



STUDENT FINANCIAL AID POLICY & PROCEDURES¹

The Office of Student Financial Aid

The Georgia Christian University's Office of Student Financial Aid is committed to assisting students and their families in their efforts to obtain sufficient financial resources in making attendance GCU an academic and financial reality. There are many different sources of financial assistance available to qualified students.

Financial aid awards are based on economic need, merit, scholastic achievement, and extracurricular activities. In order to establish an equitable basis for determining the family contribution, GCU uses the Free Application for Federal Student Aid (FAFSA). By completing the FAFSA, a student applies for federal and institutional need-based funds. GCU reserves the right to make revisions to a student's award package depending on the receipt of additional scholarships and/or information relating to need. The GCU Office of Student Financial Aid awards aids to qualified applicants regardless of race, place of national origin, ethnic group, or physical disability.

How to Apply for Financial Assistance

1. Apply for admission to Georgia Christian University.
2. Obtain and submit a Free Application for Federal Student Aid (FAFSA). www.fafsa.ed.gov
(For early estimator, go to www.fafsa4caster.ed.gov)
3. Secure a Personal Identification Number (PIN) from the Department of Education. www.PIN.ed.gov
4. Visit Virtual Financial Aid Office (VFAO) and Submit Interviews (<https://gcuniv.vfao.com>)
5. Apply for any state, local, and/or institutional scholarships.
6. Investigate sources of assistance related to your major or career choice.

Note: Financial aid award packages are issued only after a student has been accepted for admission to GCU.

Eligibility for Federal Need-Based Assistance

Applicants for all federal need-based programs must meet the following criteria:

1. Students must be U.S. citizens or eligible non-citizens enrolled in a degree-seeking program.
2. Students must maintain satisfactory academic progress (SAP) to be eligible for financial assistance.
3. Students must not be in default on a student loan or obligated to pay a refund on a previous federal program.
4. Students must demonstrate financial need by filing the Free Application for Federal Student Aid (FAFSA).
5. Male students must be registered with Selective Service (if required).

Please be aware that many types of financial assistance can be awarded only to students who are classified as full-time. The federal definition of a full-time student requires 12 credit hours, and GCU requires 13 credit hours (12 for music major and 10 for Doctorate students) per semester.

Eligibility for Institutional Scholarships and Aids

Applicants for all institutional scholarships/aids must meet the following criteria:

1. Students can be U.S. citizens, eligible non-citizens, or international students enrolled in a degree-seeking program.
2. Students must maintain satisfactory academic progress (SAP) to be eligible for financial assistance.
3. Students must not be in default on previous balance, a student loan, or obligated to pay a refund on a previous federal program.
4. Students must demonstrate financial need by filing the GCU Scholarship Application and other required documents.

¹ Revised on January 22, 2015



Types of Financial Assistance

Financial Aid packages usually consist of three types of aid: (A) Federal Financial Aid Programs (Title IV Program), (B) GCU Institutional Scholarships/Aids, and (C) GCU work scholarship - "On Campus Employment."

(A) Federal Financial Aid Programs²

Federal Pell Grant – A federal program that can provide up to \$5,730 for the 2014-15 academic year for students who qualify. The FAFSA serves as the application for this program.

Federal Direct Student Loan

(1) Subsidized and Unsubsidized Loans

Federal Subsidized and Unsubsidized Loans are long-term low-interest loans to help pay expenses related to attending GCU. Subsidized Loans are based on financial need. The federal government pays the interest on these loans while the student is in college. Unsubsidized loans are not based on financial need. These loans are designed for students who do not qualify for a subsidized loan and the interest on these loans are the responsibility of the borrower. For loans first disbursed between July 1, 2013 and June 30, 2014 the interest rates are 3.86 for undergraduate students and 5.41% for graduate students. To receive Federal Direct Loans, students must be enrolled in GCU on at least a half-time basis. Students must complete the Master Promissory Note and entrance counseling either Financial Aid Administrator or online through the Direct Loan Program (www.studentloans.gov). Repayment begins six months after a student graduates, ceases to be enrolled at least half-time or withdraws from college.

(2) Federal PLUS Loan (Parent Loan for Undergraduate Students)

Federal PLUS loans are long-term low interest loans available to parents of dependent students who are enrolled in GCU on at least a half-time basis. Eligibility is based on creditworthiness. The interest rate is variable, not to exceed 9%. Repayment of the PLUS loan begins 60 days after the first disbursement. To receive a Federal Plus Loan, parents must apply and complete the Master Promissory Note at www.studentloans.gov.

