

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 5 PM PT. Questions can also be directed to sfs@lapu.edu.

Cost of Attendance

Cost of Attendance for 2022 - 2023

Tuition

Tuition	Cost
Graduate level courses	\$630 per credit
Graduate level courses - Military Rate	\$567 per credit

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

Special Fees ¹

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

¹ 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

Military Discount

For the 2022-2023 academic year, a 10% tuition discount is available to military-connected students. This includes:

- Active duty¹
- Veteran
- Military spouses and dependents

For the purposes of this tuition discount, active duty includes active duty status in the:

- U.S. Air Force, Air National Guard, Air Force Reserve
- U.S. Army, Army National Guard, Army Reserve
- U.S. Coast Guard, Coast Guard Reserve

- U.S. Marines, Marine Corps Reserve
- U.S. Navy, Naval Reserve

The military discount will not be applied retroactively.

¹ Active duty is defined as after basic training is complete.

Compliance with 38 U.S.C. §3679(e)

For Post 9/11 GI Bill® (Ch 33) students and VA Veteran Readiness and Employment (Ch 31) students, our tuition policy complies with 38 USC 3679(e) which means Post 9/11® and Veteran Readiness and Employment students will not be charged or otherwise penalized due to a delay in VA tuition and fee payments. For eligibility consideration, a Post 9/11 GI Bill® student must submit a VA Certificate of Eligibility (COE) and a Veteran Readiness and Employment student must provide a VAF 28-1905 form. Please see 38 USC 3679(e) (<https://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title38-section3679&num=0&edition=prelim>) for complete details.

Post-9/11 GI Bill®

For up-to-date information regarding eligibility requirements, award amounts offered by the government, and specific details, please contact the U.S. Department of Veterans Affairs or visit [benefits.va.gov](https://benefits.va.gov/benefits/) (<https://benefits.va.gov/benefits/>).

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

Military Tuition Assistance Return Policy

The Department of Defense Memorandum of Understanding requires that the university have an institutional policy that returns any unearned Tuition Assistance funds on a proportional basis.

Withdrawal Submitted	Funds Returned
Before or during Week 1	100% return of funds
During Week 2	90% return of funds
During Week 3	80% return of funds
During Week 4	70% return of funds
During Week 5	60% return of funds
During Week 6	0% return of funds
During Week 7	0% return of funds
During Week 8	0% return of funds

Payment and Refunds

Payments

Tuition and fees are due in full before the start of each session. Payments can be made online on Student Services (<https://studentservices.lapu.edu/ics/>).

Due Dates

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

Payment Plans

LAPU offers a variety of payment plans so please reach out to your Student Account Specialist to hear about payment plan options. Please note that you can also view your payment plan options on the Nelnet portal on Student Services (<https://my.lapu.edu/>).

Statements

Students with an outstanding balance will receive a monthly 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 by more than 30 days 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 Friday of Week 1 will be issued a full refund for the course.
- Students who do not submit an assignment by 8 AM PT Wednesday of Week 2 are administratively dropped and refunded 100 percent.
- Students who withdraw after Noon PT on Friday of Week 1 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 will be processed on the date received through Noon PT Monday of Week 6.

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

How to Apply for Financial Aid

Step 1: Complete the Free Application for Federal Student Aid (FAFSA) online at www.FAFSA.gov (<http://www.FAFSA.gov>). Los Angeles Pacific University's school code is **042788**. The FAFSA must be completed every year.

Step 2: Complete admission to Los Angeles Pacific University. Shortly after admission, students are reviewed for financial aid eligibility.

Step 3: Submit all documents requested. If chosen for verification, complete the verification process. In order to finalize financial aid eligibility, the student's financial aid file must be complete prior to starting class.

Types of Financial Aid Available at Los Angeles Pacific University

1. Federal Student Aid (provided by the U.S. government)
2. State Student Aid (provided by the State of California)
3. Outside Scholarships (provided by organizations, businesses, etc.)
4. Company Reimbursement (provided by student's employer)
5. 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. Also, on rare occasions the amount of financial aid originally offered may end up reduced or eliminated due to federal, state, and/or institutional policies. See "Stacking Financial Aid Policy" for more information on possible restrictions.

