ceased enrollment at UWest must complete the Exit Counseling at https://studentaid.gov/exit-counseling/ within thirty days of change of enrollment status.

Direct Subsidized Loan and Direct Unsubsidized Loan

Eligibility

- Direct Subsidized Loan are available to undergraduate students with financial need.
- Direct Unsubsidized Loans are available to undergraduate, and graduate students; there is no requirement to demonstrate financial need.

Application

In addition to complete the *Free Application for Federal Student Aid* (FAFSA®) form for every award year, the student borrower must also complete the following at https://studentaid.gov/

- Annual Student Loan Acknowledgment (every award year)
- Loan Entrance Counseling (first time borrower)
- Master Promissory Note (MPN, good for 10 years)

Loan Interest Rates and Fees

The interest rates for Direct Subsidized Loans and Direct Unsubsidized Loans first disbursed on or after July 1, 2026, and before July 1, 2027, are shown in the chart below. The interest rates shown above are fixed rates for the life of the loan at origination.

Undergraduate Borrower	Graduate Borrowers
6.52%	8.07%
Direct Subsidized Loans and Direct Unsubsidized Loans	Direct Unsubsidized Loans

All Direct Subsidized Loans and Direct Unsubsidized Loans have a loan fee. The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. The percentage for all Direct Subsidized and Unsubsidized loans first disbursed on or after 10/1/20 and before 10/1/27 is 1.057%. Loans first disbursed before that date had different loan fees.

For the most current interest rates and fees for Direct Loans, please visit https://studentaid.gov/understand-aid/types/loans/interest-rates

Direct PLUS Loan for Parent and Graduate Students

PLUS Loans are eliminated under the One Big Beautiful Bill Act effective on July 1, 2026. Borrowers qualified for Interim Exception can continue to borrow under current loan limits and/or from the Grad PLUS program for 3 academic years or the remainder of their expected time to credential, whichever is less.

Direct PLUS Loan for Parent

Eligibility

To receive a parent PLUS loan, you must

- be the biological or adoptive parent (or in some cases, the stepparent) of a dependent undergraduate student enrolled at least half-time at an eligible school;
- not have an adverse credit history (unless you meet certain additional

requirements); and

- meet the general eligibility requirements for federal student aid

Note: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

Application

Apply for a PLUS Loan at https://studentaid.gov/plus-app/

Award Amounts

Parents eligible for the limited exception	The maximum PLUS loan amount you can borrow is the Cost of Attendance at the school your child will attend minus any other financial assistance your child receives.
Parents NOT eligible for the limited exception*	The maximum amount of all Direct PLUS Loans that you (and all other parents) may borrow on behalf of each dependent student may not exceed $20,000.

*Beginning July 1, 2026, undergraduate students enrolling in a new course of study and/or taking out a Direct Loan for the first time for a program in which they're enrolled, won't be eligible for the limited exception. Parents of these students will be subject to the new annual loan limit of $20,000 per student.

Direct PLUS Loan for Graduate Students

Eligibility

Starting July 1, 2026, Direct PLUS Loans are no longer available to graduate or professional students unless you qualify for the Interim Exception.

Application

Apply for a PLUS Loan at https://studentaid.gov/plus-app/

Award Amounts

- Graduate students who've never been professional students can borrow up to $20,500 per year with a $100,000 aggregate limit.
- Graduate students who've previously been professional students can borrow up to $20,500 per year with a $200,000 aggregate limit, less any amount borrowed as a professional student.
- A new lifetime maximum aggregate limit of $257,500 also applies.

Loan Interest Rates and Fees

For Direct PLUS Loans first disbursed on or after July 1, 2026, and before July 1, 2027, the interest rate is 9.07%. This is a fixed interest rate for the life of the loan.

The loan fee is a percentage of the loan amount and is proportionately deducted from each loan disbursement. The percentage for all Direct PLUS Loans first disbursed on or after 10/1/2020 and before 10/1/2027 4.228%.

