
MISCELLANEOUS FINANCIAL REGULATIONS

Students are responsible for handling all financial matters related to their attendance at the University. FERPA, the federal “Privacy Act,” prohibits sending statements to parents or guardians of students 18 years of age or older without written permission of the student.

Students will be charged for the full semester for all courses or private lessons for which they are registered, unless a “Change of Schedule” form is secured from the Records Office, completed with proper signatures, and filed with the Records Office. Any refunds or adjustments of student accounts arising from changes in class schedules are made as of the date on which the change of schedule form is filed at the Records Office. Changes in arrangements for meals are made when requests or arrangements are completed at the Student Financial Services Office. This is true regardless of the date on which the student may have ceased attending classes or taking private lessons, or may have changed plans for meals.

At the time a student leaves the University, all accounts must be paid in full. The housing deposit and refunds, if any, will be applied to any charges due. 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. The student will be responsible for paying all collection costs, including attorney fees and court costs as adjudged reasonable, in the event a suit must be instituted.

Note: Transcripts and diplomas will not be released, nor will a student be permitted to participate in graduation, until all accounts are paid.

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

Financial Aid

PHILOSOPHY OF FINANCIAL AID

Through a combination of resources—federal, state, institutional, and outside aid—PLNU’s financial assistance policy is designed to assist students with financing the cost of their education beyond the ability of their family to contribute.

Financial assistance at PLNU includes federal grants and loans, state grants, PLNU institutional aid, and external aid, including scholarships and grants awarded by corporations, civic organizations, and churches, etc.

BILLING CALENDAR

Payment of tuition and fees and on-campus room & board charges is due by the following deadlines:

- Fall 2006 Semester: August 4, 2006
- Spring 2007 Semester: January 4, 2007

Prior to the payment deadline each semester, the enrolled student will be sent a *Student Data Sheet* (a comprehensive printout showing class schedule, semester charges, and expected financial aid). Once classes have begun, the Student Financial Services (SFS) Office begins sending monthly billing statements on the first of each month showing all activity on the student’s account. This information is also available online through “Student Access”.

Students will be assessed a 5% late fee if there is an unpaid “net balance” on their account after the semester payment deadline (see above).

APPLYING FOR AID AT PLNU

To receive any type of federal, state, or institutional aid at PLNU, the student must submit a PLNU Application for Financial Assistance. Some PLNU institutional aid programs also require submission of a FAFSA (Free Application for Federal Student Aid). Students who file both of these forms by the priority filing date of **March 2, 2007** will receive priority consideration for the full range of financial aid programs available at PLNU, including those with limited funding:

- Federal Supplemental Educational Opportunity Grant
- Federal Perkins Loan
- Federal Nursing Student Loan (Nursing students only)
- Nazarene Need Grant
- PLNU Need Grant

Students who file either the PLNU Application for Financial Assistance or the FAFSA after March 2, 2006 will be considered for the awards listed above only if there are remaining funds available. Students should note that they can submit a PLNU Application for Financial Assistance and a FAFSA throughout the academic year.

REVISIONS TO YOUR FINANCIAL AID AWARDS & OTHER POLICIES

Other Resources/Over Awards

If a student receives any form of non-PLNU financial assistance, such as outside scholarships or Veteran’s benefits, the SFS Office may have to reduce previously awarded financial aid so that funding does not exceed financial need.

Financial Need, Cost of Education, or Campus Charges.

Whenever possible, the SFS Office will reduce Federal Work-Study and loan amounts before adjusting grant or scholarship assistance.

Appeals for Special Circumstances

Federal regulations provide the SFS Office with discretionary authority to make case-by-case adjustments to student/parent FAFSA data in cases of special circumstances. Special circumstances include:

- Significant reductions to income.
- Unusually high medical or dental expenses (uninsured amounts only).
- Changes to family size or number of family members in college.
- Dependency status appeals.

If a student believes there are special circumstances that should be reviewed, the student must submit a Request for Appeal Form for Special Circumstances (available at the SFS Office or online at www.ptloma.edu/financialaid) with supporting documentation.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal regulations require that PLNU students adhere to a policy of Satisfactory Academic Progress (SAP) to retain eligibility for federal financial aid (this policy also applies to Cal Grant A and B recipients). The SAP Policy does not apply to any form of Institutional Aid, including Church Scholarship, Matching and District Grants. Recipients of Academic Awards must maintain the renewal eligibility criteria as stated in the PLNU Undergraduate Catalog.

The policy consists of a qualitative (GPA) and quantitative (unit) standard. Student Financial Services (SFS) conducts SAP review at the end of each academic year.

Qualitative Standard (GPA Requirement)

Students must maintain a minimum cumulative GPA (grade point average) at the end of each academic year, as follows:

- Freshmen students (first semester only): 1.800
- All other undergraduate students: 2.000
- Teaching Credential students: 2.750
- Master of Ministry students: 2.750
- Graduate students (M.A., M.B.A., M.S.N., M.R.): 3.000
- Educational Specialist students: 3.250

The Quantitative Standard consists of two parts:**1. Minimum Unit Completion**

Students must complete at least two-thirds (66.7%) of the units attempted each academic year (rounded down to the nearest whole unit).

Example: if a student were to attempt 30 units during the academic year, the SAP policy would require that student to complete at least 20 units ($30 \times 66.7\% = 20$). If a student were to complete fewer than 20 units they would have failed SAP because of a unit deficiency. This deficiency would equal 20 units minus the number of units that were completed. For example, completion of only 15 of 30 attempted units would result in a deficiency of 5 units (20 minus 15). To regain SAP, a student would have to complete 66.7% of the units attempted the following academic year in addition to the five deficient units.

2. Maximum Unit Completion

Under federal regulations, undergraduate (including teacher credential) and graduate students are eligible to receive federal financial aid for up to 150% of the published length of their academic program.

Since the PLNU Undergraduate program is designed to be completed in four years and 128 units, students will not be eligible for federal financial aid beyond the sixth year of undergraduate study or after attempting 192 units (including transferred coursework).

FINANCIAL AID PROBATION & DISQUALIFICATION

Students who have completed fewer than 57 semester units by the end of their second year, and who do not meet the qualitative or quantitative requirements are placed on financial aid probation for the entirety of the following academic year. If a student is placed on financial aid probation, they are still eligible to receive financial aid, but are made aware that they are not meeting the requirements for SAP. Students failing to meet SAP requirements following the probationary year are disqualified from receiving financial aid for the next academic year; students in this category may file an appeal.

Students with more than 57 semester units who do not meet the qualitative and/or quantitative requirements are automatically disqualified from receiving financial aid for subsequent terms. There is no probationary period. The SFS Office notifies such students in writing of their status and indicates whether or not they are eligible to submit an appeal.

EXTENUATING CIRCUMSTANCES AND APPEALING

If a student is eligible to file an appeal, this must be done within 21 days of being notified of loss of financial aid eligibility. The appeal must include an explanation of the extenuating circumstances that resulted in the student's inability to make SAP, and include supporting documentation, if appropriate. The student's appeal must include a plan from the Academic Advising Office that shows intent to make up the unit deficiency or raise the GPA. The SAP Committee will review all appeals and respond in writing. The Committee's decision is final. A student may appeal only once throughout enrollment at PLNU.

REINSTATEMENT

A student's eligibility for financial aid may be reinstated if they make up their unit deficiency or raise their GPA. The student, however, will never receive federal or state financial aid retroactively for periods in which they failed to maintain SAP.

SAP DEFINITIONS

Academic Year – an academic year is considered 30 continuous weeks of instruction.

Attempted Units – the cumulative number of units on a student's academic transcript at the end of the semester. Attempted units include course repetitions and courses for which the student received a letter grade of F, I, IP, NC, W, or WF. Attempted units do not include remedial courses (099).

Completed Units – the cumulative number of units on a student's academic transcript for which they earned a grade of A, B, C, or D. An incomplete course "I" counts as a grade of "F" in determining SAP. In order to clear SAP and receive financial aid, the incomplete course must be completed by the end of the next regular semester (refer to "Academic Policies" in the PLNU Undergraduate Catalog). Once completed, the student will be able to receive financial aid retroactively for that semester. Completed units do not include remedial courses (099).

Study Abroad Units – units completed in a Study Abroad program count toward the number attempted and completed units, but not toward the student's PLNU cumulative GPA. PLNU must receive transcripts from the host school upon completion of the term.

Transferable Units – evaluated units that PLNU accepts for transfer from another institution based on content approval.

REFUND POLICIES

If a student withdraws from PLNU, federal, state and PLNU institutional aid awards may be refunded to their sources according to federal policy. Refer to the PLNU Undergraduate Catalog for information on the University's institutional withdrawal policy. Under federal regulations, if the student withdraws at any point prior to completing 60% of the semester, the student will lose eligibility for all or part of your federal aid.