Federal Perkins Loan

This program, often called Perkins Loans, is low-*interest* federal student loans for undergraduate, graduate students, and professional students with exceptional *financial need*. *Interest rate* for this loan is 5%. GCU (or a loan servicer information will be provided in near future) is the *lender*; you will make your payments to GCU that made your loan. Funds depend on your financial need and the availability of funds at GCU.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is a grant for undergraduate students with exceptional need. You must fill out the *Free Application for Federal Student Aid (FAFSA[®])* then GCU will determine how much *financial need* you have. Students who will receive *Federal Pell Grants* and have the most financial need will receive FSEOGs first. The FSEOG does not need to be repaid. The FSEOG program is administered directly by GCU's *Office of Financial Aid* and is therefore called "campus-based" aid.

Federal Work-Study

Federal Work-Study provides part-time jobs for undergraduate and graduate students with *financial need*, allowing them to earn money to help pay education expenses. This program encourages community service work and work related to the student's course of study.

- It provides part-time employment while you are enrolled in school.
- It's available to undergraduate, graduate, and professional students with financial need.
- It's available to full-time or part-time students.

² Initially approved by the USDE Federal Student Aid School Eligibility Channel (PPA) on June 30, 2011 as provisional approval (Pell Grant & Direct Loan only), and fully approved on 08/19/2014; OPE ID: 04156500



Academic Competitiveness Grant and National Science and Mathematics Access to Retain Talent Grant

Academic Competitiveness Grant (ACG) and National Science, mathematics Access to Retain Talent (SMART) Grants are to meet the growing need for improved math and science instruction. ACG are available to students for their first and second academic years, and National SMART Grants are available to students for their third and fourth academic years.

Iraq and Afghanistan Service Grant

You may be eligible to receive the Iraq and Afghanistan Service Grant if

- you are not eligible for a [Federal Pell Grant](#) on the basis of your Expected Family Contribution but
- meet the remaining Federal Pell Grant eligibility requirements, and
- your parent or guardian was a member of the U.S. armed forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
- you were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.

(B) GCU Institutional Scholarships & Aids

All GCU Institutional Scholarships/Aids, except Talent Project Scholarship (TPS) and Hanmi Presbytery Scholarship, are granted to the students who enroll full-time (minimum 13 credit hours per semester) and complete two semesters study. Scholarship amount varies based on needs, availability, and qualifications. Applicants must submit Scholarship Application and supplementary documents to the Office of Student Financial Aid during the Registration and Late-Registration period. The forms are obtained at the Office of Student Financial Aid, Office of Academic Affairs, and/or download from the GCU web site at www.gcuniv.edu. The Scholarship Committee coordinates all institutional scholarship applications and financial aids.

Presidential Scholarship recipients are required to maintain a 3.0 grade point average and complete minimum 26 hours per academic year. Scholarship amounts vary based on need and qualification. Students receiving Presidential Full Scholarships cannot receive other GCU institutional aid. This does not exclude students from receiving other aid from Federal, State, local and/or other assistance from outside resources.

Academic Achievement Scholarships recipients must maintain the required cumulative grade point average of 3.75 or above and the previous GPA of 3.8 or above, and complete minimum 26 hours per academic year.

Senior Citizen Tuition Assistance recipients are those whose ages are 65 or over, and maintain a 2.0 cumulative grade point average.

Spousal Tuition Assistance is granted to a student whose spouse also enrolls a degree programs as full-time basis. Both spouses must maintain 2.0 cumulative grade point average for undergraduate level and 2.5 for graduate levels.

GCU Merit Scholarship recipients are those who serve University and the student body and must maintain 2.0 cumulative grade point average for undergraduate level and 2.5 for graduate levels.

Master of Divinity (M. Div) Student Scholarship is designed to train and support M. Div students who dedicate rigorously and adequately themselves to both pastoral and evangelism of the Gospel. Minimum requirement is those who complete two or more semesters at GCU, working as ministers at local churches or church-related organizations, and maintain overall GPA of 3.5 or above for the recent two consecutive semesters.

Tuition Assistance for Ministers and/or Minister's Unmarried Child recipients are those who serve at local Christian churches as ordained ministers and/or their unmarried child(ren) who enrolls a degree programs as full-time basis. They are required to maintain a 2.0 cumulative grade point average for undergraduate level and 2.5 graduate levels, and complete 26 credit hours per academic year.



Need-based Tuition Assistance recipients must maintain 2.0 cumulative grade point average for undergraduate level and 2.5 graduate levels.

Talent Project Scholarship (TPS) This is an incentive program of recruiting international students that applies for anyone, such as students, faculty, staff, and/or parents or friends of GCU-related. This scholarship program is not applicable to recruit students who receive Federal Student Aid. Per choice of the recipient, the scholarship can be awarded to self, another student, or to the University's Scholarship Fund.

Hanmi Presbytery Scholarship recipient must attend and serve at one of the Hanmi Presbytery churches (PCUSA) and maintain 2.0 cumulative grade point average for undergraduate level and 3.0 for graduate level. Applicants must submit the recommendation letter from his or her church's Session Chairperson (senior pastor or head elder) along with the Application.