For the most current interest rates and fees for Direct Loans, please visit https://studentaid.gov/understand-aid/types/loans/interest-rates

DIRECT LOANS LIMITS under OBBBA

https://studentaid.gov/announcements-events/big-updates/definitions#loan-limits

On July 4, 2025, the *One Big Beautiful Bill Act* (*OBBBA*) was signed into law, resulting in changes to federal student aid programs. This section provides the definitions to important terms and concepts affecting recipients of federal student aid, including borrowers.

Loan Limit Interim Exception

If you meet certain requirements, you'll have a period of time after July 1, 2026, and before the new limits apply during which you might be eligible for a Direct Loan under the pre-OBBBA limits. This is called the "Interim Exception."

For students who are enrolled in a program of study at a school and have received a loan (or a parent borrowed a loan on the student's behalf) as of June 30, 2026 for the applicable program of study, you'll be exempt from certain loan limits and loan eligibility changes for the lesser of

- three academic years or
- the difference between the total length of the program the borrower is enrolled in and the period of the program the borrower has already completed.

Loan Limits

Direct Subsidized Loans and Direct Unsubsidized Loans have three different types of loan limits:

1. **Annual Loan Limit** — The maximum loan amount you can borrow each academic year
2. **Aggregate Loan Limit** — The maximum amount of unpaid principal balance minus any capitalized interest that you can have outstanding at any point in time on all of your subsidized and unsubsidized loans for undergraduate, graduate, or professional study
3. **Lifetime Maximum Loan Limit** — The maximum amount you can receive, regardless of any amount paid or discharged, in any combination of subsidized loans, unsubsidized loans, and PLUS loans for graduate or professional study

ANNUAL LOAN LIMITS

Dependent undergraduate students (unless your parent is unable to obtain a Direct PLUS Loan due to adverse credit)

Year	Pre-OBBBA Limit	New Limit
First year Total	$3,500 (not more than $3,500 can be subsidized)	No change
Second Year Total	$6,500 (not more than $4,500 can be subsidized)	No change
Third year & Beyond (Total Each Year)	$7,500 (not more than $5,500 can be subsidized)	No change

Independent undergraduate students (and dependent students, if your parent is unable to obtain a Direct PLUS Loan due to adverse credit)

Year	Pre-OBBBA Limit	New Limit
First year Total	$9,500 (not more than $3,500 can be subsidized)	No change
Second Year Total	$10,500 (not more than $4,500 can be subsidized)	No change
Third year & Beyond (Total Each Year)	$12,500 (not more than $5,500 can be subsidized)	No change

Graduate students

Year	Pre-OBBBA Limit	New Limit
Total Amount (Each Year) for Unsubsidized Loans	$20,500 (Unsubsidized only)	No change
Total Amount (Each Year) for PLUS Loans	COA minus other aid received (Direct PLUS Loans for graduate borrowers only)	Direct PLUS Loans for graduate borrowers are no longer available

PLUS Loans for Parent

Year	Pre-OBBBA Limit	New Limit (for those ineligible for the interim exceptions)
Total Amount (Each Year) for PLUS Loans	Cost of Attendance minus other aid received	No change

AGGREGATE LOAN LIMITS

Dependent undergraduate students (unless your parent is unable to obtain a Direct PLUS Loan due to adverse credit)

	Pre-OBBBA Limit	New Limit
Total Amount (includes all subsidized and unsubsidized loans received for undergraduate study)	$31,000 (not more than $23,000 can be subsidized)	No change

Independent undergraduate students (and dependent students, if your parent is unable to obtain a Direct PLUS Loan due to adverse credit)

	Pre-OBBBA Limit	New Limit

Total Amount (includes all subsidized and unsubsidized loans received for undergraduate study)	$57,500 (not more than $23,000 can be subsidized)	No change

Graduate students

	Pre-OBBBA Limit	New Limit
Total Amount (includes all subsidized and unsubsidized loans received for undergraduate study)	$138,500*	$100,000 (for borrowers who are not and have never been professional students)

