

Educational Specialist

The Ed.S. degree program is a post-master's degree program designed for experienced teachers, counselors, administrators, and others interested in school change and leadership.

Earning the Educational Specialist degree requires:

- The satisfactory completion of prescribed graduate courses in the 700 series for a total of 32 semester units;
- A written comprehensive examination over the field of specialization with a satisfactory score; and
- A positive recommendation by School of Education faculty.

APPLICATION FOR ADMISSION TO EDUCATIONAL SPECIALIST

In addition to the requirements for admission to the Master of Arts degree (see above), applicants for admission to the Educational Specialist programs must present evidence of:

- A master's degree from an accredited institution and an academic background adequate for the specialized study required;
- A minimum of three years of successful full-time classroom teaching, administrative experience, pupil personnel experience, health, or library experience in the public schools or in private schools of equivalent standing; and
- A grade-point average of 3.000 on master's degree work.

TUITION COSTS (PER UNIT):

San Diego	Arcadia	Bakersfield
\$ 455	\$ 455	\$ 455

FINANCIAL AID

Financial assistance is intended to recognize and aid students who otherwise would be unable to attend Point Loma Nazarene University. The financial assistance program at PLNU includes a limited number of scholarships, grants, and loans. Awards are made for every two consecutive semesters, and PLNU releases funds in multiple disbursements. Awards may be renewed every two consecutive semesters provided students complete the required procedures and remain financially and academically eligible. An award letter is issued to students after they have submitted the appropriate paperwork to the University's Student Financial Services office. This paperwork includes the Free Application for Federal Student Aid (FAFSA) and the PLNU Application for Financial Assistance for the academic year in which they wish to receive financial aid. The FAFSA can be completed online at www.fafsa.ed.gov. The PLNU Application for Financial Assistance can be obtained at www.ptloma.edu/financialaid, or in the Student Financial Services office at each location.

Satisfactory Academic Progress (SAP)

In accordance with the Higher Education Act of 1965, as amended, all post-secondary institutions establish a Satisfactory Academic Progress (SAP) policy. At Point Loma Nazarene University, all students receiving federal and state financial aid (including federal loans such as the federal Stafford, Perkins, or PLUS) are required to make satisfactory progress in order to maintain eligibility for financial aid programs. PLNU's SAP policy requires students to complete a minimum number of units (the quantitative requirement) and maintain a minimum grade-point average at the end of the academic year (the qualitative requirement). For more complete information on the University's SAP policies, students may contact the Student Financial Services office at each location.

Federal Family Educational Loan Program (FFELP)

The Federal Family Education Loan Program (FFELP) enables students to borrow from eligible lenders at a low interest rate to help meet educational expenses at a participating college or university. Under the FFELP, the funds for a loan are borrowed from a private lender (a bank, credit union, or other lender that participates in the Program). Applicants must complete the

FAFSA and the PLNU Application for Financial Assistance.

FFELP Stafford Loans are either subsidized or unsubsidized. Students can receive a subsidized and an unsubsidized loan for the same enrollment period. A subsidized loan is awarded on the basis of financial need, and borrowers will not be charged interest before they begin repayment or during authorized periods of deferment. The federal government subsidizes the interest during these periods.

An unsubsidized loan is not awarded on the basis of need. Student borrowers will be charged interest from the time the loan is disbursed until it is paid in full. If students allow the interest to accumulate, it will be capitalized- that is, the interest will be added to the principal amount of their loan and additional interest will be based upon the higher amount.

Graduate students who are enrolled in three units or more, meet the University's SAP policy, and are citizens for the United States or U.S. permanent residents are eligible for federal Stafford Loans. Qualifying graduates or professional students may borrow up to \$18,500 every two consecutive semesters. The aggregate amount for graduate or professional students is \$138,500 (no more than \$65,500 may be subsidized) and includes any Stafford Loans obtained at the undergraduate level.

Beginning July 1, 2006, all new Stafford Loans disbursed thereafter will have a fixed interest rate of 6.8%. The Stafford Loan is not a credit-based loan. Payment on principal and interest begins six months after graduation, withdrawal or if the student is enrolled less than half-time.

