

FINANCIAL AID

Financial Aid at Point Loma

The financial assistance program at Point Loma Nazarene University includes federal grants and loans, state grants, PLNU institutional aid, and external aid, including scholarships and grants awarded by corporations, civic organizations, and churches. Financial assistance is intended to recognize and assist students who otherwise would be unable to attend the University.

The University recognizes that the primary responsibility for paying expenses rests with the student and parents or spouse, who are expected to contribute in proportion to their resources. Any financial assistance awarded by the University is intended to help bridge the gap between the student's expected family contribution and the cost of attending PLNU.

Financial assistance is usually awarded to students based on need. The student's financial need and eligibility for various programs and the family's ability to pay are determined by analyzing the information submitted on the Free Application for Federal Student Aid (FAFSA). Various federal and state regulations, institutional policies, and funding-level limitations may affect the types and amounts of financial assistance that a student may receive from year to year. Additionally, changes in information and circumstances may cause financial assistance awards to be reduced, increased, or eliminated subsequent to the initial determination of these awards.

Students must re-apply each year for financial aid and scholarships by submitting a PLNU Application for Financial Assistance form and a FAFSA.

Billing Calendar

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

- Fall 2007 Semester: August 3, 2007
- Spring 2008 Semester: January 4, 2008

Prior to the payment deadline each semester, the enrolled student will be sent a Statement of Account (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 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, 2007, 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 Financial Aid Awards and 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 On-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.pointloma.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 |

QUANTITATIVE STANDARD (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 and 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 students are 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 Appeal Process

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 Office of Records.

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 student newsletter), and online at www.pointloma.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
- Academic Competitiveness Grant (ACG)

- SMART Grant

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 Attendance (COA) for the academic year and the “Expected Family Contribution” (EFC):

COA minus EFC equals Financial Need

For example, a student with a COA 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 Attendance 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 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 2007-2008 Academic Year, the maximum FSEOG award at PLNU is estimated to be \$600.

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 619-849-2633 or online at www.pointloma.edu/work. FWS is disbursed in the form of bi-weekly paychecks from the Cashier’s Office in Draper Hall.

FEDERAL ACADEMIC COMPETITIVENESS GRANT

Freshman and sophomore students who are eligible for a Pell Grant and U.S. citizens may also receive a new Federal Academic Competitiveness Grant of up to \$750 for their first year and \$1,300 for the second year. To qualify, students must have successfully completed a rigorous high school program as recognized by the U.S. Secretary of Education. Second-year students must also have maintained at least a 3.000 GPA.

FEDERAL NATIONAL SMART GRANT

The new National SMART Grant provides up to \$4,000 for both the third and fourth years of undergraduate study to full-time students who are eligible for a federal Pell Grant, U.S. citizens and majoring in physical, life, or computer sciences, mathematics, technology or engineering, or in certain foreign languages. Students must also have maintained a GPA of at least 3.000 in course work required for their major.

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 halftime status (i.e. less than six units).

The Stafford Loan interest rate is fixed at 6.8%, effective July 1, 2006. 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: \$3,500 for the first year; \$4,500 for the second year; and \$5,500 for the third and subsequent years. The Student Financial Services office recommends that students borrow conservatively to minimize indebtedness. New Stafford borrowers

at PLNU are required to attend an Entrance Interview at New Student Orientation or during the first two weeks of school.

Loan amounts are generally released in two disbursements, regardless of enrollment period. Exceptions may be made for students enrolled in one semester.

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. Students awarded a Perkins loan must sign a Promissory Note and complete an Entrance Interview on line by visiting www.pointloma.edu/financialaid before funds can be credited to their student account.

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 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 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 2006-2007 Academic Year, new Cal Grant A awards were \$9,708.

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 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 2006-2007, the tuition and fee component of Cal Grant B was \$9,708.

