

Student Financial Aid
Information Guide
2011-2012



CHAPMAN UNIVERSITY SYSTEM

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Introduction

This guide has been developed to explain financial aid at Brandman University and to acquaint you with the terms and conditions of assistance. It contains important information. Please keep this guide and contact the financial aid advisor at your campus if you need further assistance.

The information contained in this guide is current as of January 1, 2011, and is subject to revision should federal, state, or institutional policies change. This guide is updated and revised each year. The 2011-2012 information contained in this guide applies to financial aid that is received for the period that begins with Fall Trimester of 2011 and ends with the 2012 Summer Trimester.

The Financial Aid Office makes every attempt to keep students informed of new laws and regulations. Students will be informed of changes via e-mail, letters, Web page and bulletin board postings, and telephone communications.

This Student Financial Aid Information Guide supersedes all previous guides, and the policies expressed in this guide are controlling for the 2011-2012 academic year, regardless of any policies stated in any previous guide or in any other communication, verbal or written.

General Information

When awarding aid, Brandman must follow all laws and regulations of Federal and State of California financial aid programs. Our decisions are based on these rules and the information you provide on your application.

The preferential filing date is March 2 of each year for the next school year. For instance, preference will be given to students who apply by March 2, 2011, for the 2011-12 academic year, who apply by March 2, 2012, for the 2012-13 academic year, and so forth. Applicants also are asked to respond promptly to any requests for additional information. All data provided to the Financial Aid Office and the Federal Government must be accurate in order to minimize processing time.

Every effort will be made to serve as quickly as possible those students who file applications after the preferential filing date, but service may be delayed, and funds may not be available in some financial aid programs. It is the student's responsibility to meet all financial obligations related to attendance until financial aid is available.

Although Brandman considers an offer of financial assistance a firm commitment, the university is sometimes required by law to revise an award. Revisions may be required if anticipated funding is not received, application data is changed, students receive additional awards, there are changes in the student's credit hour load, or other factors are present that are inconsistent with policies expressed in this guide.

Most financial aid will be conveniently credited to your student account, but, in some circumstances, you could be required to contact your campus to sign checks or other appropriate materials. In order to register for a subsequent trimester, your student account must be paid in full by the deadline specified by your campus. Please follow any payment instructions you are given.

Exceptions to Policies

The policies and procedures outlined in this publication must be observed carefully. Many of them are mandated by governmental laws and regulations. In the few instances where exceptions are possible, only the Financial Aid Office can make them. If you have an extraordinary circumstance that prevents adherence to the policies, please explain your situation to a financial aid advisor at your campus. If needed, your advisor will forward your information to the Financial Aid Office for further review. Only financial aid staff is authorized to make exceptions, and all exceptions must be made in writing.

www.brandman.edu/finaid

The Brandman University financial aid web page provides:

- Your application status and awards, provided you have a University PIN.
- University financial aid policies and procedures.
- Scholarship listings and links to free scholarship search Web sites.
- Loan counseling and terms and conditions of loans.
- Links to federal government Web pages for electronic applications and access to federal regulations.
- Downloads of federal verification worksheets.
- Downloads of Brandman University forms including "Request for Independent Status," "Student Review Form" and others.
- Links with the Financial Aid Office e-mail, so you can write us with your questions.

Office Hours

Information about the office hours of your financial aid advisor is available from your Brandman University campus.