Federal Student Aid

Federal Direct Unsubsidized Loans

Unsubsidized Loans are low-interest federal student loans for eligible students to help cover the cost of higher education. The U.S. Department of Education offers eligible graduate students at participating schools Direct Unsubsidized Loans.

Direct Unsubsidized Loans are available to graduate students; there is no requirement to demonstrate financial need. SFS will determine the amount the student may borrow based on cost of attendance and other financial aid received. For a Direct Unsubsidized Loan, the student is responsible for paying the interest during all periods. If the student chooses to pay interest while in school and during grace periods and deferment or forbearance periods, interest will accrue and be capitalized (that is, your interest will be added to the principal amount of the loan).

Yearly Amounts

- Graduate students: \$20,500

Aggregate Loan Borrowing Limits

- Graduate students: \$138,500

Accept or Decline Loans

Los Angeles Pacific University has a "Passive Acceptance" policy when it comes to accepting student loans. All financial aid awards will be accepted in full at the time of awarding. If a student does not wish to accept all or a portion of the financial aid that has been awarded, the student must notify Student Financial Services "in writing." An email will be considered an appropriate form of communication.

Repayment

Generally, repayment of Federal Direct Subsidized and Unsubsidized Loans begins six months after the borrower drops below half-time enrollment status, withdraws, or graduates. This six-month period of time is called the grace period. Borrowers receive just one six-month grace period. If a borrower has used the six-month grace period previously or has consolidated the previous loans, those loans may go into repayment immediately.

Loan Exit Requirements

The federal government requires all student borrowers of Federal Direct Loans to complete the loan exit counseling for Federal Direct Loans. Borrowers must complete a loan exit when they drop below half-time enrollment status, withdraw, or graduate.

Federal Direct Grad PLUS Loans

The Federal Direct Grad PLUS Loan is a low-interest loan borrowed directly from the U.S. government, that graduate students can apply for to help pay for college. The student can borrow any amount up to the student's cost of attendance, minus any other aid the student is receiving.

How to Apply for a Grad PLUS Loan

1. Complete the Grad PLUS Loan Worksheet. Application at [studentloans.gov](https://www.studentloans.gov) (<https://www.studentloans.gov>).
2. New borrowers must complete the Grad PLUS Master Promissory Note and the Grad PLUS Entrance Counseling at [studentloans.gov](https://www.studentloans.gov) (<https://www.studentloans.gov>).

Repayment

Repayment starts after you receive the full amount of your loan, but payments are deferred while students are enrolled in school at least half time. That deferral ends six months after a student's enrollment drops below half time. No payments are required while a student qualifies for an in-school deferment, but the first monthly payment is due 45 days after the deferral ends.

Private Education Loans

Private education loans, also known as alternative loans, are loans issued by a lender such as a bank or credit union. These loans are primarily used to supplement federal programs when federal aid and scholarships do not meet the cost of attendance. 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.

Federal Direct Loans generally have more favorable interest rates and repayment options than private loans. We recommend that you utilize all federal aid eligibility before turning to private 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 financial 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 financial aid usually disburses into the student's student account between Week 4 and Week 8 of the session 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. Please be sure to monitor your Federal Student Loan borrowing at nslds.ed.gov (<https://nslds.ed.gov/>). There are aggregate limits of how much you can borrow, and we don't want you to run short of funds. Please borrow wisely and be careful how you manage your refund checks.

Over-Awards

The Office of Student Financial Services at Los Angeles Pacific University is required to reduce aid packages because of over-awards. In many cases, the over-award could have been prevented through the timely reporting of additional resources to the Office of Student Financial Services. Timely reporting of all outside resources will help prevent frustration and inconvenience resulting from aid adjustments required to resolve an over-award.

Stacking Financial Aid Policy

Federal and state regulations restrict how much financial aid a learner can receive. The following policies are provided in an effort to help prevent any confusion or frustration that may result from an award being reduced or eliminated.

- **Cost of Attendance:** Financial aid cannot stack above COA. Exceptions: VA Benefits
- **APU Staff Benefit and LAPU Tuition Assistance:** Tuition benefit cannot stack above tuition.