Resident halls fees are refundable according to the tuition refund schedule (below) except for the first two weeks of the semester, during which there is a per-night charge. The housing deposit may be refunded to students who withdraw after the eighth week of the semester (after a 30-day waiting period), providing that the student has paid all accounts in full. Meals are prorated from the date of official withdrawal with the Records Office.

Tuition refunds are computed during regular semesters at the following percentages. These percentages are based on forms being received by the end of the business day on Friday.

First two weeks of the semester	100%
Third Week	75%
Fourth Week	50%
Fifth through Eighth Weeks	25%

Students are not entitled to any tuition refund after the eighth week of a regular semester. A schedule of refund dates is available at the beginning of each semester in the Records and Business Offices, in the "Alert" (the University newsletter), and online at www.ptloma.edu/records/academiccalendar.

FEDERAL AID AND STATE AID

Students must file the FAFSA (Free Application for Federal Student Aid) in addition to the PLNU Application for Financial Assistance to be considered for any form of federal or state aid at PLNU. The priority filing deadline for each of these forms is March 2, 2007.

Financial Need

Financial need is the student's eligibility for "need-based" aid—aid that does not have to be repaid. Need-based aid includes the following:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant
- Cal Grant
- Federal Work-Study

In addition, "need-based" aid also includes the following types of loans, because the government pays the interest on them while the student is enrolled at least half-time:

- Federal Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Nursing Student Loan

If the student's package includes need-based aid, then outside scholarships and all forms of PLNU institutional aid are treated as need-based also, and in certain cases may have to be reduced or canceled to prevent funding in excess of financial need.

Financial Need is defined as the difference between the student's Cost of Education (COE) for the academic year and the "Expected Family Contribution" (EFC):

COE minus EFC equals Financial Need

For example, a student with a COE of \$32,120 for the academic year, and an EFC of \$7,500 would have a financial need of \$24,620 ($32,120 - 7,500 = 24,620$). This amount represents the student's eligibility for need-based aid.

Cost of Education is the sum of tuition, fees, room and board, books and supplies, transportation, and miscellaneous costs. EFC is a statistical figure calculated using the financial information provided on the FAFSA by the student and parent that represents the ability of the student's family to contribute to the cost of the student's education.

NEED-BASED AID

Federal Pell Grant

The Pell Grant is awarded to undergraduate students with an EFC of \$3,850 or less. The minimum award is \$400, the maximum, \$4,050. Pell Grant is gift aid and does not have to be repaid. It can be used to help pay University charges (tuition and fees, on-campus room and board) or living expenses.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a form of "campus-based" aid that is awarded to Pell Grant recipients only. To qualify, a student must file a FAFSA and a PLNU Application for Financial Assistance by the Student Financial Services (SFS) Office's priority filing deadline of March 2, 2007. Since FSEOG funding is extremely limited, not all students who qualify will receive an award. For the 2006-2007 Academic Year, the maximum FSEOG award at PLNU will be \$800.

Federal Work-Study

The Federal Work Study (FWS) program is awarded to students as an eligibility award from the Federal Government. This means that it is only guaranteed if the student acquires on campus employment. Because the student must earn these funds through working, FWS cannot be applied towards the student's semester charges. If awarded Federal Work Study, the student should contact the Student Employment Office to secure employment at 849-2633 or online at www.ptloma.edu/work. FWS is disbursed in the form of bi-weekly paychecks from the Cashiers Office in Draper Hall.

Subsidized Stafford Loan

The Subsidized Stafford Loan requires that the student demonstrate financial need (based on the FAFSA). The federal government pays ("subsidizes") the interest on this loan from the time of disbursement until six months after the student graduates, withdraws, or drops below half-time status (i.e. less than six units).

The Stafford Loan interest rate is adjusted annually on July 1 and is capped at 8.25%. Repayment begins six months after the student graduates, withdraws, or drops below half-time status (i.e. less than six units). The student's Stafford Loan eligibility (Subsidized, Unsubsidized, or combination) is based on financial need and academic class level. The annual undergraduate borrowing limits are as follows: \$2,625 for the first year; \$3,500 for the second year; and \$5,500 for the third and subsequent years. The Student Financial Services (SFS) Office recommends that students borrow conservatively to minimize indebtedness.

Loan amounts are always released in two disbursements, regardless of enrollment period.

Perkins Loan

The Federal Perkins Loan is a low-interest loan for undergraduate students who demonstrate exceptional financial need. The interest rate is fixed at 5% for the life of the loan, and begins accruing nine months after graduation, withdrawal, or dropping to below half-time status (i.e. less than six units). Repayment also begins at this time. Students have up to ten years to repay the loan. Payments are sent directly to PLNU, since Perkins is a “campus-based” program.

Because of limited funding, there is no guarantee that a student will continue to receive Perkins Loan funding in subsequent years.

Nursing Student Loan

The Nursing Loan is a low-interest loan for juniors and seniors enrolled in the PLNU Nursing program who demonstrate exceptional financial need. The interest rate is fixed at 5% for the life of the loan and begins accruing nine months after graduation, withdrawal, or dropping to less than half-time status (i.e., less than six units). Repayment also begins at that time. Students have up to ten years to repay the loan. Payments are sent directly to PLNU.

Students awarded a Nursing Loan must complete Entrance Counseling at the Student Financial Services (SFS) Office and sign a promissory note before funds can be credited to their student account.

Because of limited funding, there is no guarantee that a student will continue to receive Nursing Loan funding in subsequent years.

STATE AID

Cal Grant

Cal Grant is a program of the California Student Aid Commission (CSAC). Students may receive a Cal Grant for a maximum of four academic years (eight semesters) of undergraduate study. In addition, teacher credential students who received Cal Grant as undergraduates may be eligible for a two-semester extension of their benefits.

CSAC notifies new Cal Grant recipients whether they have been awarded an Entitlement or Competitive Cal Grant. Before a Cal Grant award can be added to a student's Financial Aid Award Letter, the Student Financial Services (SFS) Office must review the data provided by the student and parents on the FAFSA to make sure that the student is financially eligible.

Cal Grant A

Cal Grant A is for students from low to middle income families. It is restricted to paying tuition and mandatory fee charges only. For the 2005-2006 Academic Year, new Cal Grant A awards were \$8,322.

Cal Grant B

Cal Grant B is for students with exceptionally high need (based on the FAFSA).

During the first year of the award, Cal Grant B pays an Access Grant of up to \$1,551. PLNU credits these funds directly to the student's account to help pay down semester charges. However, the student has the option of receiving Access Grant funds as a check each semester by submitting a written request to the Student Financial Services (SFS) Office before the end of the fall semester Add Period. After that date, the semester Access Grant will be credited to the student's account and may not be available for refund.

During the second and subsequent years, Cal Grant B includes a tuition and fee-paying component in addition to Access. For 2005-2006, the tuition and fee component of Cal Grant B was \$8,832.

Application Process for New Cal Grants

Students must submit a 2007-2008 FAFSA (www.fafsa.ed.gov) by March 2, 2007 and submit a verified Grade Point Average (GPA) to the California Student Aid Commission (CSAC) by the same date. High school seniors should request their high school to provide this information to CSAC electronically.

Current PLNU students who are California residents and who have completed 24 or more college units should request that the PLNU Office of Records submit their GPA to CSAC.

Renewal Cal Grants

Renewal Cal Grant recipients must maintain at least \$100 of need based on the information provided on the FAFSA for each subsequent academic year. Students may renew a Cal Grant award for up to four academic years (eight semesters). Submission of a verified GPA is not required to renew a Cal Grant. Students who received a Cal Grant at another institution will need to complete Form G-10 (Grant Record Change form for Schools) or contact CSAC at 1.888.224.7268.

For more information regarding Cal Grants, students may go to www.csac.ca.gov.

BYRD SCHOLARSHIP

The Robert C. Byrd Honors Scholarship Program is a federally funded program, administered by all fifty states, that is awarded to exceptionally able high school seniors who show promise of continued excellence in postsecondary education.

Byrd Scholarship awards are \$1,500 for the academic year. Checks are disbursed by the Student Financial Services (SFS) Office directly to the student.

Like all other merit-based awards, the Byrd Scholarship is treated as need-based aid if the student's financial aid package includes any form of federal need-based aid or a Cal Grant.

CHILD DEVELOPMENT GRANT

The Child Development Grant Program is a need-based grant designed to encourage students to enter the field of child care and development, in a licensed children's center. Students who plan to enroll at least half-time in coursework leading to a Child Development Permit as teacher, master teacher, site supervisor, or program director are eligible to apply through PLNU. To receive funding, students must sign a Service Commitment Agreement stating that they will provide one year of full-time service in a licensed children's center for each year they receive the grant.