Application Procedure

1. The Free Application for Federal Student Aid (FAFSA) will be used to determine your eligibility for all Federal and state financial aid programs. When completing the FAFSA, Brandman University must be indicated in the section that requires you to indicate which colleges are to receive the FAFSA information. **The Brandman Federal School Code is 041618.**
2. There are two methods for completing a FAFSA. You can complete a paper version of the document and mail it in the envelope enclosed with that version. Paper FAFSAs are available from the U.S. Department of Education. You may also complete a FAFSA electronically by going to www.fafsa.ed.gov. If you choose to file electronically, you will need a USDE PIN (United States Department of Education Personal Identification Number,) which can be obtained by going to www.pin.ed.gov. You can use the PIN to sign your electronic application instead of completing and mailing a signature page. If you are required to provide parental information, at least one of your parents also must obtain a PIN. Students have found electronic applications to be faster, more convenient, and more accurate than the paper process.
3. The FAFSA must be signed and submitted after January 1 of the year that precedes the academic year for which you are applying. For instance, if you are applying for the 2011–12 academic year, you must apply after January 1, 2011. For the 2012–2013 year, you must apply after January 1, 2012, and so forth. To avoid errors and subsequent delays, it is advantageous to complete the FAFSA after income tax returns have been finished. Much of the information needed for the FAFSA can be taken directly from tax returns.
4. The preferential filing date by which all materials must be completed is March 2 of the year that precedes the coming school year. Applications submitted after March 2 will be considered, but funding may be delayed or may not be available in some programs.
5. Meet with your academic advisor and develop an educational plan for the academic year. Inform your Brandman University financial aid advisor when your educational plan is developed.
6. The Federal government selects 30 percent of financial aid applications for a process called “verification.” If your application is so selected, you will be required to complete a “verification worksheet” and provide other documents such as a copy of your Federal income tax return if you were required to file. Instructions will be sent you. Please comply within 30 days so that your application can be processed. Students are ineligible for financial aid if any of the parties required to provide information on the FAFSA are required to complete tax returns but fail to do so.
7. If you are a California resident in an undergraduate program and wish to apply for a Cal Grant, you also must submit a “GPA Verification Form” to the California Student Aid Commission postmarked no later than March 2 of the year preceding the year for which you are applying. A section of this form must be completed by Brandman, another college, or your high school depending on your personal circumstances; please refer to instructions on the form. Students who

are currently receiving Cal Grant assistance need not submit the GPA Verification Form. Both new and renewal applicants, however, must complete a FAFSA.

8. If you are awarded a Federal Direct Loan for the first time at Brandman, you will need to participate in online loan entrance counseling and complete a Direct Loan Master Promissory Note (MPN.) Detailed instructions will accompany the award letter, or you may visit our Web page at www.brandman.edu/finaid.

The Financial Aid Office is ready to help you, so apply for assistance as soon as you can. It usually takes at least two months from the time an initial application is mailed to the time funds are disbursed. Processing takes longer whenever there is inaccurate information on an application, the federal government requires the Financial Aid Office collect additional documentation, students delay completion of loan applications or students enroll in classes different from their educational plans. Students also must be admitted before assistance can be awarded. Every effort will be made to assist students as quickly as possible; however, it is the student’s responsibility to meet all financial obligations related to attendance.

Some Advice About Applying for Financial Aid

When you apply for financial aid, you will be asked to provide considerable, detailed information. It is extremely important the information be accurate. Take your time when filling out the forms. A FAFSA submitted by the March 2 deadline will be considered on the same basis as one submitted before the deadline. Inaccurate data, however, will cause considerable delay and may jeopardize your opportunity to receive all the assistance for which you are eligible because funding in some programs may be exhausted by the time an inaccurate application is corrected.

You also may be asked to provide additional information. Please respond promptly to these requests. Again, delay on your part may jeopardize your opportunity to receive aid from some programs or may result in your receiving assistance later than you desire.

Renewal of Assistance

Financial aid may be renewed for successive years, but you must apply for it each school year.

The specific amount awarded to you may differ each year. These differences could be the result of several factors including availability of funding, changes in law and regulations, increases or decreases in family financial circumstances, and changes in tuition charges and other expenses.

Cost of Education

The costs associated with attending Brandman can be divided into two categories: instructional and non-instructional. Instructional costs consist of tuition, fees, and books and supplies. These costs are the same, or nearly the same, for each individual.

Non-instructional costs include rent, utilities, food, transportation, clothing, laundry, child care, recreation, and other personal expenses. These costs might vary considerably from one individual to another.

In accordance with standards established in Federal law, the Financial Aid Office has developed estimates of non-instructional costs for a single student without dependents. These estimates are used as part of the eligibility formula. Copies of them are available from the Financial Aid Office. Because the estimates are based on Federal criteria, however, it is possible your actual expenses will vary from the estimates.

The cost estimates do not include expenses for child care or the special needs of students with disabilities. If you have such expenses that are not being covered by assistance from a government or private agency, you are encouraged to report your expenses to your Brandman University campus by completing the "Student Review Form." (In some cases, students may be asked to have their parents complete a "Parent Review Form.") This form will be forwarded to the Financial Aid Office so that your additional costs can then be taken into consideration. Please complete the Review Form after you have received your first award letter and have determined it is insufficient to enable you to attend school.