*Pre-OBBBA limit includes loans received for undergraduate study

Professional students*

	Pre-OBBBA Limit	New Limit
Total Amount (includes all subsidized and unsubsidized loans received for undergraduate study)	$138,500**	$200,000 minus any amount that was received as a graduate student

*Students who are enrolled in health profession programs and who previously were eligible for higher annual and aggregate limits can continue to receive loans at those higher limits while they remain eligible for the interim exception. However, once the student takes an action that causes them to lose eligibility for the exception, they'll become subject to the new borrowing limits listed above.
**Pre-OBBBA limit includes loans received for undergraduate study

PLUS loans for parents

	Pre-OBBBA Limit	New Limit (for those ineligible for the interim exception)
Total Amount (Each Year)	No Limit	$65,000 on behalf of each student from all parents' combined borrowing*

*For example, if Parent A borrows $50,000 on behalf of their first child and Parent B borrowers $15,000 for that same child, the total is $65,000 borrowed between both parents on behalf of that child. Those parents can't take out any further loans on behalf of that child for that year, but they can take out up to $65,000 in loans on behalf of a second child (and so on for each of their children).

LIFETIME MAXIMUM LOAN LIMIT FOR STUDENT BORROWERS

	Pre-OBBBA Limit	New Limit
Total Amount*	No Limit	$257,500

*Includes the following Direct and FFEL loan types: subsidized loans, unsubsidized loans, and PLUS loans for graduate or professional students (regardless of any amounts paid or discharged).

Less Than Full-Time Enrollment

For Less Than Full-Time Enrollment, the school is required to recalculate the Schedule of Reductions (SOR) based on the student's actual enrollment, proportionate to full-time enrollment, and adjust disbursements as necessary to ensure that the total disbursed amount does not exceed the updated SOR amount for the loan period.

CALIFORNIA STUDENT AID PROGRAMS

The California Student Aid Commission (CSAC, https://csac.ca.gov/cal-grant) is the principal state agency responsible for administering financial aid programs for students attending public and private universities, colleges, and vocational schools in California.

CAL GRANT

The Cal Grant Program is California's main financial aid program that does not need to be paid back. Students attending a Cal Grant eligible institution and who meet eligibility criteria can qualify for the Cal Grant award. Students will be considered for the appropriate Cal Grant award based on the responses on the Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA), a verified Cal Grant GPA or test score, the type of California colleges listed on the FAFSA/CADAA, and whether the student is a recent high school graduate.

Cal Grants are available for up to 4 years of full-time attendance at a participating college/university. Students must take 15 units per semester or 30 units per academic year in order to graduate within four years. The total amount of time students can receive Cal Grant is based on the student's Education Level (freshman, sophomore, junior, senior) when they get their first payment in college.

Eligibility & Requirements

To qualify for the Cal Grant, students must:

- Demonstrate sufficient financial need (determined by CSAC and verified by their institution)
    - Meet income and asset ceilings
    - Submit the FAFSA or CA Dream Act Application (CADAA) by the applicable deadline

        - Be a U.S. citizen, permanent resident, eligible non-citizen, or meet the non-resident tuition exception commonly known as AB540.
- Have a verified high school GPA, college GPA, or test score (SAT, ACT, GED, TASC, HiSet) on file with CSAC
- Be working towards their first undergraduate degree or certificate
    - Be a California resident attending a Cal Grant eligible institution
    - Not have a bachelor's or professional degree
    - Be enrolled at least half-time
    - Maintain Satisfactory Academic Progress (SAP) standards

Application

Apply online at https://www.csac.ca.gov/apply. The FAFSA or CADAA must be submitted by the March 2 priority deadline to maximize financial aid opportunities.