Financial Aid Policies

Please be advised that funding from all of the sources listed is not guaranteed. All financial aid is subject to the continued availability of federal, state, institutional, and private funding. Budget limitations may reduce or eliminate any of the awards described without notice.

Deadlines

Apply early and return all requested documents before the session begins. Completing the application process early helps ensure a student's eligibility for the most financial aid possible. The Office of Student Financial Services will do its best to quickly and accurately process a student's application for financial aid. However, the ultimate responsibility for accurately completing the FAFSA, submitting completed documents, and finalizing the loan application process in a timely manner is up to the student. It is advised that the student respond to all inquiries from the financial aid office in a timely manner. Should a student's financial

aid (including loans) not process by the last date of enrollment in that session, the student will be responsible for any owing balance that remains on their student account.

Admissions File

To be eligible for financial aid within a given session, 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 financial aid for that session.

Completion of the Free Application for Federal Student Aid (FAFSA)

The FAFSA must be accurately completed and electronically received from the federal government by the Office of Student Financial Services in enough time to process prior to the student's last date of enrollment. For most students, this is at least two weeks prior to the student's last date of enrollment.

Enrollment Status

Financial aid award amounts are based on at least half-time enrollment. Enrollment will be verified after the add-drop date of each session. Students must be enrolled at least half-time for the semester in order to be eligible for loans.

- 6 credits = Full-time
- 3 credits = Half-time

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.

Keeping in Touch

Los Angeles Pacific University students must notify the Office of Student Financial Services in writing regarding changes in financial situation, marriage, loss of a job, withdrawal from school, change in credits, anticipated change of program, or change of address.

Release of Records

By applying for financial 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, state, federal, 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 financial 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).

Loan Code of Conduct

As a part of the Program Participation Agreement for participating in Title IV financial aid programs, institutions are required to develop and comply with a loan code of conduct that prohibits conflicts of interest for financial aid personnel with respect to all student loans. Any Los Angeles Pacific University employee who has responsibilities with respect to student educational loans must annually be reminded to comply with this code of conduct. The following provisions bring LAPU into compliance with the federal law [CFR 34 601.21 and HEOA 487]

1. Neither LAPU as an institution nor any individual or university employee shall enter into any revenue-sharing arrangement with any lender which makes loans to students attending the institution.
2. No employee of LAPU who has responsibilities with respect to education loans, or any of their family members, shall solicit or accept any gift from a lender, guarantor, or servicer of education loans.
 - a. For purposes of this prohibition, the term “gift” means any gratuity, favor, discount, entertainment, hospitality, loan, or other item having a monetary value of more than a nominal value.
 - b. Gifts and favorable terms and benefits do not include: a brochure, workshop or training using standard materials relating to a loan, default aversion, or financial literacy, such as a part of a training session. Entrance and exit counseling as long as the institution’s staff are in control of the counseling and the counseling does not promote the services of a specific lender.
3. An employee at LAPU who has responsibilities with respect to education loans shall not accept from any lender or affiliate of any lender any fee, payment, or other financial benefit (including the opportunity to purchase stock) as compensation for any type of consulting arrangement or other contract to provide services to a lender or on behalf of a lender relating to education loans.
4. LAPU shall not:
 - a. assign a lender to a first-time borrower through award packaging or any other method; or
 - b. refuse to certify or delay certification of any loan based on the borrower’s selection of a particular lender or guaranty agency.
5. LAPU shall not request or accept from any lender any offer of funds to be used for private education loans, including funds for an opportunity pool loan (An “opportunity pool loan” is defined as a private education loan made by a lender to a student or the student’s family that involves a payment by the institution to the lender for extending credit to the student.), to students in exchange for the institution providing concessions or promises regarding providing the lender with:
 - a. a specific loan volume of such loans; or
 - b. a preferred lender arrangement for such loans.
6. LAPU shall not request or accept from any lender any assistance with call center staffing or financial aid office staffing.
7. Any university employee who has any responsibilities with respect to education loans or other student financial aid, and who serves on an advisory board, commission, or group established by a lender,

guarantor, or group of lenders or guarantors, shall be prohibited from receiving anything of value from the lender, guarantor, or group of lenders or guarantors, except that the employee may be reimbursed for reasonable expenses incurred in serving on such an advisory board, commission, or group.