Determining Your Eligibility

Your eligibility for financial aid is governed by a concept established in law called the "Federal Methodology of Need Analysis." This concept requires determining your eligibility by calculating the difference between the costs of attending Brandman (see Cost of Education,) and the resources that you and your family might reasonably be expected to contribute toward meeting these costs. The expected family contribution is calculated by the Federal government in accordance with a federally mandated formula. If the expected family contribution is less than the cost of attendance, Brandman will attempt to meet this difference with a financial aid award.

Although the Financial Aid Office has some flexibility in determining eligibility, the role of the Federal government must be acknowledged. As an institution that makes extensive use of Federal financial aid funds, Brandman is required to utilize formulas, policies and procedures that are written into Federal law. These guidelines are not always those that Brandman would have set. We are compelled to follow them, however, so that Federal support will remain available to our students.

The Financial Aid Office recognizes that defining eligibility and

determining its extent involves issues over which there can be reasonable diversity of opinion. The office attempts to determine eligibility realistically in a manner compliant with law and consistent among all students to assure that every student is treated as fairly as possible.

Determining Your Award

After your eligibility has been determined, Brandman will make an offer of financial aid. The Financial Aid Office may combine funds from several financial aid programs into a "package" of assistance.

If determined eligible under the Federal Methodology of Need Analysis, Federal Pell Grants are the first aid program to be placed in a student's package. These grants are followed by Cal Grants if the student is awarded such assistance by the California Student Aid Commission. Federal Supplemental Education Opportunity Grant funds are limited, so these funds are awarded to the undergraduate students who are determined by the federal government to be the most needy.

After awarding grants, if any eligibility is remaining, students will receive Federal Direct Loans.

Policies have been developed to ensure that students with the same degree of eligibility will receive the same awards, and usually this intent is achieved. There will be times, however, when awards will differ because of circumstances beyond the control of the Financial Aid Office. Such circumstances might include applications submitted with inaccurate or incomplete data, or applications submitted after the preferential filing date of March 2.

Claiming Your Award

The Financial Aid Office will notify you when you have been awarded financial aid. New students will be mailed an award letter. Continuing students will be notified via e-mail to their University e-mail addresses. If you wish to accept all the assistance offered to you without any changes, you need not communicate with the Financial Aid Office.

If you receive an award letter and wish to decline an award, place a check mark in the appropriate box on the award letter, sign the letter, and return it to the Financial Aid Office. If you wish to reduce an award, cross out the amount that was offered, write in the amount you wish to receive, sign the letter, and return it to the Financial Aid Office.

If you are notified of your award electronically, please make any changes through WebAdvisor.

Please make adjustments to your award within three weeks of the date you are notified.

Federal Direct Loans will be posted to student accounts during the first two weeks of classes provided students are registered for classes and the Federal Direct Loan application was completed at least a month before the start of the trimester. Federal Pell Grant funds are posted during the third week of each trimester and are based on your enrollment status at the end of the second week (the “add” period) of the trimester.

If your enrollment status changes after the second week of classes, federal regulations require that your Pell Grant award be adjusted. No revisions are required after the end of the second week of the second session.

Cal Grant funds are posted during the third week of classes each trimester for students who enroll in the first session. The funds are posted during the third week of the second session for students who do not attend the first session. In order to receive Cal Grant funds, students must enroll in at least six units in the trimester.

First time loan borrowers at Brandman must participate in loan counseling and complete a Master Promissory Note (MPN) prior to receiving funds. (See “Loan Entrance Counseling.”) Returning students who have completed loan entrance counseling and have submitted an MPN in a prior academic year are excused from this requirement.

For most students, loan funds are disbursed during the first two weeks of the trimester provided the aforementioned requirements are met and the student is enrolled at least half-time. For Freshmen who are borrowing loan funds for the first time, these funds will be available beginning 30 days after the start of classes in the first session of their attendance. Funds will be disbursed during the first two weeks of classes each trimester thereafter.