Law Enforcement Personnel Dependents' Grant

The Law Enforcement Personnel Dependents Grant (LEPD) is a need-based educational grant awarded to dependents and spouses of California peace officers (Highway Patrol, Marshals, Sheriffs, and Police Officers), employees of the Department of Corrections and California Youth Authority, and both full-time and permanent firefighters who have been killed or totally disabled in the performance of duty.

LEPD awards range from \$100 up to \$9,873 for up to four years.

Applications are accepted throughout the academic year.

For further information, students should contact the Specialized Program Unit of the California Student Aid Commission (CSAC) at the address below:

California Student Aid Commission
Specialized Programs
P.O. Box 419029
Rancho Cordova, CA 95741-9029
(888) 224-7268 Option #3
FAX (916) 526-7977

Chafee Grant

The California Chafee Grant Program gives money to current or former foster youth to use for career and technical training, or college courses. The money does not have to be repaid and is intended to help the student pay living expenses. The Chafee Grant Program, also known as the Education and Training Voucher (ETV), is a federally funded program and is subject to the availability of federal funds each year.

To qualify, the student must:

- Be eligible, or have been eligible, for foster care
- Be between age 16 and 18
- Not have reached age 22 as of July 1, 2007 (for the 2007 – 2008 Award Year)
- Be enrolled in an eligible career or technical school or college (students can contact CSAC to verify that their school is eligible)
- Be enrolled in a course of study at least half-time
- Be in a course of study that is at least one year long
- Comply with PLNU's Satisfactory Academic Progress (SAP) Policy

To apply, students must file the FAFSA (www.fafsa.ed.gov) and the California Chafee Grant Program Application (www.chafee.csac.ca.gov).

Governor's Scholarship

Students should contact Golden State Scholarshare at www.scholarshare.com/gsp/details for eligibility criteria. Awards are included as a resource in the student's financial aid package, and can be used to help pay tuition and fees and on-campus room and board charges. The Governor's Scholarship is treated as need-based financial aid.

NON-NEED-BASED AID

Unsubsidized Stafford Loan

The Unsubsidized Stafford Loan does not require financial need. The borrower is responsible for paying all the interest that accrues, from disbursement until the loan is fully repaid.

The interest rate for the Unsubsidized Stafford Loan is identical to that for the Subsidized Stafford.

Federal Parent Loan for Undergraduate Students (PLUS)

The PLUS Loan is a credit-based loan for parents of dependent undergraduate students. The PLUS Loan annual borrowing limit is equal to the student's Cost of Education minus any other financial aid awarded. The annual minimum is \$150. The interest rate is adjusted annually on July 1 and capped at 9.00%. Repayment begins 60 days after the loan is fully disbursed.

Normally, PLUS loan funds are released in two equal disbursements: one for fall semester and one for spring semester. If the parent wishes to have the entire loan disbursed in a single semester, the parent must specify this on the PLUS loan application.

PLNU INSTITUTIONAL AID

All forms of PLNU institutional aid are limited by the following:

- Semester Charges
- Enrollment Status
- Financial Need

Award amounts are divided equally between fall and spring semesters, and generally cannot be used for summer session coursework.

Limits of Financial Aid Awards

For students living on-campus, semester charges include tuition, mandatory fees (not including travel fees), and on-campus room and board charges. For students living off-campus, semester charges include tuition and mandatory fees only. Regardless of the student's housing status, institutional aid (including endowed awards) can never exceed semester charges.

Students Living On-Campus: the only types of aid that can exceed semester charges are: Pell Grant, Federal SEOG, Federal Work-Study, and loans. External scholarships (excluding the Nazarene Church Scholarship) can also exceed semester charges, provided the student files a FAFSA and demonstrates unmet financial need at the time the outside scholarship is added to the student's financial aid package.

Students Living Off-Campus: the only types of aid that can exceed semester charges are: Pell Grant, Federal SEOG, Federal Work-Study, loans, and outside scholarships (excluding the Nazarene Church Scholarship).

Students Studying Abroad: Students in a study abroad program are not eligible for any form of institutional aid unless the study abroad program

is required by the student's academic major. However, both the Nazarene Church Scholarship and certain endowed scholarships can be used for a study abroad program. Recipients of endowed awards should check with the Student Financial Services Office for specific criteria. Currently, there are only two majors at PLNU that require study abroad: International Business and Romance Languages. Tuition Remission can never be used for a study abroad program.

Enrollment Status

All forms of institutional aid require full-time enrollment (12 units or more per semester) through the end of the Refund Period—the first eight weeks of the semester. Institutional aid will be canceled for any student dropping below 12 units before that time. Students may be eligible to receive a prorated amount of institutional aid on an appeal basis only for a maximum of one semester. An official appeal must be submitted to and approved by the Student Financial Services office.

Graduating seniors may also receive a prorated amount of institutional aid if enrolled less than full-time during their final semester.

Students should note that there is no credit earned for courses that are audited.

FINANCIAL NEED

All forms of PLNU institutional aid, including merit-based awards, may be limited by the student's financial need. This means that in certain cases, institutional aid may need to be reduced or canceled if the student is receiving either federal or state need-based aid.

MERIT-BASED AWARDS

Merit-based awards include Academic, Science Honors', Athletic, and Music, Theatre, and Forensics Scholarships.

Academic Scholarships

For first-time freshmen who begin attending PLNU during 2006-2007, academic awards are made for an initial two-year period and, subject to maintaining renewal criteria, can be received for a maximum of 10 semesters. Continuous full-time enrollment is required (12 units or more per semester). Renewal eligibility is based on the student's cumulative GPA calculated at the end of the fall semester of the second year of the award and each subsequent year. Any student not meeting the renewal criteria at that time will not be eligible for the scholarship beyond the following spring semester. Once lost, a scholarship cannot be regained.

To be eligible for selection, first-time freshmen must:

- be offered admission to PLNU
- submit an official seven-semester high school transcript to PLNU by February 1, 2006
- have a 3.700 weighted GPA
- have a 1200 ACT (combined math and critical reading) or 26 ACT

Please Note: There is a separate policy for students who began attending PLNU prior to the 2006-2007 Academic Year. Please see the 2005-2006 Student Financial Assistance Guide.

National Merit Scholarship (\$4,000)

National Merit finalists are eligible for any of the academic scholarships listed below in addition to their National Merit award. Candidates should contact their Admissions Counselor immediately after being notified of their “finalist” status. The National Merit Scholarship is renewable annually with a cumulative GPA of 3.500 (not rounded), calculated at the end of the fall semester of the second year. The student’s cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewability during the next academic year. This award will be given for a maximum of 10 semesters.

President’s Scholarship (\$11,000)

A total of 30 President’s Scholarships will be awarded to first-time freshmen for the 2006-2007 academic year. The President’s Scholarship is renewable with a cumulative GPA of 3.500 (not rounded), calculated at the end of the fall semester of the second year. The student’s cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewability during the next academic year. This award will be given for a maximum of 10 semesters.

Trustee’s Scholarship (\$7,000)

A total of 45 Trustee’s Scholarships will be awarded to first-time freshmen for the 2006-2007 Academic Year. The Trustee’s Scholarship is renewable with a cumulative GPA of 3.500 (not rounded), calculated at the end of the fall semester of the second year. The student’s cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewability during the next academic year. This award will be given for a maximum of 10 semesters.

Provost’s Scholarship (\$4,000)

The Provost’s Scholarship is guaranteed to first-time freshmen with a weighted high school GPA of 3.700 and a 1200 SAT (combined math and critical reading) or a 26 ACT. The Provost’s

Scholarship is renewable with a cumulative GPA of 3.400 (not rounded), calculated at the end of the fall semester of the second year. The student’s cumulative GPA will be reevaluated at the end of each subsequent fall semester for renewability during the next academic year. This award will be given for a maximum of 10 semesters.

The Provost’s Scholarship is also guaranteed to new transfer students; eligibility criteria vary depending on the number of college units completed, as shown below:

Provost’s Scholarship Criteria for Incoming Transfer Students:

No. of Completed Units		Award Criteria
Σ	0-11	<ul style="list-style-type: none"> • A cumulative high school GPA of at least 3.700 • A 1200 SAT (combined math and critical reading) or 26 ACT.
Σ	12-23	<ul style="list-style-type: none"> • Same as for students with 0 – 11 units • In addition, the student must have a college transfer GPA of 3.400 (unevaluated).
	24 or more	<ul style="list-style-type: none"> • A college transfer GPA of 3.400 (unevaluated).

For transfer students, the Provost’s Scholarship is renewable with a cumulative GPA of 3.400 (not rounded), calculated at the end of the fall semester of the second year of the award. The student’s cumulative GPA will be reevaluated at the end of each subsequent fall semester.

Second Chance Provost’s Scholarship

Students who did not receive a Provost’s Scholarship when admitted to PLNU may be considered for this award after completing at least three full-time semesters at PLNU, and attaining a cumulative GPA of 3.700 or higher. If selected, this scholarship will be awarded for the following academic year.

