

# FINANCIAL INFORMATION

## Student Financial Services

Student Financial Services (SFS) at Los Angeles Pacific University assists students in answering questions related to financial aid and student accounts. Students may contact the office at (626) 495-2855. SFS office hours are Monday through Thursday, 8:30 AM PT to 6:30 PM PT, and Friday 8:30 AM PT to 4:30 PM PT. Questions can also be directed to [sfs@lapu.edu](mailto:sfs@lapu.edu).

## Cost of Attendance

### Cost of Attendance for 2023 - 2024

#### Tuition

Tuition	Cost
Graduate level Ascend tuition	\$2500 per term

*Tuition rates are subject to annual increases. Please refer to the current catalog in effect for the current tuition rates.*

#### Special Fees <sup>1</sup>

Fee	Cost
Diploma Re-order	\$35
Graduation fee	\$75
Return Check Fee	\$30
Transcripts Fee (paper copy by mail)	\$10
Transcript Fee (electronic copy: PDF or ETX)	\$9
Transcript Fee (paper copy held for pickup)	\$15

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Additional transcript delivery fees will be charged for special services such as Certified Mail, Express Delivery, or International Delivery. See the transcript order page (<https://tsorder.studentclearinghouse.org/school/ficocode/04278800/>) for details.

Charges subject to change without notice.

## Military

We sincerely apologize for any inconvenience caused by the temporary unavailability of Military and Veteran benefits. We assure you that we are committed to providing assistance to those in need as soon as we receive the necessary approvals. We appreciate your patience and understanding during this process.

## Payment and Refunds

### Payments

Tuition and fees are due before the start of each session. Los Angeles Pacific University offers a variety of Nelnet payment plans that can be accessed on the Student Services (<https://studentservices.lapu.edu/ics/>) portal. Most payment plan options can be viewed on the Nelnet Payment Plan (<https://catalog.lapu.edu/ascend-grad/financial/www.mycollegepaymentplan.com/lapu/>) website.

### Due Dates

- Tuition charges are considered due on the business day before the first day of class.
- Fees are due on the date that they are charged to a student's account.

### Statements

Students with an outstanding balance will receive a weekly email directing them to view their balance online.

### Past Due Balances

- A charge is considered "past due" once the due date for the tuition or fee charge passes and the charge remains unpaid.
- A student with a charge that is past due will not be able to register for future classes or receive a diploma.
- Students who have significantly past due charges (more than one semester old) on their account may be referred to internal or external collections.
- A student with a significant balance by the close of the add/drop period will be removed from the current courses, until balance is reduced.

### Refund Policy

The LAPU refund policy applies to all students who are residents of California and to most students who are residents of the United States. For states that require LAPU to use a different refund policy, see the Refund Policy Exceptions page (<https://www.lapu.edu/refund-policy/>) on the LAPU website.

- Students who drop a course before Noon PT on the 10th calendar day of the term will be issued a full refund for the course.
- Students who do not submit an assignment by 8 AM PT on the 15th calendar day of the term period are administratively dropped and refunded 100 percent.
- Students who withdraw after Noon PT on the 10th calendar day of the term will receive no refund and a *W* grade is issued. All students are subject to a proration of federal financial aid per the regulations for all federal aid. Withdrawal requests received between Noon PT on the 10th calendar day of the term and Noon PT on the 80th calendar day of the period will be processed within one business day.

Any student dismissed by the university will receive refunds at the administration's discretion. If a student feels that individual circumstances warrant exceptions, a general petition may be submitted.

Students receiving federal aid including military benefits are subject to a proration of federal financial aid per regulations for all federal aid.

### Refund Policy Exceptions

Any exception to the stated policy must be requested in writing using the General Petition form.

### Financial Agreement

A student may not participate in graduation ceremonies, register for further sessions, or receive any diploma or certificate until all financial obligations (excluding NDSL/Perkins Loans) have been satisfied with a zero balance. Any diploma or certificate shall be retained by the university as a security interest until all such obligations are satisfied. Release of any such security interest prior, or subsequent to, any default by the

debtors shall not be considered a binding precedent or modification of this policy.

The university reserves the right to make any changes in costs, payment plans, and refund policies without notice.

## Financial Aid

We sincerely apologize for any inconvenience caused by the temporary unavailability of financial aid. We assure you that we are committed to providing assistance to those in need as soon as we receive the necessary approvals. We appreciate your patience and understanding during this process.