Students who enroll in only one session will have half their loan funds disbursed at the start of the session, and the second half disbursed at the end of the session. Students who enroll in one trimester during the academic year will have half their loan funds disbursed at the start of the first session of the trimester, and the second half of their awards will be disbursed at the start of the second session of the trimester.

If disbursement of financial aid results in a credit balance on your account, the Business Office will issue a check to you in the amount of the balance. You may request that a check not be written, but that funds remain on your account for payment of future tuition and fees for an upcoming trimester within the academic year. Please contact your campus for information.

Federal Work-Study is employment, and funds are provided through the payroll system as they are earned. Student employees are paid on the 10th and 26th of each month.

Financial aid funds cannot be disbursed before classes begin. There are no exceptions to this rule.

Loan Entrance Counseling and MPN

The federal government requires that students who receive loan funds for the first time to attend Brandman University must participate in loan counseling and complete a Master Promissory Note (MPN) before funds can be released. Please see our publication, “Federal Direct Loan

Program,” which accompanies the award letter sent to all new borrowers. This publication gives step-by-step instructions for online loan entrance counseling and completion of the MPN.

Loan Exit Counseling

The federal government requires that students who leave the university for any reason participate in loan exit counseling. This requirement applies even if you intend to return to Brandman after missing a single session.

Loan counseling is accessible via the financial aid Web page. Following is the procedure:

Please note: Your browser must be set to support or enable “cookies” which are small computer files that store information about which Web pages you have visited. Most browsers are set for cookies, but you may wish to check the security settings for your browser to ensure that it is configured appropriately.

In addition, for exit interviews you will need the name, address, and telephone number of your next of kin, two references, and your employer after graduation (if you have one.)

Go to www.brandman.edu/finaid/counseling.asp

Click on “Exit Counseling” if you have borrowed funds while attending Brandman and are now leaving the university (graduation, withdrawal, or leave of absence).

At the end of the counseling session, you will be given an exam. If you give an incorrect answer, you will be given the correct information and asked to change your original answer.

The results of your completed loan counseling will be sent to the Financial Aid Office electronically.

Changes in Financial Circumstances

If you have a change in your financial circumstances, your Brandman University financial aid advisor should be informed so that information can be sent to the Financial Aid Office. We are here to help and would like to know of any adverse changes to your or your family’s ability to pay for your education. Such changes may consist of a death or disability of a family member, a divorce, loss of a job for 10 weeks or more, or a reduction of income by 20% or more.

Withdrawal from the University

Return of Financial Aid Funds

Federal law requires that financial aid funds be returned to the government if students withdraw during the first 60 percent of a student’s “period of enrollment,” as measured in days.

The period of enrollment is the trimester if you enroll in both sessions. If you attend only one session in a trimester, your period of enrollment is the session. The amount of funds that must be returned is determined by dividing the number of days in the period of enrollment in which a student was not enrolled by the total number of days in the period. For example, a trimester is 16 weeks, or 112 days, in length. If a student were to withdraw at the end of the third week (21 days), the student would have missed 91 days of the trimester. Dividing 91 days missed by 112 days in the trimester equals 81 percent. The university would be required to return 81 percent of this student's financial aid to the government.

This federal policy has several implications. For instance, in the previous example, the student withdrew after the deadline for receiving a tuition and fee refund. The student would thus be charged for the entire amount of tuition, but 81 percent of the student's financial aid would be returned to the government, making this student personally liable for paying at least 81 percent of the tuition charges. It would thus be to this student's advantage not to withdraw until 60 percent of the trimester (68 days of instruction) had passed, so that all financial aid could be retained to cover the tuition charges.

A student who withdraws during the first two weeks of school will receive a tuition refund, but this refund will not offset all the financial aid that must be returned to the government. Please know that if you are a financial aid recipient and withdraw during the first 60 percent of a period of enrollment, you likely will owe additional moneys to pay for your tuition and other expenses.

Federal financial aid funds will be returned to the accounts from which you received assistance, up to the amount received from that account, in the following order: Unsubsidized Federal Direct Loans, Subsidized Federal Direct Loans, Federal PLUS Loans, Federal Pell Grants, Cal Grants, and Federal Supplemental Education Opportunity Grants.