FINANCIAL AID FOR TEACHING CREDENTIAL STUDENTS

Teaching Credential Students at Point Loma Nazarene University may be eligible for federal, state and/or institutional aid. Credential students may also be eligible for Veterans' benefits. Teaching Credential Students who are enrolled in six units or more, meet the University's Satisfactory Academic Progress (SAP) policy, and are citizens of the United States or U.S. permanent residents are eligible for Federal Stafford Loans. Qualifying Teaching Credential students may borrow, every two consecutive semesters, up to a maximum of \$5,500 as a dependent student, or up to a maximum of \$10,500 as an independent student. These students may borrow a maximum aggregate loan limit of \$23,000. An independent Teaching Credential student may borrow up to an aggregate loan limit of \$46,000 (no more than

\$23,000 may be subsidized). A financial aid award letter is issued to students after they have submitted the appropriate paperwork to Point Loma Nazarene University's Student Financial Services office. This paperwork includes the FAFSA and the PLNU Application for Financial Assistance for Credential Students for the academic year in which they wish to receive an award. The FAFSA can be obtained on-line at www.fafsa.ed.gov. The PLNU Application for Financial Assistance can be obtained on-line at www.ptloma.edu/financialaid, or in the Student Financial Services office at each location.

Cal Grant Teaching Credential Program (TCP)

Cal Grant A or B recipients who:

1. Have received a bachelor's degree;
2. Are accepted and have enrolled in a professional teaching preparation program at PLNU within 15 months of the end of the term for which the recipient last received a Cal Grant payment;
3. Have not received or submitted an application for a Preliminary Teaching Credential;
4. Do not currently possess any other initial teaching credential;
5. Continue to maintain financial need for a Cal Grant;

Should contact the California Student Aid Commission (CSAC) for information and application materials or visit CSAC's web site at www.csac.ca.gov.

At Point Loma Nazarene University, full-time for a Teaching Credential Student is twelve units. To be eligible for the Cal TCP Program, students must be enrolled in at least six units.

PLNU-INSTITUTIONAL AID FOR TEACHING CREDENTIAL STUDENTS

PLNU-Institutional aid includes academic scholarships, church scholarships, Nazarene Grant-in-Aid, District Grants, and Missionary and Pastor Child Discounts. Institutional aid will only be applied to Teaching Credential Students who either earned a baccalaureate degree from PLNU within four academic years or for students who transferred to PLNU and earned the last twenty four undergraduate units at PLNU. The student must begin their credentialing program in the next regular semester following graduation (not including summer). Institutional aid is available for up to two regular semesters plus a single summer session. More information regarding institutional aid can be obtained on-line at www.ptloma.edu/financialaid.

Federal PLUS Loans (Parent Loans for Undergraduate Students)

These loans are for parents or step-parents who need to borrow money for their dependent, teaching credential student's educational costs. These loans are not based on a family's income or assets, although the parent borrower is required to pass a credit check. To be eligible to receive a PLUS Loan, parents must apply online at www.ptloma.edu/financialaid. In addition, the student must complete and submit the PLNU Application for Financial Assistance. Beginning July 1, 2006, all new PLUS Loans disbursed thereafter will have an interest rate fixed at 8.5%. Repayment begins 60 days after the final loan disbursement is made for the academic year. There is no grace period for these loans, and interest begins to accumulate when the first disbursement is made. Parents of dependent students in the teaching credential program must begin repaying both principal and interest while the students are enrolled at the University.

LIMITATION OR FORFEITURE OF FINANCIAL ASSISTANCE

Special students, not officially working for degrees or credentials and part-time students registered for less than six semester units as a credential or less than 3 units as a graduate, are not eligible for financial assistance. Defaulted loans from prior institutions or from PLNU will automatically exclude students from receiving federal aid until they have made satisfactory arrangements with the bank, collection agency, or U.S. Department of Education. Over awards owed on a federal grant will also exclude students from receiving federal aid. Students are required to provide written documentation of their arrangement or payment in full.

REQUIREMENTS, DEADLINES AND APPLICATION PROCEDURES

All students requesting financial assistance must do the following:

1. Make formal application for admission, be officially accepted by the Graduate Admissions Office or Teaching Credential Program and be enrolled at least as half-time;
2. Complete and file the PLNU application for Financial Assistance with the Student Financial Services office; and
3. Complete and file the FAFSA.

Financial awards are made every two consecutive semesters. These awards are disbursed on a Quad basis. Many awards may be renewed every year, provided the student completes the required procedures and remains financially and academically eligible.