Tuition Scholarship³ is designed to assist students who have enrolled a GCU degree program for at least five consecutive years as full-time basis. Recipients are required to maintain 2.5 cumulative grade point average for undergraduate level and 3.0 for graduate level. See the *Tuition Scholarship Policy* in detail.

(C) On-Campus Employment Scholarship: GCU Work-Study

This GCU work-study scholarship is awarded to the students with financial need. Students normally work four to twenty hours a week. Work-Study is designed not to interfere with a student's class schedule. Applicants must maintain 2.0 cumulative grade point average for undergraduate level and 2.5 for graduate level, and complete minimum 26 credit hours (or two semesters study) to be eligible. The On-Campus Employment Application must be submitted to the Office of Student Affairs and to be determined eligibility for work-study.

NOTE: GCU On-Campus Employment Scholarship funds are credited to the student's account upon end of the semester after the approved monthly time sheet is turned in to the student's supervisor. It is the students' responsibility to make sure they do not work over their awarded amount. Time worked over the awarded amount will not be credited.

Financial Aid Regulations

Georgia Christian University reserves the right to withdraw any type of financial award from students who, at the close of any semester, have not made satisfactory academic progress, or who, for other reasons, do not meet standards of the University. All federal aid recipients are required to meet GCU's satisfactory academic progress requirements which are listed under Academic Probation and Automatic Suspension.

Federal funds, except Federal Pell Grant will not be disbursed to a full-time student who has completed 10 or more semesters of post-secondary education. Federal Pell Grant can be awarded for 12 semesters.

In order to benefit more students, federal, state and local grants will be used first to meet a student's estimated need.

If you have questions, please contact the Office of Student Financial Aid.

Students must be enrolled full-time, 13 (12 for music majors and 10 for doctorate students) credit hours or more, to receive institutional financial aid. The recipients of federal funds should meet minimum requirements for the relevant financial aid programs.

Students may not receive financial aid funds in excess of tuition, fees, or other school related expenses regardless of the source(s) of financial assistance. GCU reserves the right to withdraw any type of financial aid award from students who have reached the cost of attendance of the University. Students are responsible for the purchase of books and should allow between \$1,000 and \$1,200 a year for books and supplies.

³ Proposed by the Chancellor and approved by the EAC on December 2014.



Transfer Students

Transfer students are eligible for a limited amount of financial aid. Transfer students may receive financial aid based on their academic status upon entering GCU, as determined by the registrar, as follows.

- A transfer student who has freshman status is eligible for 4 years or 8 semesters of financial aid.
- A transfer student who has sophomore status is eligible for 3 years or 6 semesters of financial aid.
- A transfer student who has junior status is eligible for 2 years or 4 semesters of financial aid.
- A transfer student who has senior status is eligible for one year or two semesters of financial aid.
- A transfer graduate student who has first year status is eligible for 2 years or 4 semesters of financial aid.
- A transfer graduate student who has second year status is eligible for 1 year or 2 semesters of financial aid.

Leave of Absence (LOA)

Leave of Absence (LOA) refers to a specific time period during a program when a student is not in attendance. Students who require a temporary break of enrollment in their program of study that will last for more than 29 days have the option of requesting a Leave of Absence. LOA is not applicable to the international students who hold F-1 visa status. A LOA must meet certain conditions to be counted as a temporary interruption in a student's education rather than being counted as a withdrawal. There must also be a reasonable expectation that the student will return from the LOA in order for the leave to be approved.

- A LOA request must be signed, dated and submitted on or before the last day of class attendance in a course and must include the reason for the student's request. The request must be completed on the GCU Leave of Absence form. Any request submitted after the last day of class in a course will be denied unless unforeseen circumstances prevented the student from doing so.
- GCU policy allows only one LOA of up to 60 calendar days in any 12-month period.
- Students who do not return from an approved LOA will be withdrawn from the University as of their last date of documented attendance.

A student wishing to request a LOA will need to initiate the process with the Office of Student Financial counselor. If the LOA request is not approved or the student does not return as scheduled from the approved LOA, this time of nonattendance will be counted against any grace period for Title IV student loan repayment purpose.

Official & Unofficial Withdrawal Policy

Definitions

Official Withdrawal

An Official Withdrawal refers to an action taken by a student to discontinue enrollment after the drop period has expired. The course is recorded on the transcript with a grade of W.

- ***Course Withdrawals/Partial Withdrawals*** - when a student withdraws from one or more classes, but remains enrolled in at least one class.
- ***Term/Session Withdrawals/Complete Withdrawals*** - when a student drops or withdraws from all of his/her courses in a current term. This can occur at one time or over a period of time within a term.