Withdrawal Procedure and Date of Withdrawal

The federal government has defined two types of withdrawal. An "unofficial" withdrawal occurs when a student leaves school without notifying Student Services. Students who do not officially withdraw and pass no units in a session are presumed to have unofficially withdrawn from that session unless they provide the Financial Aid Office with documentation showing they attended classes through the end of the session.

In cases of unofficial withdrawal, the federal government requires that half the student's financial aid be returned. Since the student's tuition charges would not change, students who unofficially withdraw will become liable for paying at least half their tuition, and perhaps more if their financial aid was greater than their tuition charges.

An "official" withdrawal occurs when a student notifies Student Services that he or she is leaving the university. The preferred means of contacting Student Services are as follows:

1. By WebAdvisor.
2. In-person: Student Services is located on the Irvine campus.

3. By mail: Student Services
Brandman University
16355 Laguna Canyon Road
Irvine, California 92618
4. By e-mail from your university e-mail address:
onestop@brandman.edu
5. By fax: (949) 754-1333
6. By an authorized university official: Each Brandman University campus has at least one staff member who is authorized to notify Student Services of your decision to withdraw by entering the withdrawal information into the university computer system.

When communicating about your withdrawal, please provide your name and student ID number.

How you inform the university about your decision to withdraw is important. If you state that you are "considering" withdrawing, "might" withdraw, or "have been thinking" about it, the withdrawal will not be processed because you are considering your options. You will be withdrawn only when you state unequivocally that you want to withdraw.

Establishing an official withdrawal date is critical for determining the size of tuition refund (if the withdrawal is prior to the end of the first two weeks of school) and for determining the amount of financial aid that must be returned to federal and state government. The federal government requires that the official withdrawal date be the date Student Services is informed about your intent to withdraw either directly by you or indirectly through an authorized school official.

The university is not permitted to accept a date in the future as the withdrawal date. For instance, if you state during the fourth week of classes that you intend to withdraw during the twelfth week (in order to avoid losing some of your financial aid), the university is required to use the date you make the announcement as the withdrawal date. Federal regulations require that the withdrawal date be the date you state your intentions, not the date you complete the withdrawal process.

Student Services can be advised verbally or in writing. If an authorized university official withdraws you, your withdrawal date will be the date your withdrawal is entered into the computer system. Should you visit Student Services in-person, the date of your visit will be the withdrawal date. If you e-mail or fax Student Services, the date of your telecommunication will be the withdrawal date even if the communication is made outside normal business hours. If you notify Student Services through a postal service, your withdrawal date will be the date your notification is received by Student Services. Lastly, if you withdraw using WebAdvisor, the date you electronically submit the withdrawal will be your withdrawal date.

Although it is more convenient for you to withdraw using one of the preferred means of communication, you also can withdraw by telephone. Such withdrawals must be made during normal business hours and by speaking directly to an official of Student Services. Since withdrawing from school may have financial and academic consequences, it is vital to establish your identity on the telephone. You should be prepared to provide considerable information including, but not limited to, your name, student identification number, date of birth, and current class schedule. Other

questions will be asked, so allow sufficient time. By far the easiest way to withdraw is by using WebAdvisor.

Exceptions to Policy

Federal law requires return of student financial aid funds for students who unofficially withdraw or who withdraw during the first 60 percent of a period of enrollment. The law does not allow for any exceptions.

Brandman University campus directors, however, can grant larger tuition refunds for extraordinary circumstances (for instance, illness) that prevent a student from attending classes. All students are encouraged to discuss their situations with their campus director or his or her designee before deciding to withdraw.

Outside Awards

Any student receiving financial aid from Brandman is obligated to notify the Financial Aid Office if receiving scholarships, grants, or loans from a source outside the university. Federal regulations require that the amount of a student's financial aid eligibility cannot be exceeded. If your eligibility is already being met, then the outside award compels an adjustment in the assistance you have been offered from Brandman. If, on the other hand, your eligibility has not been met, a change to your award may not be necessary.

Admission Requirement

In order to receive financial aid, federal law requires that students be admitted to the university without any restrictions on the number of units they may take or the number of terms in which they can enroll. Most students are admitted without any limitations, but enrollment restrictions are placed on graduate degree students who are admitted conditionally or provisionally, and on teaching credential students who are admitted conditionally. As a result, financial aid is unavailable until appropriate documents are submitted to the Admissions Office, and the student's status is changed to regular admission. If you have an admissions status that prevents you from receiving financial aid, a statement will appear on your award letter.