Science Honors Scholarships

Science Honors Scholarships are awarded by the departments of Math and sciences. For student entering the University during the 2006-2007 academic year, these scholarships are awarded for two years. They are then renewable annually with a cumulative GPA of 3.500 (not rounded), calculated at the end of the fall semester of the second year. The student’s cumulative GPA will be reevaluated at the end of each subsequent fall semester. This award will be given for a maximum of 10 semesters.

Athletic Scholarships

The student should contact the Intercollegiate Athletic Department at 619.849.2265 or go to www.ptloma.edu/athletics.

For students who live on-campus, athletic scholarships can only be used to help pay tuition, mandatory and other fees and on-campus room and board.

Forensics Scholarships

The student should contact the forensics coach in the Department of Communication and Theatre at 619.849.2391 (www.ptloma.edu/communication).

Music Scholarships

The student should contact the department assistant in the Department of Music at 619.849.2445 (www.ptloma.edu/music).

Theatre Scholarships

The student should contact the department chair in the Department of Communication and Theatre at 619.849.2248 (www.ptloma.edu/communication).

TUITION DISCOUNTS**Hawaii Travel Discount**

The Hawaii Travel Discount (\$1,200) is for students who are residents of Hawaii and is intended to offset travel expenses to PLNU. The award is activated when the Student Financial Services (SFS) Office receives a copy of the student's Hawaii Driver's License or State ID card.

Multiple Child Discount

The Multiple Child Discount is for siblings from the same household who are concurrently enrolled as undergraduates at PLNU. To be eligible for this discount, both the student and the student's siblings must each qualify as a "dependent" student and be enrolled full-time (12 units or more) through the end of the Refund Period each semester. A student is "dependent" if each of the following statements is true:

- The student was born after January 1, 1983.
- The student will be working on a B.A. or B.S. Degree or teaching credential during the 2006-2007 year.
- The student is not married.
- The student does not have any children.

Multiple Child Discount is awarded as follows:

No. of siblings	Total family discount Divided among siblings
2	\$2,000
3	\$4,000
4	\$6,000

Award amounts can be divided among siblings in any way the family chooses provided the amount fits within each sibling's budget, financial need, and semester charges.

Missionary Child Discount

The Missionary Child Discount provides a percentage discount on tuition charges for dependent children of Nazarene and non-Nazarene missionaries. This includes U.S. citizens whose parents are assigned outside the United States as missionaries, educators, or General Board appointees, and foreign nationals whose parents are appointed as missionaries outside of their home country or who are assigned by the General Board. For the dependent child to qualify for the discount, each of the following statements must be true:

- The student was born after January 1, 1983.
- The student will be working on a B.A. or B.S. Degree or teaching credential during the 2006-2007 year.
- The student is not married.
- The student does not have any children.

In addition, the student must be enrolled full-time (12 units or more) through the end of the Refund Period.

Pastor's Discount

The Pastor's Discount provides a percentage discount on tuition charges for pastors, pastors' spouses, and the children of pastors. For the dependent child of a pastor to qualify for the discount, each of the following statements must be true:

- The student was born after January 1, 1983.
- The student will be working on a B.A. or B.S. Degree or teaching credential during the 2006-2007 year.
- The student is not married.
- The student does not have any children.

Students wanting to apply for either the Missionary or Pastor's Discounts should contact the Office of Church Relations at 619.849.2735, or visit them online at www.ptloma.edu/Centers/CPL/ChurchRelations.htm.

TUITION REMISSION

PLNU employees and their dependents may be eligible for Tuition Remission. They should contact the Office of Human Resources at 619.849.2200 or visit them online at www.plloma.edu/HumanResources for more information.

In addition, a limited number of students whose parents are employed at Council of Christian Colleges and Universities (CCCU) schools may be eligible for tuition remission benefits. These students must apply through the PLNU Admissions Office to determine their eligibility for this benefit.

Although tuition remission is a benefit, it is a resource and can sometimes limit the student's eligibility for federal, state, and institutional aid.

INSTITUTIONAL GRANTS

Church Scholarship, Nazarene Grant-in-Aid and District Grants

The Nazarene Matching Grant program is for Nazarene students from the Southwest Educational Region of the Church of the Nazarene (#9), which is comprised of the following Districts:

District Grant Award Amounts for 2006-2007

District	Amount
Anaheim	\$2,600
Arizona	\$2,800
Central California	\$2,650
Hawaii	\$2,600
Los Angeles	\$2,600
New Mexico	\$2,700
Northern California	\$2,600
Sacramento	\$2,800
Southern California	\$2,800
SW Latin America	\$2,600
Western Latin American	\$2,600

The program consists of three awards: the Church Scholarship, the Nazarene Grant-in-Aid, and a District Grant. In order to receive these three awards, the student's home Nazarene church must send PLNU a Church Scholarship check (up to \$250 per year). PLNU matches this with the Nazarene Grant-in-Aid (up to \$250 per year) and also applies the appropriate District Grant (amounts vary). A student whose home Nazarene church does not participate in the matching grant program may still be able to receive District Grant funds if the church's pastor sends a written request to the Student Financial Services (SFS) Office on church letterhead.

For students living on-campus, these three awards can be used to help pay tuition and mandatory fees or on-campus room and board charges. For students living off-campus, the awards are restricted to tuition and fees. Neither the Church Scholarship nor the Nazarene Grant-in-Aid can be refunded to the student. However, for off-campus students whose total financial aid exceeds semester charges, the student may use District Grant funds to purchase meal tickets, provided that a FAFSA has been filed and the student demonstrates remaining financial need.

Students may receive the Church Scholarship, Nazarene Grant-in-Aid and District Grant during the fall and spring semesters only, for up to ten regular semesters. Full-time enrollment (12 units or more per semester) is required through the end of the Refund Period.

It is the student's responsibility to contact the church and request that it send the Church Scholarship check to PLNU. If the church does not send the money, the Church Scholarship, Nazarene Grant-in-Aid, and District Grant will be removed from the student's financial aid package.

The student should contact the church as early as possible during the academic year to find out if there are any special eligibility requirements (i.e., a minimum period of church attendance, church involvement, etc.) or if it requires submission of an application form. In addition to any documentation that may be required by the church, the student must submit a PLNU Application for Financial Assistance to the SFS Office.

Nazarene Need Grant

The Nazarene Need Grant (NNG) is awarded to students who are Nazarene with exceptional financial need (based on the FAFSA). To be considered, the student must file a FAFSA and a PLNU Application for Financial Assistance by March 2, 2007. Students must be packaged with a Subsidized Stafford Loan before being packaged with NNG.

PLNU Need Grant

The PLNU Need Grant (PLNG) is awarded to students with financial need (based on the FAFSA). To be considered, the student must file a FAFSA and PLNU Application for Financial Assistance by March 2, 2007. Students must be packaged with a Subsidized Stafford Loan before being packaged with PLNG.

Point Loma Diversity Leadership Grant

Students should contact the Director of Diversity and International Student Services, at 619.849.2524, or the Associate Director of Admissions Outreach, at 619.849.2518 for eligibility criteria.

Diversity awards are limited by financial need if the student's financial aid package includes any form of federal or state need-based aid.

ASB and Resident Assistantships (RA)

Both ASB and RA awards are treated as need-based if the student's financial aid package includes any form of federal or state need-based aid. This means that an ASB or RA award may have to be reduced or in rare cases, canceled to prevent the student from being funded in excess of financial need.

An alternative to having an ASB or RA award reduced or canceled is for the student to receive the excess award through student payroll. Under this option, the student will receive the amount of the excess as monthly checks. The drawback is that ASB or RA funds disbursed in this way must be reported to the IRS, and the student must pay taxes on these earnings. Neither ASB nor RA awards are disbursed directly to the student.

RA awards are based off the 19 meal per-week plan. Please note that if the student changes to a lesser meal plan, the difference cannot be refunded.

The contact person for ASB awards is the Director of Community Life. The contact person for Resident Assistantships is the Associate Dean of Residential Life.

Departmental Awards

Each year, various academic departments award a limited number of departmental scholarships to selected students. Students should contact their academic department for applications and deadlines. Students in their freshman year are not eligible for these awards.

Endowed Awards

Friends of the University have established a number of special scholarship and loan funds to assist PLNU students. These scholarships are awarded only to continuing students (i.e., current PLNU students who will be sophomores, juniors, or seniors for the 2006-2007 academic year). Each academic or other department that is responsible for awarding these scholarships has its own application process and deadline. Continuing students who are interested in applying for these scholarships should contact the department under which the scholarship is listed.

Alumni

Since 1993, the Pasadena/Point Loma Alumni Association has awarded scholarship funds to needy students whose parents or grandparents are PLNU graduates. Alumni Scholarships are funded through private donations from alumni and friends of Point Loma, from Point Loma Alumni Visa Card purchases, and from funds raised through the Alumni House.