More information regarding requirements, deadlines and application procedures can be obtained in our Graduate and Credential Financial Aid Policies and Procedures at www.ptloma.edu/financialaid.

VETERANS BENEFITS

Point Loma Nazarene University is approved for the training of veterans. Any students receiving Veterans benefits are required to maintain satisfactory academic progress and conduct according to the standards established and enforced by the University, and published in this *Graduate Catalog*. The Student Financial Services office monitors all veterans on a regular basis and is responsible for reporting all changes in status to the Veterans Administration. This may affect benefits received by students. Failure to make satisfactory academic progress will result in the loss of eligibility to receive Veterans benefits. If withdrawal from the University occurs, Veterans benefits will be terminated in accordance with the official date of de-enrollment.

PAYMENT INFORMATION AND REFUND POLICY

Students are responsible for handling all financial matters related to their attendance at the University. Students are charged for all courses for which they are registered unless a Change of Schedule form is filed with the student's location, complete with the proper signatures.

PAYMENT OPTIONS

Payment in Full

Payment of total charges for the enrolled session is due at the end of the second week of classes.

Multiple Payments

Payment of total charges for a semester is split into four equal payments, due on the 1st day of each month. Students interested in this option must complete an Automatic Monthly Debit/Credit Card Authorization Form, available at the Student Financial Services office. Debit or credit cards only.

Financial Aid

Students interested in obtaining financial aid may be eligible for scholarships, grants, and/or loans. To apply, students must complete the Free Application for Federal Student Aid (FAFSA) and the PLNU Application for Financial Assistance for Credential and Graduate Students, available at the Student Financial Services office.

Refund Policy

Refunds or adjustments of student accounts arising from registration changes are made as of the date the Change of Schedule form is filed at the student's location. Students may receive a refund for any dropped course provided that: 1) the course is dropped within the parameters of the refund schedule 2) the course is dropped via online registration, e-mail, or a signed Change of Schedule form turned into the appropriate location by the close of the business week for which the student wishes to receive a refund. Please note – close of business week refers to Friday at 4:30 pm, exempting holidays.

Refund Schedule

16-WEEK SEMESTER:

Class is dropped in weeks	Refund amount
1-2	100%
3-4	75%
5-6	50%
7-8	25%
9-16	none

8-WEEK QUAD:

Class is dropped in weeks	Refund amount
1	100%
2	75%
3	50%
4	25%
5-8	none

5-WEEK COURSE:

Class is dropped in weeks	Refund amount
1	100%
2-3	50%
4-5	none

5 8-HOUR CLASS MEETINGS:

Class is dropped after class	Refund amount
1	100%
2-3	50%
4-5	none

3-WEEK COURSE:

Class is dropped after class	Refund amount
1-2	100%
3-4	75%
5	50%
6-7	25%
8-12	none

WITHDRAWALS

At the time a student leaves the University all accounts must be paid in full. Any unpaid balance will accrue interest at ten percent (10%) per annum. In addition, Point Loma Nazarene University may report unpaid accounts to a national credit bureau. Students are responsible for paying all collection costs, including attorney fees and court costs as adjudged reasonable, in the event that a suit be instituted. Transcripts will not be released, nor will a student be permitted to participate in graduation, until all accounts at the University have been paid.

Operational costs are sometimes affected by factors over which the Institution has no control. Therefore, the charges and financial-aid policies quoted in this *Graduate Catalog* are subject to change without notice.

FEES

Health and Accident Insurance Fee

Teaching Credential and Graduate students may obtain this insurance, but must specifically apply for the insurance during the first three weeks of each semester. The fee for 2006-2007 will be determined at a future date. The fee for the 2005-2006 academic year was \$290 per semester. Application forms for this insurance are available at each graduate location.

The University is not responsible for loss or damage to personal property.

Special Fees

- Student teaching fee, per unit \$ 75.00
- Graduate Biology thesis advisor fee,
per unit \$ 100.00
- BUS 695 Extension fee, per semester . . . \$ 575.00
- GNSG 604 Extension fee, per unit. \$ 545.00
- BIO 693 Extension fee, per unit \$ 600.00

Graduation Fee \$ 80.00

School of Education and School of Theology

Students who have not completed their coursework within the one-year or two-year period, depending on the course, must re-enroll for the incomplete class and will be charged the current rate of the semester in which they register.