## Types of Aid Available at Los Angeles Pacific University

1. Outside Scholarships (provided by organizations, businesses, etc.)
2. Company Reimbursement (provided by student's employer)
3. Private Education Loans

### Important Note

Please be advised that funding from all of the sources listed is not guaranteed. Budget limitations may reduce or eliminate any of the awards described without notice.

### Private Education Loans

Private education loans, also known as alternative loans, are loans issued by a lender such as a bank or credit union. Private loans often have variable interest rates, require a credit check and a co-signer, and lack many of the benefits of federal student loans.

LAPU will process a private loan from any lending institution. LAPU does not recommend any specific lender or lenders. However, LAPU has compiled a list of lenders (<https://choice.fastproducts.org/FastChoice/home/4278800/>) used by LAPU students in the past three years. The compiled list is offered as a tool to assist students as they consider their private lending options. Employees responsible for processing loans adhere to a strict Loan Code of Conduct (shown below).

## Outside Aid

All students are required to report all resources known or expected to be available to them during the period for which they seek financial assistance. These resources include, but are not limited to scholarships, fellowships, stipends, and company tuition reimbursement. Failure to report these resources can result in delays in receiving aid funds for which the student may be eligible, cancellation of the award, or even the return of funds already received.

Should any new resources become available, the student is required to report this information to the Office of Student Financial Services. Withholding or concealing information about these resources may constitute fraud, as the student may be receiving aid to which he or she is not entitled.

## Disbursements and Refund Checks

Once the student is admitted into an eligible program and the financial aid file is complete, all aid usually disburses into the student's student account between Week 3 and Week 8 of the term or later, depending upon when all documentation is received. If the disbursement creates a credit balance, a refund check will automatically be processed. The refund

check should arrive to the address the student has on file within 7 to 10 days after the disbursement is made.

The student should keep in mind that any refund check that is received is intended for education-related expenses.

## Admissions File

To be eligible for aid within a given term, the student must be fully admitted to the university. A student who does not complete his or her admissions file by the student's last date of enrollment will not be eligible for aid for that term.

## Equitable Treatment

Los Angeles Pacific University does not discriminate on the basis of race, color, national origin, sex, age, disability, or status as a veteran in any of its policies, practices, or procedures. Appeal procedures exist for anyone who feels that a violation of the above has occurred. Contact the director of student financial services for further information.

## Release of Records

By applying for aid, a student grants that the Office of Student Financial Services at Los Angeles Pacific University has the right to release the student's grades and enrollment records to scholarship, and loan agencies in accordance with the rules governing the Family Rights and Privacy Act (FERPA).

The rules governing FERPA also prevents the staff in the Office of Student Financial Services to discuss a student's student account or aid status with anyone but the student unless permission is granted by the student. If a student wants to grant permission to a spouse, parent or other person, a FERPA form must be completed and submitted (even if another FERPA form has been submitted for another department at LAPU). The FERPA form is located in Student Services ([https://studentservices.lapu.edu/ICS/Registrar/Forms\\_and\\_Petitions.jnz?portlet=EX\\_FormFlow\\_-\\_Forms&screen=FormView&screenType=change&form=583c909c-d1ae-4d5b-b5b6-74b1b300320a](https://studentservices.lapu.edu/ICS/Registrar/Forms_and_Petitions.jnz?portlet=EX_FormFlow_-_Forms&screen=FormView&screenType=change&form=583c909c-d1ae-4d5b-b5b6-74b1b300320a)).

## SAP

### Satisfactory Academic Progress (SAP)

Federal regulations require that a student must maintain Satisfactory Academic Progress (SAP) to be eligible to receive Federal Student Aid (FSA). Students are evaluated for SAP at the end of each term.

SAP status is based on the student's current degree program and all credit hours recorded on the academic record, including incompletes, in-progress, withdrawals, and repetitions. The Financial Aid office is required under federal regulation to count all attempted credit hours in the SAP calculation for completion rate and maximum time frame.

SAP is calculated at the end of each term, after grades have been recorded by the Registrar. Students who do not meet SAP requirements are notified by letter or electronic communication through their student portal, which includes the steps required to submit a SAP appeal. Due to the limited time frame between the end of one term and start of another, students may not be notified of their SAP status by Student Financial Services (SFS) prior to the start of the next term and may be ineligible for federal financial aid.