The Alumni Association Endowed Scholarships are for students who:

- Are the children or grandchildren of PLNU graduates
- Have completed 81 units (including 24 units completed at PLNU)
- Have a GPA of 3.300 or higher
- Have financial need (based on the FAFSA)
- Are involved in college, community and/or church activities

Additional information about applying for the Alumni Student Scholarship or making donations to the scholarship fund is available by contacting the Point Loma Alumni Office at 1.800.4PTLOMA (1.800.478.5662).

Art and Design

J.M. Metcalf Endowed Art Scholarship. Established by J.M. Metcalf. Selection is made by a committee chosen by the Chair of the Department of Art and Design.

Martha Rebecca Rodeheaver Endowed Memorial Scholarship. Established by gifts from the family of Martha Rebecca Rodeheaver. The scholarship is awarded to students whose major is Religion, Art, or Sociology.

Athletics

W. Shelburne Brown Athletic Endowment. Established by the board of directors of Crusader Sports Associates. The endowment provides money for athletic scholarships. Dr. Brown served as president of the University from 1964 to 1978.

Alonzo and Fay Davis Memorial Athletic Scholarship. Established by gifts from family and friends of Mr. and Mrs. Davis. Provides scholarships in Men's and Women's Basketball.

Jack and Mary Goodall Endowed Scholarship. Established to benefit the Fermanian School of Business as well as the Men's Basketball program.

Jennifer Hallen Memorial Scholarship. Established by John and Tammy Hallen in memory of their daughter, Jennifer. The applicant must be a member of the PLNU Volleyball Team, have financial need, and exhibit Christian character.

Frank Meguiar Jr. Memorial Award. Established by the Meguiar family. Given each year to the outstanding all-around athlete. A sizeable annual stipend is provided with the award.

Larry Swartz Scholarship. Established to assist students who demonstrate financial need and who declare tennis as a major sport. Students apply with the Varsity Tennis Coach.

Biology-Chemistry

David McKee Student Research Scholarship Fund in Chemistry. Awarded annually to qualified students engaged in research in Chemistry. This scholarship was endowed by Evangeline McKee and friends in memory of her late husband, Dr. David McKee.

Research Associates Endowed Scholarship. Established by Research Associates of Point Loma Nazarene University. This scholarship is awarded to students majoring in Biology and Chemistry.

Leland and Esther Smoot Scholarships. Endowed by Mrs. Leland Smoot in memory of her late husband and former University trustee. Three funds have been established: (1) scholarships for qualified students pursuing Nursing; (2) scholarships for students in Biology or Chemistry; and (3) Physics, Mathematics, and Computer Science scholarships for students in those fields.

William H. Trowbridge Educational Trust. Endowed by the estate of the late Mr. William Trowbridge to assist worthy students in Biology, Chemistry, Physics and Engineering.

Marcie Ann Weintraub Memorial Scholarship. Established by Tom and Peggy Soejoto in memory of Tom's sister, Marcie. Recipients must have an expressed interest in the field of Chemistry and/or life sciences and have a minimum GPA of 3.000.

Business, Fermanian School of

Adams Family Scholarship Endowment. For sophomore, junior, and senior students majoring in Business. Demonstrated financial need, GPA of 3.000 or above required.

Dorothy Dykman Endowed Scholarship. Established in memory of Dr. Dorothy Dykman who always encouraged her students to greatness. Selection to be made by the Fermanian School of Business. Recipient must maintain a 2.600 GPA or better and show financial need. Preference to a declared major or minor in the Fermanian School of Business.

Haig and Marion Fermanian Scholarship Fund. Provides scholarships for excellent performance in business, both academically and in professional/ extra curricular activities, particularly those related to the family of George Fermanian.

Jack and Mary Goodall Endowed Scholarship. Established to benefit the Fermanian School of Business as well as the men's basketball program.

Opal Guthrie Memorial Scholarship. Established from the estate of Opal Guthrie. The awards are to be restricted to students who have declared majors in Marketing and Communication.

David Latter, Jr., Business Scholarship. Established by David and Dorothy Latter, Sr., in honor of their son, David Jr. This scholarship is for junior and senior students with financial need who are pursuing a major sponsored by the School of Business.

Morehouse Foods Business Scholarships. Awarded each year to outstanding students in the Fermanian School of Business.

Samuel Price Scott and Florence E. Scott Endowment Fund. Provides scholarships for outstanding students in the Fermanian School of Business.

Elmer L. and Ruby W. Ward Endowed Scholarship. Established in memory of Elmer Ward and in honor of Ruby Ward, provides scholarships for upper-division Business majors.

James and Frances Warren Endowed Scholarship. Established to provide assistance and encouragement to students who demonstrate financial need with a declared major or minor in the Fermanian School of Business. This is a renewable scholarship for full-time students as long as a minimum GPA of 3.000 is maintained.

Elizabeth Anne Wetzel Scholarship. Awarded to students who have declared interest in international studies and are selected by the faculty of the Fermanian School of Business.

Communication and Theatre

Wilbur W. Bateman Jr. Memorial Scholarship Fund. Established by Helen Bateman in memory of her husband. The candidate shall have a declared major in Communication or Psychology.

Opal Guthrie Memorial Scholarship. Established from the estate of Opal Guthrie. The awards are to be restricted to students who have declared majors in Marketing or Communication.

James and Alice Jackson Speech and Debate Scholarship. Established by the Class of 1960 to recognize the significant contribution that James and Alice Jackson made to the lives of students at Pasadena College/Point Loma Nazarene University. Students must be an active member of the Debate Team and demonstrate skills and proficiency in public speaking.

Education, School of

John and Leona Alden Scholarship. This scholarship was established through the estate of John and Leona Alden who were both teachers and alumni of Pasadena College. It is awarded to Education majors.

Frank and Gladys Cooper Endowment. Established by the estate of Gladys Cooper, a longtime friend and benefactor of Pasadena College/Point Loma Nazarene University. It is to be awarded to junior or senior ministerial students who plan to pursue careers in Christian Education.

Beryl and Hazel Dillman Christian School Teacher Scholarship. Established by Beryl Dillman in honor of his wife Hazel Dillman. Recipient can be teaching in a Christian school and/or completing a teaching credential. Can be a graduate or undergraduate and shall meet the credential minimums.

Leona Ernestine Doudy Endowed Scholarship. Awarded to students from the State of Hawaii who attend a Church of the Nazarene and who are preparing for ministry or to become teachers in the classroom.

Alice Regan Floyd and Joshua William Floyd Endowed Memorial Scholarship Fund. Provides assistance to students with financial need, with preference given to students pursuing careers in Nursing or Teacher Education.

Ross and Harriette Hayslip Endowed Scholarship. Established in honor of the Hayslips by an anonymous donor. Student must be an Arizona resident preparing for a career in teacher education and be an active member of a local Nazarene congregation.

Revs. Bishop Marvin Kilgore and Mary Jo Bigbee Kilgore Endowed Scholarship. Established in memory of Bishop Marvin Kilgore and Mary Jo Bigbee Kilgore. This scholarship was funded through gifts from the trust of their son, John P. Kilgore, who was a public school teacher. Provides scholarships for students preparing for a career in public education.

Jessie McCain Memorial Scholarship. Established in honor of Jessie McCain. This scholarship provides funds for students demonstrating financial need who are Education majors showing promise of being good teachers.

Moulton Education Scholarship. This scholarship was established by Dr. and Mrs. Kimber Moulton, Jr. to be awarded by the scholarship committee of EDUCAP.

Alfred Henry Stagner and Erma Marie Stagner/Classen Scholarship. Established by the children of Alfred Henry Stagner and Erma Marie Stagner. Student must be a junior or senior who has a declared major in Education. Must demonstrate financial need and have a minimum GPA of 3.000.

William Jack Stone Scholarship Fund. Assist students who are actively pursuing the completion of graduate degrees in Education and demonstrate financial need.

Josephine W. Switzer Memorial Loan Fund. Established in memory of Josephine Switzer through gifts made by family and friends. Funds shall be given to persons preparing for a career in teaching at either the elementary or the secondary school level.

Gladys Nation Tate Endowed Scholarship. Established in honor of Gladys Nation Tate by her sister Linda Nation. This scholarship is for the encouragement and support of students who are entering the field of Education. Recipients must be a junior or senior Teacher Education major who demonstrates financial need.

Family and Consumer Sciences

Susan De Christofaro-Rogers Scholarship. Established by Dominic and Margaret De Christofaro. Provides scholarships for students majoring in Child Development.

Helping Hands Scholarship. Established by Mrs. Joanne Taylor. Recipient shall be a junior majoring in the Department of Family and Consumer Sciences with a minimum GPA of 3.000. The student shall profess Christ as their Savior.

History and Political Science

Clara Colt Endowment. Established by Clara Colt Brown. Recipients of this scholarship are to be selected by the Department of History and Political Science.