Unofficial Withdrawal

An Unofficial Withdrawal refers to a student who fails to attend or stops to attend one or more classes without officially withdrawing from the University. The course is recorded on the student's transcript with a grade of UW.



Course Drop

A Course Drop is an action taken by a student prior to the start of, or during the term. The dropped course does not appear on his/her transcript. Please refer to the Course Add/Change/Drop Policy (*Catalog*) on course drops.

Official Withdrawal Deadlines

- ***Complete Semester Withdrawals*** - Students may officially withdraw from the University prior to the start of finals.
- ***Summer Session Withdrawals*** - Students may officially withdraw from the University prior to the start of finals for the session.
- ***Course Withdrawals/Partial Withdrawals*** - Students may officially withdraw from one or more classes through the 8th week of the semester. Please refer to the Academic Calendar on the on the University website for specific dates in each semester.

Withdrawal Methods

The University permits students to withdraw from a course, semester, or session in the following manner:

Submit Completed Withdrawal Application Form

A student may withdraw in person, by fax, or by email by submitting a signed and completed Official Withdrawal Request Form to the Office of the Registrar/Academic Affairs by the withdrawal deadline. Forms are processed upon receipt. Any forms faxed outside business hours, during weekends or holidays will be processed the following business day.

Process

- ***Course Drop*** - Students can drop course(s) during the first week of a semester/session. Please refer to the Course Add/Change/Drop Policy (*Catalog*) for details on course drops.
- ***Email to Office of the Registrar*** - A student may notify the Office of the Registrar of their intent to withdraw from the University via e-mail with the Withdrawal Request Form attached. Due to FERPA regulations, the University will not respond to requests from outside email sources.

Withdrawal Impacts

Effective Date of Withdrawal

- ***Official Withdrawals:*** The withdrawal date will be recorded with an effective date when all forms are completed, signed and returned to the Office of the Registrar.
- ***Unofficial Withdrawals:*** The withdrawal determination date for students who do not officially withdraw will be recorded as the last date of the semester. For Federal financial aid purposes, it will be assumed that the student unofficially withdrew at the midpoint of the term. See Grading Policy (*Catalog*) additional details.



Tuition Liability/Refund

- **Official Withdrawals and Drops:** The effective date of drops and/or withdrawal will determine the student tuition liability due or refund due to the student. See Tuition Refund Policy (*Catalog/Student Handbook*) for additional details.
- **Unofficial Withdrawals:** The student is responsible for all associated tuition charges and fees.

Transcript/Grades

- **Official Withdrawals:** A grade of W will be assigned for the course or courses and will appear on the student's transcript.
- **Unofficial Withdrawals:** A grade of UW will be assigned for the course or courses and will appear on the student's transcript.
- **Drops:** The course will not appear on, or will be removed from the student's transcript.

Credits Attempted/Earned

- **Official Withdrawals:** The course or courses will be considered attempted but not earned.
- **Unofficial Withdrawals:** The course or courses will be considered attempted but not earned.
- **Drops:** The course or courses will neither be considered attempted nor earned.

Grade Point Average

Withdrawn or dropped courses do not affect a student's grade point average.

Financial Aid Adjustments

- **Change in Student Status:** Students who change their enrollment status from full-time to part-time, or from full or part-time to below half-time, due to a partial drop or withdrawal, may have their Federal, State, and/or University aid adjusted. The University may also be required to report the student's change in enrollment status to lenders, which can trigger the repayment of student loans. Students will be notified in these cases via writing.
- **Cancellation of Financial Aid:** Students will have their financial aid cancelled if the student drops all courses and does not incur any liability, or fails to meet satisfactory academic progress standards as a result of the withdrawal. Financial aid for future terms may also be cancelled. See SAP Policy (*Financial Aid Policy & Procedures*) for more details.
- **Return of Federal Funds:** The University is required to return funds for students who stop attending all courses before completing 60% of the term. The student will be notified by mail or Email of the unearned amounts returned to the Federal financial aid programs. The return of Federal funds may result in a balance due to the University, particularly if the student previously received and cashed a refund check. See Return of the Federal Funds Policy (*Financial Aid Policy & Procedures*) for more details.

Future Enrollment

Students who withdraw from all courses may be subject to readmission. Students who withdraw from the University must be in good financial standing in order to register for future classes or have access to their official and unofficial transcript.



Incomplete

All course work must be completed by the last day of the semester in which the course is taken. In exceptional cases and at the discretion of the instructor, a student may apply for an Incomplete (“I”) grade for the course; this petition must be submitted to the instructor by the last day of the semester. If graded, the applicant must complete the work by the date designated on the petition, for grade “I” will not be used in calculating the cumulative grade point average. The extended time cannot exceed four weeks from the end of the semester. If the work is not completed by the date, an “I” will be changed to a “F.” (GCU *Catalog*, p.23)

Course Repeat

When a student repeats the same course, the better grade will be utilized to calculate the cumulative GPA that is used for academic probation and dismissal, admission to degree candidacy and graduation.