SAP

Satisfactory Academic Progress (SAP)

Students who wish to receive financial aid must be in good academic standing and make satisfactory academic progress toward a degree or certificate in addition to meeting other eligibility criteria.

Students are evaluated at the end of each semester (fall, spring, and summer). The following minimum academic standards must be met:

Qualitative Measure (GPA Requirement)

Students must maintain a minimum cumulative local grade-point average (GPA) of at least 3.0 to be eligible for federal, state, and institutional funds.

Quantitative Measure (Pace Requirement)

Students are expected to complete a minimum of 67 percent of credits in which they enroll from the beginning of their program. The policy applies to cumulative credits only. Thus, a student who successfully completes 18 credits without withdrawing from any classes, and then enrolls in 6 credits but withdraws from all credits would still make satisfactory progress. The student would have completed 18 out of 24 total credits (18/24 total credits = 75 percent), which is greater than 67 percent.

Time Limit for Receiving Federal Financial Aid (Maximum Time Frame)

Federal financial aid for all programs cannot exceed 150 percent of the total credits in the program, including credits that result from transfer credits and repeated courses. Students will not be eligible to receive aid after completing the amount of credits listed below:

Program Type	Credits
Master of Arts in Organizational Leadership	45
Master of Arts in Psychology	54
Master of Business Administration	54
Master of Public Administration	54
Master of Public Health	63

Grades

The only grades that meet satisfactory academic progress completion standards are grades for which credit is awarded; A, B, C, D, P, and CR (credit). Withdrawal and incomplete grades are not passing grades. Challenge exams and audited courses are not considered.

Transfer Credits

Transfer credits that have been officially accepted to complete program requirements will count towards the quantitative (pace requirement) measurement of SAP but not towards the qualitative (GPA requirement) measurement of SAP.

New, Changed, or Added Programs

If a student changes or adds programs, it will not reset the current qualitative (GPA) or quantitative (pace) measures of SAP. Cumulative GPA and completion rate will be used for all programs in which the student enrolls at Los Angeles Pacific University. If the student changes or adds

a program, the maximum time frame will be reset from the date of initial enrollment in the new degree program.

Repeated Courses

If a student repeats a failed or a previously passed class, it will replace the grade to recalculate into the new cumulative GPA. The credits will still count toward the completion rate and maximum time frame. Students who pass a course (A-D) and choose to repeat it for a higher grade may receive financial aid for only one repetition (a total of two attempts) for that course. Students may receive financial aid for a failed class (F) that they repeat until they pass.

Note: A D grade is considered a passing grade by the U.S. Department of Education.

Financial Aid SAP Statuses

Students who fail to maintain SAP for the first time will be placed on Financial Aid Warning and will be given one semesters of financial aid eligibility to correct their SAP deficiencies. If the student does not make up the deficiencies within one semester, they will be placed on Financial Aid Suspension and will be ineligible for all federal and state, and most institutional, financial aid. The student does have the opportunity to appeal this decision. If the appeal is approved, they will be placed on Financial Aid Probation.

Appeals

Students may appeal for reinstatement of financial aid if they, a spouse, or dependent children have experienced illness that prevented class attendance for an extended period of time, they have experienced a death in the immediate family (parents, siblings, spouse, or dependent children), or they have experienced some extraordinary situation that prevented them from meeting the minimum standards. Such a situation must be exceptional and nonrecurring in nature. The appeal for reinstatement must explain the cause of the academic difficulty and how the situation has been resolved.

A SAP Appeal form is available at Student Services (https://studentservices.lapu.edu/ICS/Registrar/Forms_and_Petitions.jnz). A student may submit a SAP Appeal Form explaining why he or she failed to perform and what changes he or she plans to make to return to a status of SAP eligibility. In addition to the SAP Appeal Form, students must contact their Success Coach to complete a SAP Academic Plan. Once completed, your Success Coach will submit the completed SAP Suspension Appeal, Academic Plan and their endorsement to the SAP Committee for review.

Regaining Eligibility

Students regain financial aid eligibility when they meet all three measures of progress for SAP. It is possible for students to be placed on a warning status multiple times in their academic career.