Enrollment

Students must be enrolled and attending classes in order to receive financial aid. Financial aid must be awarded before a student ceases attending classes during the academic year. There are no exceptions to this rule, so please allow sufficient time when applying for assistance.

In general, if they are otherwise eligible, Brandman University students can receive financial aid if they enroll in at least six units in a trimester. The units, however, must be scheduled for completion within the trimester. Financial aid is not available for courses that extend beyond the trimester, such as some internships and practicums.

Students must also enroll in courses applicable to their educational objectives. A teacher credential student, for instance, becomes ineligible for financial aid if he or she enrolls in a class that is not required for the credential. Similarly, a master's degree student can only take classes approved for the master's degree.

With the exception of the Autism Certificate program, classes offered through the Brandman University Office of Extended Education are not eligible for financial aid funding and cannot be used to determine half-time or full-time status.

Federal rules permit students to receive financial aid from only one school at a time. If you are attending another college, university, vocational or other school, you must decide if you would like to apply for assistance from Brandman or from the other school.

Students enrolled in high school are ineligible for federal student financial aid.

Drug Abuse

Financial aid recipients who engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance may lose eligibility for assistance and will be subject to prosecution under the criminal code of the United States.

Satisfactory Academic Progress

Federal law requires that financial aid recipients and applicants maintain satisfactory academic progress toward their educational objectives. The law compels students to maintain specified minimum grade point averages, satisfactorily complete a specific number of units over a defined time limit, and finish their educational objectives within a specific period of time. The law further requires that all periods of enrollment be considered, including terms in which financial aid was not received. Academic records of graduate students will be evaluated at the end of each trimester to determine if the standards are achieved. Undergraduate records are reviewed at the end of spring trimester of each year. The following are minimum academic standards that must be met.

Qualitative Measure: An undergraduate student must maintain a minimum Brandman University cumulative grade point average (GPA) of at least 2.0 in order to be eligible for assistance. Graduate students must maintain grade point averages sufficient to allow their continued enrollment as stated in the University catalog.

Quantitative Measure: Students must complete at least two-thirds of all Brandman units in which they enroll from the time of first attendance at Brandman. Thus, a new student who enrolls in 9 units, withdraws from three units, and successfully completes the remaining six units would be meeting this quantitative measure requirement since the student passed at least two-thirds (6/9) of the units in which he or she enrolled.

This policy applies to cumulative units only. For instance, a student who successfully completes 21 units without withdrawing from any classes

and then enrolls in six units but drops them all would still be making satisfactory progress. This student would have completed 21 out of 27 units, which is greater than two-thirds.

Time Limit: Students must complete their educational objectives within a reasonable period of time. To accommodate all students and their schedules, this “reasonable period” is not measured chronologically, but rather by the number of units in which a student enrolls. The time limit is based on the number of units required for graduation multiplied by 150 percent. For instance, undergraduates are required to earn 120 trimester hours for graduation and can apply for financial aid for the first 180 hours in which they enroll (120 units times 150 percent.) Graduate students have varying degree requirements, but their time limit is also established at 150 percent of the number of units required for graduation as specified in the catalog.

This policy refers to all units in which a student enrolls. Thus, a student who enrolls in nine units but withdraws from three would be considered to have utilized nine units of the maximum number allowed.

Transfer students are limited to 150 percent of the number of Brandman units they need for graduation. An undergraduate, for instance, who transfers 60 units to Brandman, could apply for aid for up to 90 more units (120 units required for a degree minus 60 units transferred multiplied by 150 percent.)

Grades: The only grades that meet satisfactory academic progress standards are A, B, C, D, and P. Withdrawal, incomplete, and failing grades are not passing grades. Challenge exams, audited courses, and non-credit enrichment courses are not considered.