Della Mendenhall Scholarship. Established from the estate of Della Mendenhall. Student must be a declared International Studies major with a concentration in Peace Studies.

Floyd and Florence E. Turner Memorial Scholarship. Established through the estate of Florence Turner. Student must be a full-time student, sophomore or higher at the time of application. Must take a minimum of four classes in Political Science in the current year and planning to attend graduate school.

International Studies Office

Class of 1949 Scholarship. Funded by the Class of 1949 and completed during the scholarship luncheon in 2000. Recipients should be approved by PLNU to study abroad.

Literature, Journalism, and Modern Languages

A.L. Bennett Hispanic Memorial Fund. Provides scholarship aid for students who have declared Spanish as a major.

Fordyce Bennett Literature Scholarship. This scholarship, established in honor of Dr. Fordyce Bennett, provides funds for junior and senior students with a GPA of 3.000 or greater who are members of the Church of the Nazarene. Preference is given to outstanding Literature students planning to attend conferences, workshops or programs that will develop them as student scholars.

Larry Finger Memorial Scholarship. The Department of Literature, Journalism, and Modern Languages – with the help of family, friends, and students of their late colleague – establishes this endowed scholarship in memory of Dr. Larry Finger for the benefit of deserving students. The recipient will be a senior Literature major with a minimum GPA of 3.500.

M.A. Merriman and Atha D. Merriman Memorial Scholarship. Established through the estate of Gladys Steorts. Selection shall be made by the Music Department and alternate with the Department of Literature, Journalism, and Modern Languages.

Mathematical, Information, and Computer Sciences

Professors Herman Price and Philip Carlson Scholarship. Established by donors who wish to honor both professors. Student must be a Mathematics, Computer Science or Physics major.

Benjamin Davis Endowed Scholarship. Recipients selected by the faculty of the Department of Mathematical, Information and Computer Sciences. This scholarship may be awarded to a junior or senior with a minimum GPA of 3.000.

R. Wayne Gardner Memorial Scholarship in Mathematics. Awarded annually to a student majoring in Mathematics or Computer Science, based on aptitude, achievement, and financial need.

Bill and Edna Hobbs Endowed Mathematics Scholarship. This scholarship was established by Bill and Edna Hobbs to support students majoring in Mathematics. Scholarship recipients will be full-time upper-division students majoring in Mathematics, demonstrating financial need, and having a GPA in mathematics courses of 3.500 or higher.

David Hull Nickerson Memorial Scholarship. Established by his friends and family to assist students majoring in the field of Mathematics or Computer Science.

Harold L. Shaulis Endowed Scholarship. Established in memory of Harold L. Shaulis by Kathy Shaulis for a student majoring in Computer Science.

Leland and Esther Smoot Scholarships. Endowed by Mrs. Leland Smoot in memory of her late husband and former University trustee. Three funds have been established: (1) scholarships for qualified students pursuing Nursing; (2) scholarships for students in Biology or Chemistry; and (3) Physics, Mathematics, and Computer Science scholarships for students in those fields.

Music

Willo May Beresford Endowed Scholarship. Established by Dan Beresford to assist talented piano students. Awards are restricted to students majoring in Music with piano as the performing area.

Chester C. and Alice E. Crill Endowed Scholarship Fund. Established by gifts from Dr. and Mrs. Chester C. Crill, provides scholarships for declared majors in Music.

Chester and Alice Crill Organ Scholarship. This scholarship is awarded to a Nazarene student preparing for church music (organ) participation in a Nazarene church.

David L. Garven Music Scholarship. Established in memory of David L. Garven, a gifted pianist. The scholarship may be awarded to a sophomore, junior, or senior majoring in Music with a minimum GPA of 3.000.

Walter J. Hildie Memorial Scholarship. Established by Ruth Braswell and family in memory of her father. Student must be a Music major and demonstrate financial need.

Edward (Bud) Hussong and Ila Stoner Hussong Memorial Scholarship. Established by Dr. and Mrs. Robert Hodges in memory of her mother and brother. Student must be majoring in Music or Vocal Performance or have an expressed interest in pursuing a course of study in Instrumental Performance (trombone) or Vocal Performance. Must have a minimum GPA of 3.000 and demonstrate financial need.

Pearl and Forrest McKinley Instrumental Music Endowment. Established by Pearl and Forrest McKinley. Can be used for equipment or instruments for the Music Department and can be awarded as a scholarship to a student who demonstrates financial need.

M.A. Merriman and Atha D. Merriman Memorial Scholarship. Established through the estate of Gladys Steorts. Selection shall be made by the Music Department and alternate with the Department of Literature, Journalism and Modern Languages.

MUSICALumni Fund. Established by Music alumni and friends, provides annual scholarships for outstanding Music students, selected by the Music faculty. This scholarship may be awarded to a junior or senior with a minimum GPA of 3.000.

Keith and Betty Pagan Music Endowment Scholarship. Given annually to the outstanding Music major with at least a 3.000 GPA as selected by the Music faculty.

Myron L. Tweed and Pauline E. Tweed Endowed Scholarship. Established through private donations in honor of Myron L. Tweed. Student is to be selected by Chair of the Music Department and have a declared Church Music concentration.

David S. Yoo Scholarship. Established by David (Class of 1983), Eun Ai, and Yoseph Yoo for students majoring in Church Music or Instrumental Performance (piano).

Nursing

George E. and Wanda H. Almgren Scholarship. Provides financial assistance to students who are in the Nursing program, and have a 3.000 GPA, and are members in good standing of the Church of the Nazarene.

Alvarado Health Foundation Scholarship. Established to assist Nursing students working toward a health care provider degree, i.e. nurse, social worker, therapist.

Lupe Anguiano Scholarship. Established by the family of Lupe Anguiano in her memory to develop in students a vocation as well as a ministry in caring for and supporting the needs of individuals and families who are experiencing an end-of-life crisis. Students must take academic course work and have training and clinical practicum or internship in hospice care, ministry and grief counseling, or social work to hospice patients.

D. Briggs Family Endowed Nursing Scholarship. Established by Dortha Briggs as an expression of appreciation to the University. Available to Nursing majors who are second semester sophomores and above with a GPA of 2.700 - 3.500.

Bettie Rhae Davis and Harry Miles Davis Memorial Nursing Loan. Assists qualified nursing students by making low-interest loans.

Laura Mae Douglas Endowed Nursing Scholarship. Established by a faculty member in honor of Laura Mae Douglas. Awarded to serious-minded and spiritually-sensitive students in Nursing.

Dorothy Duggan Lusk/Nadine Lusk Wade Endowed Scholarship. Established by Nadine Lusk Wade to emphasize her belief in the importance of qualified and technologically proficient nurses. Student recipients must be a Nursing major who are serious about completing a degree in Nursing.

Alice Regan Floyd and Joshua William Floyd Endowed Memorial Scholarship Fund. Provides assistance to students with financial need, with preference given to students pursuing careers in Nursing or Teacher Education.

Frieda Frank Nursing Scholarship. Established through the estate of Frieda Frank. Student must be accepted into the Nursing program and be in good standing as determined by the Chair of the Nursing Department. Student must be a Nazarene.

Mary B. Frank Endowment Scholarships. Awarded annually to outstanding students in Nursing.

Harold Lloyd Greer Nursing Scholarship. This scholarship was established through the estate of Harold Lloyd Greer for the benefit of Nursing students.

Joyce D. Greer Nursing Scholarship. This scholarship was established through the estate of Joyce D. Greer for the benefit of Nursing students. Recipients must be a San Diego County resident at the time of acceptance and enrollment at the University.

Mark Hiepler Endowed Nursing Scholarship. Established in memory of Nelene Hiepler Fox. This endowment is for a returning major in Nursing. The student must show evidence of a Christian witness, and participate in community projects.

Mary Johnston Kinyon Scholarship. Established by Mary Johnston Kinyon. The scholarship is awarded to the best overall clinical nurse enrolled in the second year program. The Nursing faculty makes recommendations.

Litwiller Endowed Nursing Scholarship Fund. Provides scholarships for full-time students whose declared major is Nursing.

Harriet Phyllis McAlpin Scholarship. Established by LCDR H. Phyllis McAlpin to assist students who are Nursing majors, who have demonstrated financial need.

Lelande and Aletah A. Quick Endowed Nursing Scholarship. Recipients must have declared Nursing as a major and have a 3.000 GPA.

Bettie Rhae and Harry Miles Davis Scholarship. Established from the estate of Bettie Rhae and Harry Miles Davis. Student must show leadership qualities and be studying for a career in nursing.

Sherilyn Sue Scriber Memorial Nursing Scholarship.

Established in memory of Sherilyn Sue Scriber to provide assistance to juniors and seniors in the Nursing program, who have or are presently participating in high school/university music groups, athletics or mission teams and maintained a 2.600 GPA.