Title IV Credit Balance

When a student’s federal fund amount in his/her account exceeds the total amount of school tuition and fees, the balanced amount will be paid to the student (or parents if PLUS funds) no later than 14 business days after

- first day of class for the payment period if credit balance occurred on or before the first day of class
- date credit balance occurred if credit balance occurred after the first day of class for the payment period.

GCU can hold the credit balance with written permissions until the end of the awarding year.

Dependency Override

Most traditional college students are considered financially dependent on their parents. But many GCU students are considered not traditional, means students normally financially independent from their parents. If there are any changes in below situations, GCU will apply a new status for the next awarding year.

- You are married and have your own family and support them
- Have left home and make your own living
- Have no contact with your parents and do not know where they are (and you have not been adopted by someone else)
- Have left home due to an abusive family environment (e.g. sexual, physical, or mental abuse or other forms of domestic violence)
- Incarceration or institutionalized of parent(s)

Student-Right-To-Know Act

The Student Right-to-Know Act was enacted in 1990 by federal law. The law requires institutions that receive Title IV HEA student financial aid to collect report and/or disclose *graduation rates* for full-time, first-time; degree-seeking undergraduate students and students receiving athletically related student aid. If you’d like to know the information about GCU graduation rates please visit the Office of Student Financial Aid or email at financialaid@gcuniv.edu. We will make this information available when the University’s new web site is completed.

Overpayment

In accordance with the Code of Federal Regulations (CFR), and the Higher Education Assistance Act (HEA) and its subsequent revisions, Georgia Christian University (GCU) has established the following guidelines and procedures for managing overpayments of Title IV funds in the event a student’s eligibility changes and /or they withdraw or are dismissed from a program after the disbursement of student aid funds.



Administrative Practices

To reduce or eliminate the possibility for overpayment situations, GCU has implemented the following policies and practices regarding enrollment, disbursement and documentation:

GCU verifies 100% of financial aid applications prior to the disbursement of any form of student aid.

GCU does not disburse student aid funds until the student is physically in attendance in a program. No advanced payment disbursements are made.

GCU records attendance in every class session for all enrolled students.

Overpayments

In the event that a student's enrollment status changes or additional information is obtained which results in an adjustment to the student's eligibility, overpayments that have occurred will be governed as follows:

1. If a student receives a Direct Loan overpayment for a particular payment period, the Student Financial Aid Office (SFAO) will, if possible, reduce or cancel the student's subsequent loan disbursement for that academic year to compensate for the overpayment. If not, the student will be required to (1) repay the excess loan amount in full, or (2) make arrangements, satisfactory to the holder of the loan, to repay the excess amount. If loan overpayment results from the student withdrawing or being dismissed from the program, he or she should start repayment. See Return of Title IV Funds
2. If a student receives a Pell overpayment for a particular payment period, the SFAO will reduce or cancel the student's subsequent Pell disbursement for that academic year to compensate for the overpayment.
3. If a Pell overpayment occurs due to a school error, and the SFAO cannot eliminate a potential overpayment in the same academic year, the school will repay the overpayment on the student's behalf. The student will not lose Title IV eligibility nor will be reported to NSLDS or ED collections. However, the student will be required to repay the school the amount the school returned on the student's behalf. The school will work with the student to develop a mutually acceptable repayment arrangement.
4. If a Pell overpayment occurs due to a student error, and the SFAO cannot eliminate the potential overpayment in the same academic year, the student must repay the overpayment providing it is \$25 or greater. The school will contact the student by email or letter, stating the following:
 - a. The amount of the overpayment and the obligation of returning the funds to the school or the Department.
 - b. If the student fails to repay the overpayment or make satisfactory arrangements for repayment, the overpayment will be reported to NSLDS within 30 days of the date the overpayment was determined to occur.
 - c. The student will no longer be eligible for Title IV funds until the overpayment is resolved.
 - d. If the overpayment amount is not remitted to the school or the Department or if satisfactory repayment arrangements are not made by the 45th day after the overpayment was identified, the school will refer the overpayment to Borrowers Service's for collection.
5. The school reserves the right to withhold a student's academic transcripts or programmatic certificates until the student makes repayment or satisfactory repayment arrangements with the school and/or the Department.