- Qualitative measure: Graduate students must complete all coursework with a grade of Proficient (equivalent to a B) or higher to fulfill their degree requirements.
- Quantitative Measure: Graduate students must achieve grades of Proficient (equivalent to a B) or higher in a minimum of six credit equivalencies per term.
- Maximum Timeframe: Graduate students must fulfill their degree requirements within 150% of the published length of their academic program as defined by attempted credit equivalencies. For example, if a program requires successful completion of 30 credit equivalencies, students are allowed to attempt a maximum of 45 credit equivalencies.

### Financial Aid Warning

If a graduate student fails to successfully complete the minimum required six credit equivalencies in one term, they will be placed on Financial Aid Warning. The financial aid office will notify the student of their status. Students will receive aid while on Financial Aid Warning.

### Financial Aid Suspension

If a student fails to successfully complete the minimum required six credit equivalencies in two consecutive terms, they will be placed on Financial Aid Suspension. During this time, the student is not eligible for financial aid. The Student Financial Services (SFS) will notify the student of their status and inform them of the appeal process.

### Financial Aid Probation

Students will be on Financial Aid Probation during the term they enroll in after we approve their appeal. That status will last one term, after which they'll either be back in good standing (either because they meet the basic requirements or they are following their academic plan) or remain on Financial Aid Suspension. Upon approval, the student's aid will be disbursed for the current term. If their appeal is denied the student will remain on Financial Aid Suspension. Disbursements for subsequent terms will not occur until SAP status has been further reviewed.

### Appeal Process

Once a student is on Financial Aid Suspension, the student may submit a SAP appeal along with an academic plan for consideration of further aid within 30 days of receiving notification of financial aid ineligibility. The SAP appeal must provide an explanation of why they failed to meet SAP and what has changed in their situation that will allow them to achieve SAP at the next evaluation. Acceptable reasons to appeal usually include extenuating circumstances that prevented successful completion of the minimum standards and how the situation has been resolved. Such circumstances should be exceptional, non-recurring in nature, and have supporting documentation. The academic plan that is submitted with the appeal should be created by the student and the faculty coach. The appeal and academic plan will be reviewed by a Satisfactory Academic Progress Appeals Committee.

### Regaining Eligibility

Students can initially lose eligibility because of grades or pace. They can regain eligibility by improving one or both standards as needed during the next term to meet the minimums as needed, or by meeting the conditions of a successful appeal that required a multi-term academic plan.

Students may regain financial aid eligibility when they meet the qualitative and quantitative requirements within the maximum time frame. It is possible for students to be placed on a warning status multiple times in their academic career.

### Consequences for Non-Compliance

Students who do not meet the conditions of the restored financial aid eligibility, including the completion rate requirement within the agreed-upon timeframe, may face further loss of financial aid eligibility.

### Repeated Courses

If a student repeats a failed or previously passed course, the units will still count toward the completion rate and maximum time frame. Students who pass a course and choose to repeat for a higher grade may receive financial aid only once for that repeated course. Students may receive financial aid for a failed course that they repeat until they pass (as long as they meet all of the other SAP requirements).

### Incompletes

Grades of "IN" and "IP" are treated as attempted but not completed credit equivalencies for the purpose of the SAP calculation until an official grade for that credit equivalency is posted.

### Transfer Courses

No credit is granted for prior work for Ascend programs.

### Veteran's Benefits

LAPU has chosen to align its SAP policy for Veteran's Benefits with its SAP Policy for Title IV financial aid.

## Address

The United States Department of Education regulations regarding state authorization provide in 34 CFR 600.9(c) that any institution receiving federal funding must have a defensible process for tracking the location of students. All students must provide their state of residence upon admission to the university and are required to submit a Change of Address ([https://studentservices.lapu.edu/ICS/My\\_Student\\_Profile/Forms\\_and\\_Petitions.jnz?portlet=Electronic\\_Forms&screen=FormView&screenType=change&form=4c4de9dd-b5a6-d1b2291c2fa7](https://studentservices.lapu.edu/ICS/My_Student_Profile/Forms_and_Petitions.jnz?portlet=Electronic_Forms&screen=FormView&screenType=change&form=4c4de9dd-b5a6-d1b2291c2fa7)) form advising of any change of address and confirm or update their addresses at the time of subsequent registration at least once per year.