Award Amounts

The Cal Grant amount depends on the type of award (A, B, or C) and the type of school the student attends. Students do not apply for a specific one. Students will be considered for the appropriate Cal Grant award based on a completed Free Application for Federal Student Aid (FAFSA) or CA Dream Act Application (CADAA), matched GPA, financial need, and college of attendance.

- Cal Grant A Award: For low to middle income students and can be used for programs that are 2+ years long that lead to an associate or bachelor’s degree.
- Cal Grant B Award: For low income students and can be used for programs that are 1+ years long that lead to an associate or bachelor’s degree.
- Cal Grant C Award: For Occupational/Technical training programs that are at least 4 months long and lead to a certificate.

CALIFORNIA DREAM ACT APPLICATION (CADAA)

The CADAA is California’s state financial aid application operated by CSAC that allows undocumented and other eligible students to qualify for state and institutional financial aid.

Eligibility

The CADAA is for undocumented students in California who don't qualify for FAFSA and plan to attend a college in California. Here are the basic requirements:

- You are undocumented (Or have a U-Visa or Temporary Protected Status)

- You do not qualify for the FAFSA (Not a US citizen or eligible non-citizen)
- You attended 3+ years of school in California + graduated from a California high school (or equivalent) (AB 540)
- You will be registering or enrolling at a qualifying California college
- Students from Mixed-Status Families: U.S. citizens or eligible noncitizens whose parent(s) or spouse are undocumented

Application

Apply online at https://www.csac.ca.gov/apply

CA MILITARY DEPARTMENT GI BILL AWARD PROGRAM

If you are an active member in the California National Guard, the State Military Reserve, or the Naval Militia you may be eligible for a state-funded program designed to provide an educational incentive to improve your skills, competencies, and abilities.
To learn more, visit the California Military Department GI Bill Award Program (CMD GI Bill) website at https://nationalguard.csac.ca.gov/.

VETERANS AFFAIRS BENEFITS

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 (https://va.gov) or call Toll-Free at 1-888-GI-Bill-1 (1-888-442-4551) 24 hours a day / 7 days a week. Please submit a copy of Certificate of Eligibility to Financial Aid Office.

*GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at http://www.benefits.va.gov/gibill.

DISBURSEMENT

UWest will first apply your funds to your school account to pay for tuition, fees, (if you live on campus) room and board, and then any other costs associated with attendance. If any additional funds remain, they will be returned to you.

After aid is disbursed, students with a credit balance remaining on their student account receive a refund by check or direct deposit (ACH). For more information on Direct Deposit, please visit https://www.uwest.edu/direct-deposit/. Students may also request to have credit balances held in their student accounts by providing written authorization to the Accounting Office.

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 has set up with UWest, within 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.

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.

Financial aid funds are disbursed by the Bursar's Office.

- Federal regulations require two (2) disbursements for all loans, including one semester loans. Students attending a single semester are expected to receive their second disbursement at the calendar midpoint of the term.
- For 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 Direct Loans and/or Cal Grants.
- Attendance verification must be completed by instructors during the first two weeks of each semester or the Add/Drop period for all financial aid students. Grant and loan disbursements will not be released until the attendance verification is completed.

STUDENT EMPLOYMENT PROGRAMS

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 programs.

The FWS program is intended to assist students in meeting their financial obligations to the university and to encourage community-service involvement. A student's earnings from working in an FWS position should be used to offset 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:

- meet all general eligibility criteria;
- demonstrate sufficient unmet financial need;
- be enrolled at least half-time during regular academic semesters;
- maintain Satisfactory Academic Progress (SAP)

Institutional Student Worker

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 in the Institutional Student Worker program will be required to work a specified number of hours per week not exceeding more than 20 hours per week, or maximum of 30 hours per week, subject to the approval of the Human Resources Office.

Funds will be paid to the students bi-weekly.