Leland and Esther Smoot Scholarships. Endowed by Mrs. Leland Smoot in memory of her late husband and former University trustee. Three funds have been established: (1) scholarships for qualified students pursuing Nursing; (2) scholarships for students in Biology or Chemistry; and (3) Physics, Mathematics, and Computer Science scholarships for students in those fields.

The Leslie Jordan Wilson Memorial Scholarship.

Established by an anonymous donor. Selection of student shall be made by the Chair of the School of Nursing.

Physics and Engineering

Leland and Esther Smoot Scholarships. Endowed by Mrs. Leland Smoot in memory of her late husband and former University trustee. Three funds have been established: (1) scholarships for qualified students pursuing Nursing; (2) scholarships for students in Biology or Chemistry; and (3) Physics, Mathematics, and Computer Science scholarships for students in those fields.

Professors Herman Price and Philip Carlson Scholarship. Established by donors who wish to honor both professors. Students must be a major in Mathematics and Computer Science or Physics.

William H. Trowbridge Educational Trust. Endowed by the estate of the late Mr. William Trowbridge to assist worthy students in Biology, Chemistry, Physics and Engineering.

Pre-law

Hiepler Pre-Law Scholarship. Awarded to students who demonstrate a commitment to a law career. Application in writing to the Pre-Law Advisor.

Psychology

John L. Allen Memorial Fund. Provides scholarships for upper-division Psychology majors.

Wilbur W. Bateman Jr. Memorial Scholarship Fund.

Established by Helen Bateman in memory of her husband. The candidate shall have a declared major in Communication or Psychology.

Eugene Mallory Endowed Scholarship. Established through private donations in honor of Dr. Mallory. Recipient to be selected by the faculty of the Department of Psychology.

Boyd Shannon Scholarship. This scholarship was established as a means to provide funds to serious minded and spiritually sensitive students studying Psychology.

Sociology and Social Work

George and Lois Reed Endowed Scholarship Fund. Established in honor of George and Lois Reed. Students must be concentrating in Criminal Justice and have a GPA of 2.500 or better.

Martha Rebecca Rodeheaver Endowed Memorial Scholarship. Established by gifts from the family of Martha Rebecca Rodeheaver, provides scholarships for students with a declared major in Religion, Art and Design, or Sociology.

H. Grady Rogers Memorial Scholarship. Established by Gloria Rogers and family in honor of their husband/father H. Grady Rogers. Recipient must be a Religion or Sociology major.

Jay Shellabarger Memorial Scholarship Fund. Established by the family of Jay Shellabarger, provides financial assistance to students whose declared major is Sociology.

Harold E. Young Memorial Scholarship. Supported by family and friends to perpetuate Dr. Young's love for the University. Awards are made to full-time students with a GPA of 3.000, upper-division Sociology majors and members of a Nazarene church.

Spiritual Development

Mary Alice Dajko Memorial LoveWorks Scholarship. Mary Dajko was a neighbor of PLNU who left her entire estate to the University. This scholarship is for students who are active in the LoveWorks short-term mission program.

Mark and Michelle Hiepler Youth Ministry Scholarship. Provides financial assistance to students who are preparing for ministry to young people. Awards are made by the Office of Spiritual Development.

Louis and Esther Hill Memorial Scholarship. Awarded to a continuing student who has participated in a LoveWorks short-term mission trip. Awards are made by the Vice President for Spiritual Development.

Dana Walling Endowed Scholarship. Established in loving memory of Dana by his wife, Lou Ann. This scholarship is to assist students to defray the expenses of their participation in a LoveWorks Mission trip.

Student Development

Braille Transcribers Guild Endowed Scholarship. Provides assistance to full-time students who are visually impaired and have a minimum GPA of 2.500. Financial need will also be a consideration. Awarded by the Office of Student Development.

Student Financial Services (SFS) Office

Students must file a PLNU Application for Financial Assistance by March 2, 2007 to be considered for any of the endowed scholarships awarded by the SFS Office. A SFS Scholarship Program Application is also required for consideration of these endowed scholarships.

Almgren Heritage Scholarship. Established in memory of George Almgren. Provides assistance to students who have a Nazarene background. Award is made by the Business Office.

Bill Draper Endowed Scholarship. Must be a Nazarene student.

Cecil Rhodes Curtis and Elizabeth Rupp Curtis Memorial Scholarship. Financial need considered. Preference to students whose parents are missionaries or pastors.

Clifton Endowed Scholarship Fund. Established in honor of Captain Dale R. Simonson and Beatrice Vallow Simonson by their daughter and son-in-law. Preference will be given to students studying Music, Education, or Business. A minimum GPA of 2.800 is required. Financial need is considered but not required.

Culumber/Alexander Scholarship. Member (in good standing) of a Nazarene church. Special consideration given to Business majors. Students from Mexico or Brazil. Majors leading to full-time Christian service. Must demonstrate financial need.

Edna May Anno Endowed Scholarship. Established by Edna May Anno. Student must have a cumulative GPA of 3.000 and demonstrate financial need. First consideration is given to grandchildren of Edna Anno.

Ester Carson Winans Scholarship Fund. Children of Nazarene missionaries or national workers outside of the United States. Must demonstrate financial need.

Eva J. Hylton Memorial Scholarship Fund. Must be the child of a currently serving Nazarene missionary. May be nominated for this scholarship by donor family. Must be full-time with a minimum GPA of 2.750.

Gladys and Samuel Mallicoat Sr. Endowment Scholarship. Minimum GPA of 3.000.

Grace Duncan Cleveland Endowed Scholarship. Established from the estate of Grace Duncan Cleveland. Must demonstrate financial need. A minimum GPA of 3.000 from the previous year is required. Priority is given to grand-nieces and nephews of Grace Duncan Cleveland.

The H. Orton Wiley Endowed Scholarship. Established by Alice Poston, daughter of Dr. Wiley. Must demonstrate financial need. Consideration given to average and above-average students.

Harry and Katherine Wiese Memorial Scholarship. Endowed by family and friends. Must be in good academic standing. Priority will be given to young people from Taiwan and the Peoples' Republic of China, then to the Philippines.

Harry M. Keller Foundation Scholarships. Awarded to juniors and seniors with a minimum GPA of 2.500. Must demonstrate financial need. Self-motivated and career-oriented.

Herman and Laura Wolf Memorial Endowed Scholarship Fund. Must be committed to a life of Christian service or as a dedicated layperson. Financial need considered.

Reverend W. Herman and Stella Burton Scholarship. Must be a committed Christian and a Nursing major.

Howard and Adda Farmer Scholarship Fund. Must demonstrate financial need (based on the FAFSA).

Kathryn Lynn Robb Scholarship. Student must have a physical disability.

The Laotian Iu-Mienh Scholarship. Laotian Iu-Mienh hilltribe descent. Committed Christian. Must demonstrate financial need. Preference to Nazarenes. Preference to students preparing for ministry or missionary work, especially (but not exclusively) to people living in the country of Laos.

Lawrence and Mildred Schauer Memorial Scholarship. Established by Harry and Helen Sherry in memory of her parents. Student must demonstrate financial need.

Leona Ernestine Doudy Endowed Scholarship. Awarded to students from the State of Hawaii. Preference given to Nazarene students; if not Nazarene, a declaration of Christian faith is required. Should be preparing for either ministry or teaching. Financial need considered.

Leona Webber Endowed Scholarship. Established by Leona, a thirty-year employee at the Pasadena Campus. Student must be an active member of the Nazarene Church and demonstrate financial need.

Marilla A. and Earl C. Salisbury Endowed Scholarship. First consideration will be given to direct descendents of Marilla Salisbury. Preference to students preparing for a career in Teacher Education. Financial need considered but not required. Minimum cumulative GPA of 2.500.

Myrtle Herrick Endowed Scholarship Fund. Preferential consideration given to children of missionaries. Must be a worthy student demonstrating unusual financial need.

Orville and Helen Purdy Scholarship Fund. Established by Orville and Helen Purdy. Must demonstrate financial need.

Pittam Missionary Scholarship. Must demonstrate financial need. Preparing for missionary service in the Church of the Nazarene.

Purkiser Family Scholarship. Established through the Family Trust of Dr. W.T. Purkiser. Student must demonstrate financial need.

Redding International Student Scholarship. Born again Christian with desire to impact the world for Christ. Must demonstrate financial need.

Richard W. Cherry Memorial Scholarship. Open to all students active in a Nazarene church in the Anaheim or Southern California District. Minimum 3.000 GPA required. Active enrollment in service project programs.

Ron Lush Sr. Memorial Scholarship Fund. Must demonstrate commitment to concepts of leadership and lay ministry and must demonstrate financial need. Descendents of Ron Lush considered first.

Sacramento District Federal Credit Union. Nazarene student from the Sacramento District area or descendents of former members of the Sacramento District Federal Credit Union. Must be in good standing with the University and have a clear profession of faith. Minimum GPA of 3.000 required.