Return of Federal and Institutional Funds

Return of Title IV Funds (R2T4) Policy – The Return of Title IV Funds policy assumes that a student earns his or her federal aid based on the period of time he or she remains enrolled. During the first 60% period, a student "earns" Title IV funds in direct proportion to the length of time he or she remains enrolled. Unearned Title IV aid is the amount of disbursed Title IV aid that exceeds the amount of Title IV aid earned under the formula. Unearned Title



IV funds must be returned to the Department of Education according to the Return of Title IV funds policy. A student who remains enrolled beyond the 60% point earns all aid for the period. No Federal Title IV aid will be returned when a student remains enrolled beyond the 60% period. An example of the federal refund calculation is available upon request. (See GCU R2T4 Policy)

NOTE: When federal aid is returned, the student may owe a balance to the GCU.

Institutional Funds Refund Policy – The Office of Student Financial Aid follows the Federal policy for the return of institutional funds. The Institutional Policy assumes that a student also earns his or her institutional scholarship/aid based on the period of time he or she remains enrolled. For example, if a student withdraws from the school at the 30% point, the student would have earned 30% of his or her institutional financial aid for the period. Therefore, the student would have unearned institutional aid of 70% and that 70% would be returned to the scholarship and financial aid budget. A student who remains enrolled beyond the 70% point earns all aid for the period.

Tuition Refund Policy – If a student withdraws from the University a refund of tuition will be made based on the following: Not attending classes does not constitute a formal withdrawal. To formally withdraw a student should submit a dated and signed Tuition Refund Request Form to the Office of Business Affairs as soon as possible after deciding to withdraw. However, in every case a student will be issued a refund if the last date of attendance is on or before the date marking the midpoint of the semester or academic session.

A student may receive a refund for overpayment, withdrawal from classes, or dismissal from the University. There is no administrative fee for discontinuing as a student of the University. All refunds are issued within 30 days of the date of withdrawal; however, if overseas delivery is required, actual delivery may take several days beyond this 30-day period.

Refunds are not given on the following fees: late registration fee (per class), any private scholarship, graduation fee, returned check or decline credit card fee, late payment fee, application fee, I-20 fee, or penalty for non-payment or default payment fee.

A student who believes that the refund has not been calculated correctly may appeal to the Director of Business Affairs and, if needed, to the President.

Any student who remains dissatisfied may file a complaint with the Georgia Nonpublic Postsecondary Education Commission, 2082 East Exchange Pl, Ste. 220, Tucker, GA 30084, Phone: 770-414-3300.

For postsecondary education programs (16 weeks)

During the first week of the semester	95% refund
During the second week	90% refund
During the third and fourth weeks	75% refund
From the fifth week through the eighth week	50% refund
During the ninth week through the sixteenth week	No refund

For diploma programs (8 weeks)

During the first week of the term	95% refund
During the second week	90% refund
During the third week	75% refund
During the fourth week	50% refund
During the fifth through the eighth week	No refund

Money to be returned will be allocated in the following priority: Federal Loan Programs, Pell Grant, Supplemental Grant, other Title IV programs, institutional funds and direct student payments.

No refund for tuition and fees will be made to the student who is asked to withdraw for academic or disciplinary reasons.

A refund request form may be obtained in the Office of Academic Affairs, or download from the school web site at www.gcuniv.edu, and must be submitted to the Office of Business Affairs by the stated deadline to qualify for a refund.

Academic Requirements for Maintaining Financial Aid

The Office of Student Financial Aid will use the following as a basis for the renewal of all academic Georgia Christian University financial assistance: the Presidential Scholarship requires a 3.0 GPA for renewal; Academic Achievement Scholarship require a 3.75 overall (cumulative) GPA and 3.8 GPA for the previous semester for renewal; Senior Citizen Tuition Assistance, Spousal Tuition Assistance, GCU Merit Scholarship, Tuition Assistance for Ministers and/or Minister's Unmarried Child, and Hanmi Presbytery Scholarships must maintain cumulative GPA of 2.0 or above for continuing enrollment and graduation and complete minimum 26 cumulative credit hours per academic year.

SAP - Satisfactory Academic Progress

Georgia Christian University (GCU) is required to ensure that students receiving federal student aid are making adequate progress toward completing their degree. Your Satisfactory Academic Progress (SAP) will be monitored for all periods of enrollment whether or not you have received financial aid (Fall, Spring, Summer). The GCU SAP policy applies to all undergraduate and graduate students who received private, institutional, federal and/or state funds. GCU's current Federal funds include: Federal Pell Grant, Direct Subsidized/Unsubsidized Loan, Direct PLUS Loans (Graduate or Parent). Private funds include: Private Student Loans, and Institutional funds include: Scholarships and Aids.

Students should review both *Financial Aid Policy and Procedures* and *SAP Policy*, and ask for clarification as needed. Questions about federal student aid SAP policies should be directed to the Financial Aid Office; questions about the university's Academic Standing policies should be directed to the Registrar at the Office of Academic Affairs.

Conditions for Meeting Satisfactory Academic Progress Policy

1. Qualitative Standard (Cumulative GPA)

Undergraduate students must maintain a cumulative grade point average of 2.0 (equivalent to C average). Graduate students must maintain a *current & cumulative* grade point average of 3.0.