UNIVERSITY SCHOLARSHIPS

Institutional scholarships may be awarded to incoming and continuing students with financial need. The scholarships are awarded for one academic year beginning in Fall semester. Disbursement of the scholarship awards is made in two installments, the first in Fall semester and the second in Spring semester. Reviews for eligibility and Satisfactory Academic Progress (SAP) take place each semester. Recipients may be disqualified from the scholarships for the Spring semester if one or more of requirements are not met. A Financial Aid and Scholarship Committee appointed by the University determines the awards annually. The award is made in the form of tuition waiver directly to the students' account. No money will be paid to the student. Institutional scholarships are offered in the form of Lotus Scholarship, Metta Scholarship, and Dream Scholarship for incoming students and President's Scholarship, Dean's Scholarship, and UWest Scholarship for continuing students. For complete information, visit Institutional Scholarships at https://www.uwest.edu/admissions-scholarships/

Incoming Students

Applicants who wish to be considered for scholarships should submit all required financial aid documents with the Application for Admission. Due to high demand, applicants are encouraged to submit their applications by April 1.

Scholarship	Program	Award	Initial Requirements
Lotus	All Undergraduate Programs	$6,000	international students
	MBA	$7,000	
	MA-Psychology	$7,000	
Metta	All Undergraduate Programs	$6,000	Domestic transferring students
Dream	All Undergraduate Programs	$10,000	Undocumented students with exceptional financial need

Continuing Students

Application Deadline is April 1.

Scholarship	Program	Award Per Semester	Initial Requirements
President's	Undergraduate Programs	Full Tuition up to 12 units	Full time with minimum GPA 3.50
	Graduate Program	Full Tuition up to 15 units	Full time with minimum GPA 3.75
Dean's	Undergraduate Programs	Half Tuition up to 12 units	Full time with minimum GPA 3.20
	Graduate Program	Half Tuition up to 15 units	Full time with minimum GPA 3.50
UWest	Undergraduate Programs	Maximum $1,000	Preferred minimum GPA 3.0
	Graduate Program	Maximum $1,000	Preferred minimum GPA 3.2

Institutional scholarships cannot be awarded in conjunction with other Institutional Scholarships, Buddha's Light Scholarship, IBEF Scholarship or IBEF Fellowship.

PRIVATE SCHOLARSHIPS

AJ Wang Foundation Scholarship Fund

The AJ Wang Foundation was established as a 501(c)(3) non-profit organization in November, 2008 to provide funding to various educational institutions to support students. The Foundation is led by a couple who immigrated to the U. S. to pursue the "American Dream." It is through hard work and their will to overcome financial obstacles that they have become successful entrepreneurs. As their life-long goal to "give back" to the communities that supported them to realize their dreams, they established the Foundation to support those with the greatest need.

The AJ Wang Foundation Scholarship is for 1) graduating high school seniors with a minimum high school GPA of 2.5 and 2) college transfer students entering UWest as junior students with a minimum GPA of 3.0 from their previous college(s). The scholarship awards $2,000 per year for up to four years to graduating high school seniors and $4,000 per year for up to years for college transferring students. Application package must be emailed to: Dr. Chiung-Sally Chou, Executive Director, at info@ajwangfoundation.org before deadline. For complete information, visit AJ Wang Foundation Scholarship Fund at https://www.uwest.edu/admissions-scholarships/.

IBEF Scholarship, Fellowship and 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 IBEF Scholarship awards $4,500 per semester and an additional Tuition Fellowship $2,500, if applicable. IBEF established an IBEF Fellowship to support Buddhist monastic graduate students. The Fellowship award ranges from $2,000 – $3,000 per semester. Additionally, beginning Fall 2020, IBEF embarked a new IBEF 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.

Application package must be emailed to Ms. Grace Hsiao, IBEF Liaison Officer, at IBEF@uwest.edu before deadline: May 1 for fall semester and November 15 for spring semester. The International Buddhist Education Foundation (IBEF) is administratively separate from the University of the West. Scholarship eligibility and award decisions are determined solely by IBEF. For complete information, visit IBEF Scholarship, Fellowship, Research Grant at uwest.edu/admissions-scholarships/.