Reinstatement: Students who do not meet the foregoing standards are ineligible for financial aid but in many cases can be reinstated. Undergraduates ineligible for federal aid because their Brandman grade point averages are below 2.0 will have their eligibilities renewed when their cumulative grade point averages equal or exceed 2.0. Graduate students with GPAs below their required standards will have their assistance reinstated when they are permitted to re-enroll. Students who did not successfully complete at least two-thirds of their units during an evaluation period will have their aid reinstated when they achieve cumulative completion of at least two-thirds. There is no automatic reinstatement for students who exceed the time limit; these students must petition for reinstatement.

Students may appeal for reinstatement of assistance 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 situation must be exceptional and non-recurring in nature. The appeal for reinstatement must explain the cause of the academic difficulty and how the situation has been resolved.

An appeal must be made within 60 days of the date the notice of ineligibility is mailed to the student by the Financial Aid Office. Students may appeal for reinstatement up to two times during their attendance at Brandman.

Appeals will be heard by the Financial Aid Appeals Committee and must be in writing. In addition to the written petition, students may appear in person before the committee. The committee will meet as soon as practicable after an appeal is submitted. The written decision of the committee will be mailed within one week of the hearing.

Federal Aid Programs

Federal Pell Grant: If your award letter indicates a Federal Pell Grant award, the amount has been determined based on the number of units indicated in your educational plan.

Federal Pell Grants are provided by the Federal government on the basis of a federally mandated eligibility formula. They are available to undergraduates without baccalaureate degrees.

Federal Supplemental Education Opportunity Grant: These grants are awarded to the lowest income applicants without baccalaureate degrees who are enrolled in at least three units. Funds are extremely limited; many eligible students cannot be awarded. Federal law permits these grants to range in size from \$200 to \$4,000 per year, but funding is so limited, awards seldom exceed \$2,000 per year.

Federal Work Study: Federal Work Study is a part-time job. If you have received an award, you may earn up to the amount stated on your award letter.

A Federal Work Study award does not automatically qualify a student for a job. As with any job, you will need to meet the qualifications specified by the employing department. A listing of job openings is kept in your campus director's office. To secure a position, consult with staff in the office and follow whatever procedure is specified. In most instances, you will be required to interview with a supervisor, and there may be other requirements.

Once you have secured a position on campus, you must complete employment forms. Your employing department will have information. If your job is with an off-campus agency, please follow employment policies outlined by your campus director.

Student employees are paid on the 10th and 26th of each month. Payroll checks are available from the director's office at your Brandman University campus. If the 10th or 26th falls on a Saturday or Sunday, checks will be available the Friday before.

Federal Direct Loans: If you are awarded a Federal Direct Loan, information about the application procedures will be included with your award letter. There are two types of Federal Direct Loans: subsidized and unsubsidized. A subsidized loan is one in which the Federal government pays the interest during deferment periods; students are responsible for paying the interest on unsubsidized loans.

Students must enroll at least half time in order to receive a Federal Direct Loan.

The borrowing limit of your Federal Direct Loan award is based on your class level (freshman, sophomore, graduate degree student, etc.) Your annual borrowing limit also may be affected by the cumulative amount you have already borrowed. Aggregate loan limits are explained in the loan application, Brandman's financial aid Web page, and publications from the U.S. Department of Education. Federal law requires that loans be "pro-rated" for graduating seniors who attend one trimester in their final year of study. The pro-ration is based on the number of units needed for graduation during the academic year, divided by 24. This quotient is multiplied by the annual borrowing limit of \$5,500 for subsidized loans and \$7,000 for unsubsidized loans. The result is the maximum amount that can be borrowed.

First time borrowers must participate in loan entrance counseling that will further acquaint them with all terms and conditions of the loan and of their obligations as a borrower. Among the information that will be provided is: interest rates, deferments, forbearance, loan consolidation, consequences of default, borrowing limits, how to estimate monthly payments, communications to and from lenders, etc.

Also, an exit interview is required whenever you leave school for any reason including graduation, withdrawal, or leave of absence. You should notify your loan servicer promptly whenever you are no longer enrolled.

If you have any questions about the terms of your loan, please contact your campus financial aid advisor.

Federal Grad PLUS Loans: Federal Grad PLUS Loans are available to graduate degree and graduate certificate students whose eligibility is not fully met with Federal Direct Loans and other financial aid. Students must meet all general eligibility requirements for financial aid and undergo a satisfactory credit evaluation. Federal law does not permit teaching credential students to participate in this program.