Complete grades are A, B, C, D, and P. In some cases, grades below a C- (D, F, I, and W) are not always considered passing and will place you in a credit-shortage status.

2. Quantitative Standard (PACE/Credit Hour Progression)

You must complete 67% of credit hours attempted each semester to remain compliant with SAP Policy. Credit hour progression will be based on a cumulative total of attempted hours to earned hours. For example, a full-time undergraduate student who attempts 16 credits in a semester must complete at least 12 credits to meet the 67% requirement (or if a full-time student, attempting the minimum 12 credits in a semester must compete at least 9 credits to meet 67% requirement). Units that are not completed with a passing grade will also count towards maximum units attempted towards degree objective. Completed grades are: A, B, C, D, and P.

3. Maximum Timeframe to Complete a Degree

The maximum allowable timeframe for receiving aid is equal to 150% of the length of your academic program. For example, if you are pursuing a bachelor's degree program that requires 126 credits for graduation, you would reach the maximum timeframe at 189 credit hours attempted. If you are pursuing a master's degree program that requires 60 credits for graduation, you would reach the maximum timeframe at 90 credit hours.



If you are a transfer student, your accepted transfer coursework will be counted in the maximum timeframe. You can repeat a course, but the credits will also be applied toward the maximum timeframe.

Required remedial coursework will not be counted toward your maximum timeframe (up to 30 credits).

Undergraduate and Graduate Program Enrollment Status

- Full time ... 12 or more credits
- Three-quarter time ... 9 to 11 credits
- Half time ... 6 to 8 credits
- Less than half time ... 1 to 5 credits

Doctoral Program Enrollment Status

- Doctoral students are monitored by their School's Committee

Consequences of Failure to Meet Satisfactory Academic Progress

The Financial Aid Office measures SAP at the end of each academic term (Fall, Spring, Summer). If the student meets the SAP Policy Criteria, they are eligible to receive federal student aid funds in the following semester of enrollment. If the student does not meet the SAP Policy, one of the following SAP Status designations will be assigned to the student.

Financial Aid Warning

If a student without an existing SAP Status fails to meet any or all of the SAP conditions, the student will enter Financial Aid Warning status for their semester of enrollment. The student will be notified of this status from the Financial Aid Office. The student will continue to be eligible to receive federal student aid funds while in Financial Aid Warning status. However, the student is required to attend a SAP Workshop before the end of their semester on Warning. Failure to complete any portion of this requirement by the established SAP Deadline(s) will result in a cancellation of pending Financial Aid, regardless of enrollment and/or balance due.

Students who do not meet Minimum Standard Requirements at the end of their Warning semester, will be placed on Probation for the next term.

Financial Aid Probation

A student on Financial Aid Probation is ineligible to receive federal student aid funds. Students on Probation are required to attend a SAP Workshop **and** submit a SAP Appeal by the established SAP Deadline to the Financial Aid Office. Failure to complete this requirement will result a cancellation of pending Financial Aid, regardless of enrollment and/or balance due. If the SAP appeal is approved by the SAP Committee, students will be placed on a strict semester-by-semester contract with the Financial Aid Office. Failure to meet any section of the contract will jeopardize Financial Aid eligibility.

Submitting an appeal does not guarantee approval. Students awaiting a response from the SAP Appeals Committee are responsible for paying their tuition fees by the payment deadline to register for classes or to avoid late fees.

NOTE: Students who withdraw from all courses and/or who fail to successfully complete all courses in the last semester attended, will be automatically placed on Probation, regardless of prior FA status.



Reinstatement

Students who are disqualified and/or denied Financial Aid from a prior semester, who at the recommendation of the Financial Aid Office attended GCU without financial aid for one academic year (completing minimum 12 credits per semester) may be eligible for reinstatement and regain eligibility for financial aid. Upon completing such units, students are required to submit a Satisfactory Academic Progress Appeal to the Financial Aid Office and provide in-depth details as to when the student completed the reinstatement requirements. All students who have been academically disqualified are ineligible for Financial Aid and can only regain financial aid eligibility through the appeal process. Students who are reinstated are also required to attend a SAP Workshop as part of the SAP Policy.

Appeal Process

Students can appeal their disqualification from financial aid by completing a Satisfactory Academic progress Appeal. The SAP Appeal is available at the Office of Student Financial Aid, Office of Academic Affairs, or University website (www.gcuniv.edu> Download Forms> Student Forms). Students should provide an explanation of any extenuating circumstances that prevented them from maintaining satisfactory academic progress throughout the semesters in question. Supporting documentation regarding the conditions for appealing will be accepted and reviewed. All appeals are reviewed by a Financial Aid SAP committee and the committee's decision is final. The review time for appeals may take 1-2 weeks. Students will be notified of the results via email.