Wilbert E. Little Memorial Scholarship Fund. Provides scholarship aid to high school valedictorians entering Point Loma. This scholarship may be renewed for up to four years by maintaining a GPA of 3.800.

William and Thelma Rhone Undergraduate Scholarship. Must demonstrate financial need. Minimum 3.000 GPA required.

Theology and Christian Ministry

Steve Ablu Endowment Fund. Established by the Ablu family in memory of their son, Steve. Available for senior ministerial students.

Luis and Lupe Aguirre Endowed Scholarship. Provides assistance to those of Hispanic descent who are pursuing pastoral ministry in the Church of the Nazarene.

Ismael and Esther Amaya Endowed Scholarship. This scholarship was established to assist students who plan to serve in Latin America after graduation. A letter of recommendation is required from a local pastor and district superintendent.

Marie Amis Endowment Fund. Was established by the estate of Marie N. Amis to assist students preparing to become missionaries.

Lee and Leona Arce Scholarship. Established by Leona Arce with funds from the Lee Arce Trust. Students must be studying for the ministry and selected through the School of Theology and Christian Ministry.

Jim Bond Scholarship. Awarded to students who have declared Christian ministry as a major. Dr. Bond served as president of the University from 1983 to 1997.

Roy L. and Georgia M. Condren Endowed Scholarship Fund. Established in memory of Roy and Georgia Condren through their estate by their children. The scholarship is awarded to ministerial students.

Frank and Gladys Cooper Endowment. Established by the estate of Gladys Cooper, a lifelong friend and benefactor of Pasadena College/Point Loma Nazarene University. This scholarship is awarded to junior or senior ministerial students planning to pursue careers in Christian education.

Byron L. Crume Endowed Scholarship. Established by Joyce Crume in honor of her husband, Byron L. Crume. Student must be studying for the ministry and desiring to enter missions.

Mary Alice Dajko Memorial Religion Scholarship. Mary Dajko was a neighbor of PLNU who left her entire estate to the University. This scholarship is for students pursuing a course of study in Christian ministry and planning to go into full-time Christian service.

Cecil and Grace Newman De Lancy Religion Scholarship. Endowed by Warren E. De Lancy in memory of his parents, provides scholarship assistance to Religion majors preparing for the preaching ministry.

Tim Elliott Youth Ministry Scholarship. Established by Tim's parents, Darrel and Nora Elliott to honor his life of service. His first love was ministry to youth. Students must be majors in the School of Theology and Christian Ministry with an emphasis in Youth Ministries from either the Northern California or Central California districts.

Flora and Albert Engberg Scholarship. Awarded annually to enrolled undergraduate students who have declared a major in Religion.

Leonard and Una Mae Goodwin Scholarship. Established through the estate of Leonard and Una Mae Goodwin. Student must be preparing for the ministry.

James A. Gabriel Memorial Scholarship. Established by friends and family in memory of James A. Gabriel who lived and loved life to the fullest. Provides scholarships in the field of Christian Ministry and Religion.

Gunter Memorial Scholarship. Established in honor of Ewell and Donna "Odie" Gunter. This scholarship is for junior and senior students with a GPA of 3.000 or higher who are preparing for full-time ministry. Priority is given to students called to the mission field.

Carl E. Hanson Scholarship for Excellence in New Testament Greek. Established through the estate of Bernice Hughes. Available to students preparing for Christian ministry with a GPA of 3.000 and have completed 30 units at PLNU.

Bernice Hughes Memorial Scholarship. Established through the estate of Bernice Hughes. Available to students preparing for Christian ministry with a minimum GPA of 3.000 and have completed 30 units at PLNU.

Philip Hughes Memorial Scholarship. Establish by Bernice Hughes in memory of her husband. It was her dream to help students who are financially incapable of continuing their education without assistance. Recipients must be full-time religion majors with financial need and a call to preach.

Philip and Bernice Hughes Memorial Scholarship. Established through the estate of Bernice Hughes, this scholarship is for students preparing for a career in full-time Christian ministry, and are a Religion, Sociology or Communication major.

Dr. and Mrs. Kimber Moulton Memorial Endowed Scholarship. Established by Dr. Kimber Moulton. Recipient should be a student preparing for full-time ministry in the Church of the Nazarene and serving in the inner city/urban context. Exhibit the gifts and lifestyle associated with Christian ministry and demonstrate financial need.

Elva Pedersen Jorgenson Scholarship Fund. Academic achievement and financial need will be taken into consideration. Students preparing for Christian ministry are to be considered first.

Leon C. and Emma D. Osborn Scholarships. Awarded to students preparing for Christian ministry or missionary service.

Partee Family Endowed Scholarship Fund. Presented to students who are called to a preaching ministry.

Payton Family Endowed Scholarship. Established for the children of Nazarene pastors who are preparing for full-time ministerial service, especially those planning to attend Nazarene Theological Seminary and pastor in the Church of the Nazarene.

Bertha Raines Memorial Scholarship. Out of a passion for church ministry, Robert Raines established this scholarship in memory of Bertha, his wife of 58 years. Bertha's estate provided funds to help young people with financial need who wish to serve God in the area of pastoral ministry.

Clyde and Louise Rhone Memorial Scholarship. Established by Paul and Judy (Rhone) Berry in memory of Judy's mother and father. Recipient shall be a junior or senior studying for the ministry in the Church of the Nazarene. Must have a minimum GPA of 3.000.

Martha Rebecca Rodeheaver Endowed Memorial Scholarship. Established by gifts from the family of Martha Rebecca Rodeheaver, provides scholarships for students with a declared major in Religion, Art, or Sociology.

Robert Taylor Memorial Scholarship Fund. Provides scholarships for junior or senior ministerial students. Consideration is given to academic achievement and financial need.

Jean Webb Student Assistance Fund. Established by Larry Webb in memory of his late wife, Jean Webb. This scholarship provides funds for students preparing to engage in missionary service.

Reuben Welch Endowed Scholarship. This scholarship was established to honor Reuben and Mary Jo Welch for their commitment to the University. It is awarded to a student who is a junior or senior preparing for full-time ministry in the Church of the Nazarene and who is a child of a Nazarene minister.

Reverend Albert and Lonnie Wideman Memorial Scholarship Fund. Provides financial assistance to students who's declared major is Religion and who are preparing for a career in the Christian ministry.

Rudolph E. and M. Grace Wulfsberg Scholarship Fund. Provides scholarships for junior or senior students entering the ministry.

Marvin and Lilly Young Endowment Fund. Assists students preparing for ministry.

University Advancement

Alta Love Endowed Scholarship. Established in memory of Alta Love. Application must be made to the University Advancement Office.

Wesleyan Center

Samuel and Susanna Wesley Endowed Scholarship. Established in honor of Max V. and Thelma Religo, long-time members of the Church of the Nazarene and strong supporters of Nazarene higher education. It is designed for students who successfully complete an honors thesis that links a Christian perspective, in particular a Wesleyan understanding, and a topic in an academic discipline. Recipient must be a senior in any major with a cumulative GPA of 3.500 or higher. Scholarship money will be awarded upon successful completion of a senior Honors Project.

FINANCIAL AID FROM OUTSIDE AGENCIES

Various organizations, such as businesses, community groups, churches, administer scholarships based on merit, athletics, community service, organizational affiliation, academic performance, or educational objective. Some of these awards require financial need. As the student, it is your responsibility to research outside scholarship opportunities.

Once awarded, it is the student's responsibility for contacting the outside agency sponsoring the scholarship award and requesting that it send the scholarship check to PLNU.

Outside scholarship awards are always divided evenly over both the fall and spring semesters, unless the scholarship donor specifically states otherwise.

Even if the scholarship donor sends the funds directly to the student, the award must still be treated as a resource, which means that other aid in the student's package may need to be reduced or canceled to prevent the student from being funded in excess of campus charges, financial need, or cost of attendance.

ROTC AND VOCATIONAL REHABILITATION

Both ROTC and Vocational Rehabilitation (Voc Rehab) help students to pay tuition and fee charges. Award amounts must be verified by the organization providing the financial assistance. Both ROTC and Voc Rehab are treated as need-based aid. This means that both of these awards can limit a student's eligibility for merit and other need-based financial aid programs.

VA BENEFITS

VA Benefits are awarded to veterans of the Armed Services and dependents who qualify. These funds treated as a resource that count against the student's eligibility for other need-based financial aid programs, including scholarships, grants, and loans (Subsidized Stafford Loan is not affected by Chapter 30 VA Benefits). VA Benefits are certified by the university and paid directly to the student.

The student is responsible for accurately reporting on the FAFSA the expected monthly amount of VA Benefits and the number of months the benefit will be received. Inaccurately reported VA Benefits could result in adjustments to the student's overall financial aid package.