Federal Direct Parent PLUS Loans: Parents with good credit ratings can borrow a PLUS to help meet the educational expenses of their undergraduate dependent children. Financial need is not a criterion. If parents are awarded a PLUS, more information will be sent with the award letter.

State of California Financial Aid (Cal Grants)

If the California Student Aid Commission (CSAC) has awarded you a Cal Grant, in order to be eligible, you must enroll in at least six units in a trimester unless you are a graduating senior.

Cal Grants are available only to California residents attending a school located within California. They are awarded by CSAC using a formula based on academic performance and level of financial need.

The commission provides three types of Cal Grants. Cal Grant A is available only to students attending four-year schools. Some students receive a "Cal Grant A Community College Reserve Award" while attending a community college. This award is held in reserve for up to two years during community college attendance and can be used after transferring to Brandman.

Cal Grant B is provided to students from low-income households. It is available to first year students and can be received for up to four years. You can receive a Cal Grant B for attendance at a community college and continue to receive it after you transfer to Brandman until the four-year maximum time period is reached. If you receive a Cal Grant B, both the tuition and access award will be credited to your student account. If you wish the access award paid directly to you, please notify the Financial Aid Office.

Cal Grant C is furnished to vocational students and cannot be used at Brandman since all our academic programs lead to degrees, graduate certificates, or teaching credentials.

Students who received either Cal Grant A or B may apply to extend their benefit for a 5th year if they enter a teaching credential program immediately following the completion of their undergraduate degree.

Loan Defaults

There are many consequences of defaulting on a student loan, among them:

- The defaulted borrower will be unable to receive further financial aid.
- Credit bureaus will be notified of the default, thus affecting the defaulted borrower's ability to obtain credit for other purposes.
- Legal action will be undertaken, and the defaulted borrower will be responsible for paying all attorney and court costs. The legal action may include garnishment of wages, attachment of bank accounts, and placement of liens against property.
- If these actions do not resolve the default, the account will be turned over to the Federal government for collection. The Federal government will use all means at its disposal to collect the loans including: obtaining the borrower's address from the Internal Revenue Service; referring the borrower's default status and other relevant information to credit bureaus; initiating legal proceedings against the borrower; offsetting the salary of the borrower if he or she is a Federal employee; and withholding money (including income tax refunds) otherwise payable to the borrower by the Federal government.

The Federal government may disclose to persons involved in the collection of the loan any borrower information maintained by the school or the Federal government including, but not limited to, the borrower's name, address, Social Security number, total amount loaned, repayment history, unpaid balance, and any other information that would be of assistance in the loan collection process.

Government Financial Aid Web Sites Helpful Government Numbers

Federal Personal Identification Number

www.pin.ed.gov

FAFSA (Free Application for Federal Student Aid)

www.fafsa.ed.gov

California Student Aid Commission

(For general information about State of California grant programs)

www.csac.ca.gov

For specific information about your State of California grant application

<https://mygrantinfo.csac.ca.gov>

Selective Service Administration

www.sss.gov

Internal Revenue Service

www.irs.gov

Students.gov

(A comprehensive Web site for federal services for students)

www.students.gov

Federal Financial Aid History

(A record of all federal grants and loans you have received. You will need your federal PIN)

www.nsls.ed.gov

Student Loan Ombudsman

(An impartial, confidential resource to resolve federal loan borrowers concerns after all other avenues have been exhausted)

<http://ombudsman.ed.gov>

Federal Student Information Center

To request a duplicate Student Aid Report (SAR):

(800) 433-3243

To find out who your student loan lender is:

(800) 433-3243

Federal Student Loan Ombudsman

(877) 557-2575

Internal Revenue Service

(800) 829-1040

Social Security Administration

(800) 772-1213

Department of Homeland Security

(415) 705-4205

Selective Service

(847) 688-6888

California Student Aid Commission

(916) 526-8100

Independent Financial Aid Web Sites

Mark Kantrowitz's Financial Aid Information Page

(Excellent, comprehensive information)

www.finaid.org

FastWeb

(The premier scholarship search service with over 750,000 listings)

www.fastweb.com

College Board

http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

Mission

The mission of Brandman University is to provide students with a dynamic education based on excellence and flexibility that creates lasting value and relevance for evolving careers.