Golden Benefactor Awards

The Golden Benefactor Awards (GBA) are awarded by individual donors to stand-out undergraduate and graduate students who demonstrate financial need, and require a separate application in order for a student to be considered. 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; available to UWest undergraduate and graduate full-time students, except students who are in their final semester.

The scholarships are available in fall or spring semester. Application package must be emailed to Office of Financial Aid at financialaid@uwest.edu before deadline: the following Monday of the end of the current semester (SP|FA) for the coming semester (FA|SP). For complete information, visit Golden Benefactor Awards at https://www.uwest.edu/admissions-scholarships/.

Private Loan (Not Federal Student Aid)

Private loans are credit-based educational loans borrowed directly from a lender. 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.

SUMMER SESSION

UWest treats the summer session as a "trailer" (the end) of the current academic year. Please include budgets for summer session in your fall and spring semesters. The requested amount will be evenly disbursed in fall and spring semester.

FINANCIAL AID SATISFACTORY ACADEMIC PROGRESS (FA SAP)

UWest is required by law to establish both qualitative and quantitative standards for Satisfactory Academic Progress (SAP) toward the completion of a degree. These standards must be applied to all federal and state financial aid recipients, regardless of program or enrollment status. Aid programs covered by these standards are Federal Pell and FSEOG grants, Federal Loan programs (Direct, Parent PLUS, Grad PLUS), Federal Work Study, 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, described in full in the Academic Progress and Policy section of the university catalog, applies to all students. Students receiving federal and state financial aid must also meet the guidelines outlined in the FA SAP policy described here.

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. Students who do not meet one or more of these standards will receive a written SAP Notification Letter from the Financial Aid Office before the beginning of the subsequent semester.

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 courses completed 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 of 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 enrolment and funding status. For example, if an undergraduate student has enrolled in a total of 36 degree applicable units when reviewed at the close of the fall semester, the student must have earned a minimum of 24 units to have achieved a 67% pace of progression. If the student has earned fewer than 24 units, the student has failed to meet this standard and is not making satisfactory academic progress. Units transferred to UWest are included in the calculation of Pace of Progression.

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. Maximum units allowed are calculated by multiplying total units required to graduate by 150%. For example, a student must complete 120 units to earn a Bachelor of Arts in Psychology. The student's financial aid eligibility will be suspended as soon as he reaches 180 cumulative attempted units (150% times 120) including transfer credits, whether or not the student has completed the degree. The 150% maximum timeframe applies to both undergraduate and graduate students.

Criteria Used When Progress Is Reviewed

Payment Period

Each fall, and spring, and summer semester is a payment period. Winter Intersession is included in the spring payment period.

Attempted/Earned Units

Attempted units: All courses for which a student enrolls, including required pre-collegiate courses and transfer credit are included in units attempted. Grades of F, FW, I, NP, and W are included in attempted units.

Earned units: All courses for which a student receives credit, including required pre-collegiate courses and transfer credit are included in units earned. Grades of F, FW, 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

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. Impact of Repeated Courses on Cumulative GPA:

- Undergraduate: Only the highest grade awarded is calculated in the cumulative GPA.
- Graduate: All grades earned, including repeated courses, are calculated in the cumulative GPA.

Incomplete Courses

Pace of Progression: Courses that are assigned an incomplete grade are included in the cumulative units attempted. Until a final grade is posted, incomplete units are counted as failed and are not included in units earned. They are added to earned units only upon posting of a passing grade on or before the approved incomplete deadline.

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 financial 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 selecting 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.

Re-establishing Financial Aid Eligibility

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

Cumulative GPA: Raising GPA to Minimum Required

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. Students must raise their cumulative GPA to the minimum required for their level of enrollment as specified in a formal Academic Plan.

Pace of Progression: Correcting 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.

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.

If a student who began attendance and did not officially withdraw receives all non-passing grades for a semester, the university must determine whether they attended class and earned the grades or whether they ceased attending at some point without officially withdrawing. This determination occurs via a requested documented last day of attendance or participation from the student's instructors.