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 Student Financial Services 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 following address:

California Student Aid Commission Specialized Programs
P.O. Box 419029
Rancho Cordova, CA 95741-9029
1-888-224-7268 Option #3
FAX 1-916-526-7977

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 grant 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 fixed at 8.5%, effective July 1, 2006. 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 may not be 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 four majors at PLNU that require study abroad: International Business, International Development, Political Science, 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 SFS.

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

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, music, theatre, and forensics scholarships.

ACADEMIC SCHOLARSHIPS

For first-time freshmen who begin attending PLNU during 2007-2008, 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, an academic 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, 2007
- have a 3.700 weighted GPA
- have a 1200 SAT (combined math and critical reading) or a score of 26 on the ACT

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 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 renewal during the next academic year. This award will be given for a maximum of ten (10) semesters.

President's Scholarship (\$11,000)

A total of 30 President's Scholarships will be awarded to first-time freshmen for the 2007-2008 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 renewal during the next academic year. This award will be given for a maximum of ten (10) semesters.

Trustee's Scholarship (\$7,000)

A total of 45 Trustee's Scholarships will be awarded to first-time freshmen for the 2007-2008 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 renewal during the next academic year. This award will be given for a maximum of ten (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 score of 26 on the ACT.

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 Award Criteria Units | Award Criteria |
|--|--|
| 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. |
| 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 mathematics and in the sciences. For student entering the University during the 2007-2008 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 ten (10) semesters.

Athletic Scholarships

The student should contact the Intercollegiate Athletic Department at 619-849-2265 or go to

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.pointloma.edu/communication).

Music Scholarships

The student should contact the department assistant in the Department of Music at 619-849-2445 (www.pointloma.edu/music).

Theatre Scholarships

The student should contact the department chair in the Department of Communication and Theatre at 619-849-2248 (www.pointloma.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. 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:

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, 1984.
- The student will be working on a baccalaureate degree or teaching credential during the 2007-2008 year.
- The student is not married.
- The student does not have children.
- The student is not a veteran of the U.S. Armed forces.

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 Church of the Nazarene 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, 1984.
- The student will be working on a baccalaureate degree or teaching credential during the 2007-2008 year.
- The student is not married.
- The student does not have children.
- The student is not a veteran of the U.S. Armed forces.

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, 1984.
- The student will be working on a baccalaureate degree or teaching credential during the 2007-2008 year.
- The student is not married.
- The student does not have children.
- The student is not a veteran of the U.S. Armed forces.

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.pointloma.edu/Centers/CPL/Church Relations.htm](http://www.pointloma.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.pointloma.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 may 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 (with amount available):

District Grant Award Amounts for 2007-2008

| District | Amount |
|------------------------|---------------|
| Anaheim | \$2,800 |
| Arizona | \$2,600 |
| Central California | \$2,600 |
| Hawaii | \$2,800 |
| Los Angeles | \$2,600 |
| New Mexico | \$2,900 |
| 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 Student Financial Service 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 Associated Student Body (ASB) leadership 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 and schools award a limited number of scholarships to selected students. Students should contact their academic department or school 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 2007-2008 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 academic department or school under which the scholarship is listed.

Endowed awards for the 2007-2008 academic year may be viewed at www.pointloma.edu/financialaid or by following the links below.

- Alumni
- Art and Design
- Athletics
- Biology-Chemistry
- Business, Fermanian School of
- Communication and Theatre
- Education, School of
- Family and Consumer Sciences
- History and Political Science
- International Studies Office
- Literature, Journalism, and Modern Languages
- Mathematical, Information, and Computer Sciences
- Music
- Nursing, School of
- Physics and Engineering
- Pre-law
- Psychology

Sociology and Social Work
Spiritual Development
Student Development
Student Financial Services (SFS) Office
Theology and Christian Ministry, School of
University Advancement
Wesleyan Center

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 Reserve Officers Training Corps (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 Vocational Rehabilitation 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

Veterans Administration (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.