An appeal must be based on significant mitigating circumstances.

You may appeal your financial aid suspension status, if:

- Your record shows that you earned the required GPA or credit completion ratio to meet SAP standards during a term at your own expense.
- Unusual circumstances interfered with your ability to meet SAP standards during a particular period, including but not limited to:
 - Illness, accident, or injury experienced by you or a significant person in your life. Documentation required: physician's statement, police report, or other documentation from a third party professional; hospital billing statement, etc.
 - Death of a family member or significant person in your life. Documentation required: a copy of the obituary and/or death certificate.
 - Divorce experienced by you or parent. Documentation required: attorney's letter on law firm's letterhead or copy of divorce decree.
 - Significant trauma in student's life that impaired the student's emotional and/or physical health. Provide a detailed explanation regarding the specific circumstances of your condition. Include dates and what you have done to overcome your condition. Attach supporting documentation from a third party; physician, social worker, counselor, police, attorney, etc.
 - Other significant unexpected and documented circumstances beyond the control of the student. Write a detailed statement of the circumstances, include dates. Attach supporting documentation from a third party: physician, social worker, counselor, police, attorney, etc.

Students awaiting a response from either SAP Appeal Review Committee are responsible for paying their tuition fees by the payment deadline to register for classes or to avoid late fees.

Verification, Updates, and Corrections

Georgia Christian University, in accordance with 34 CFR 668.56 and the Federal Student Aid Handbook, has implemented procedures to verify the accuracy of information on the student's Free Application for Federal Student



Aid (FAFSA). Federal guidelines require verification of all FAFSAs selected by the Central Processing System (CPS) and a minimum 30% of the total processed. However, in an effort to provide accuracy and consistency, GCU has adopted a 100% verification policy for all financial aid applications for enrolled students. GCU will not certify or disburse Pell Grant or Direct Loan funds until the verification process is completed and all discrepancies are resolved.

If your file is selected for the verification process, or if there are discrepancies on your application information, related document(s) must be provided to prove accuracy. This includes household size and number in college, taxable and non-taxable income, asset information, citizenship, etc. If your FAFSA is selected for verification at any point in the process, you will be required to complete and provide a Verification Worksheet to the Student Financial Aid Office before aid can be processed or disbursed. We will notify you of your outstanding requirements on Virtual Financial Aid office (VFAO).

Follow the instructions on the Verification Worksheet very carefully, as failure to submit all required documents will cause processing delays. Make sure your student Id number is on all copies of all documents you submit to the Student Financial Aid Office.

If you are a dependent student you will also be required to submit a signed copy of your parent(s) federal tax returns.

If you are an independent student and you are married, you will also be required to submit a copy of your spouse's signed federal tax returns if you filed separately.

The Student Financial Aid Office has the right to request additional information in order to complete the verification process. Only submit the verification worksheet if requested.

If your tax information, or information provided on the verification worksheet, differs from the information you provided on your FAFSA application, a correction will be sent to the Weber & Associates, GCU service provider via VFAO in order to make any corrections and/or updates. The correction may result in a change to your award(s). If so, the award(s) will be adjusted accordingly. Direct Loans and PLUS Loans cannot be processed, nor can any grant funds be disbursed, until the verification requirements are satisfied and the process is complete.

* Students or parents should acknowledge providing truthful information to FAFSA and GCU. If GCU suspects fraudulent documentations or information, it will be reported to the Office of Inspector General.

* If you have any questions about your Title IV program funds, you can call the federal Student Aid Information Center at 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov.

Study Abroad Programs

GCU Approved Study Abroad programs include:

Daejeon Theological University, Daejeon, Korea
Handong Global University in Pohang, Korea
Honam Theological University & Seminary, Kwangju, Korea
Seoul Jangshin University, Kwangju, Korea
Youngnam Theological University & Seminary, Kyungsan, Korea

Students studying abroad must make an appointment with the Director of Student Financial Aid at least three months prior to departure. To determine whether or not a student can use GCU institutional financial aid or feral funds, students must provide the following:

1. A letter or memo from the Dean of the School, indicating student has been selected to study at an approved Study Abroad Program.
2. Dates of student's study abroad program.



3. Total cost of attendance for your trip which includes: tuition, fees, room and board, books and supplies, roundtrip airfare, local transportation, additional estimated expenses.
4. Name, phone and e-mail address of a contact person at the study abroad institution.

NOTE: Any deposits charged by the program or any upfront costs (housing deposit, fee to reserve a place in a class, airfare, visa, etc.) are the responsibility of the student. Financial Aid cannot exceed the cost of tuition room board and fees for the Study Abroad Program.

NOTE: GCU does not support to receive of federal financial aid during the study abroad program.