If a student received all non-passing grades because they stopped attending class, they are considered to have unofficially withdrawn from the university. The student's financial aid will be revised based on the documented last date of attendance at an academically related activity, and they may have to repay a portion of the federal aid they received during the semester.

If the university is unable to document the last date of attendance at an academically related activity, the student's financial aid will be revised based on the mid-point of the term, and they will have to repay one-half of the federal aid they received during the semester.

Non-passing grades for financial aid purposes include Failing grade "F", Withdrawn grades "W" and "FW", Not Pass grade "NP", and Incomplete grades "I" or "IC".

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, is considered as a 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 credited to the student's account within 180 days of the date of withdrawal determination.

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 Loans;
2. Direct Subsidized 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.

- 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.
- 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.
- Refund calculations are not applied to students who withdraw from classes prior to the first day of attendance.
- 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.

Determining Earned Aid

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.

Post-Withdrawal Disbursement

A student who did not receive all of the funds earned before withdrawing may be due a post-withdrawal disbursement. Students will be notified of post-withdrawal disbursement eligibility within 30 days of the date of withdrawal determination. All post-withdrawal disbursements will be credited to student account first. If the return calculation results in a credit balance on the student's account, the credit balance will be disbursed as soon as possible and no later than 14 days after the return calculation.

The university will disburse any post-withdrawal grant funds within 45 days of the date the university determines the student withdrew. No confirmation from the student is required. If a post-withdrawal disbursement includes loan funds, the university must receive the student's permission before it can disburse them. The university will notify the student of their post-withdrawal loan disbursement and allow them 14 days to respond to the loan offer. 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.

When processing a post-withdrawal disbursement, the student must have met all of the conditions for a late disbursement prior to the date the student became ineligible (date of withdrawal). 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.

Returning Unearned Aid

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

- the student's institutional charges multiplied by the unearned percentage of his or her funds, or
- 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 arrangement 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 the Tuition and Fees section. 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.

Withdrawal Date

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

Students 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 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.

STUDENT RESPONSIBILITIES AND EXPECTATIONS

STUDENT RESPONSIBILITIES

- Students must be officially accepted into a degree-seeking program at UWest and make satisfactory academic progress toward that degree objective.
- 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.
- 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.
- Students must meet all published deadlines.
- Students must activate their UWest e-mail address and use their official e-mail address to receive important financial aid notifications and information.
- Students should change their address via the Registrar's Office immediately anytime they have an address change.
- Students should notify the Financial Aid Office in writing if they will not be attending.
- Students should officially withdraw if they must leave UWest for any reason. Contact the Registrar's Office for additional information.
- Student loan borrowers who are graduating, leaving school or dropping below half time, must complete Student Loan Exit Counseling at https://studentaid.gov/exit-counseling/
- Students must read the UWest Financial Aid Handbook and all other financial aid and scholarship information that they may receive. Financial Aid Advisors are available to assist students with their questions regarding financial aid, scholarships and relevant requirements.

STUDENT EXPECTATIONS

- Students may request an appointment with a Financial Aid Advisor to discuss any questions or concerns they may have regarding their financial aid.
- 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.
- 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.
- Students will be notified by email about their eligibility and if changes are made to their award letter during the year.
- Students may reduce the amount or decline any funds listed on their financial aid offer.
- Students should speak with a Financial Aid Advisor to review the options and consequences of dropping credits or withdrawing from UWest prior to making a final decision.
- Students can expect to be treated courteously and with civility; Financial Aid Advisors expect that in return.
- All financial aid information is held in confidence and is protected under the Family Education Right to Privacy Act (FERPA).
- 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.

NONDISCRIMINATION STATEMENT

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.

UNIVERSITY OF THE WEST
1991
CALIFORNIA

855-468-9378 www.uwest.edu 1409 Walnut Grove Ave, Rosemead CA 91770