

2021-2022

Policies and Procedures Manual

for the

Financial Aid Office

of Eastern University

Eastern University  
1300 Eagle Road  
St. Davids, PA 19087

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## Manual Introduction

The Financial Aid Office of Eastern University is dedicated to assisting students financially to meet the costs of attending college. We are located on the main campus in St. David's, Pennsylvania in the Janet Long Mall Cottage building. Our office is open from 9am to 5pm, Monday through Friday.

You may feel free to reach us at 610-225-5102 on weekdays between 9:00am and 5:00pm. You may email us at [finaid@eastern.edu](mailto:finaid@eastern.edu) or send us a fax at 610-225-5651. For more information, please feel free to view our website at [www.eastern.edu/finaid](http://www.eastern.edu/finaid). Any questions, concerns, and/or comments can be referred to our main phone number.

The Policies and Procedures Manual is to serve as a reference of the practices of the Financial Aid Office. All policies are subject to change as seen fit by the governing entity by which each individual policy is derived. Additionally, each policy stands as a stepping stone to fulfilling the goal of financial aid: "where students come first."

## Mission & Philosophy

### OUR MISSION

“The Financial Aid Office exists to assist students financially in their journey through college. We are committed to care for each student individually, devoted to attend to each need as promptly as possible, and determined to be a beacon of hope to those whose need is great. We will challenge students to seek the best in themselves, while we expect the best of ourselves. We are here to serve the students so that they may go serve others. We are the Staff of the Financial Aid Office; where students come first.”

The Financial Aid Office’s daily operations include the processing of financial aid paperwork, response to emails, phone calls, and faxes, as well as face-to-face communications with students, parents, co-workers, and other individuals that visit our office. We constantly strive to uphold our Mission Statement in all that we do to ensure that each and every student is treated equally and helped in a timely and caring manner. As a Christian university serving students from all different backgrounds, we understand that we must set a Christian example for all of the individuals that we come in contact with to ensure that we are not only upholding our own Mission Statement, but also Eastern University’s Mission Statement.

## **Policies & Procedures Development**

The Policies and Procedures development process is completed by the Director of Financial Aid. Once these Policies and Procedures are put into place, they cannot be changed unless approved by the Director of Financial Aid.

The Director of Financial Aid is responsible for notifying all applicable parties of any changes in existing policies and procedures, as well as any new additions. The Policies and Procedures are reviewed each year and input is taken from all Financial Aid staff. The Director also reviews the Federal Student Aid (FSA) Library regularly to ensure that we are keeping in accordance with new regulations and laws and also receives email updates. Also, our Office regularly receives NASFAA's and PASFAA's newsletters to keep us up-to-date on local financial aid information for our University. The Staff of the Financial Aid Office also attends Financial Aid webinars to keep us current on new and/or updated processes.

## **Administrative Organization & Office Management**

Our awarding process and disbursement of aid involves information from several different offices, including Undergraduate and Graduate Admissions, the Registrar, Student Accounts, and Housing. The Admissions Offices process the applications and updates the computer system to show that a student has been accepted into the University. They will also assist the Registrar in processing registration paperwork. Once a student is registered for classes, they will receive a bill from the Student Accounts Office as well as an Award Letter from Financial Aid. The Financial Aid Office determines whether or not a student is eligible to receive aid and what types of aid they can receive. The Housing Office is involved in processing housing requests for traditional undergraduate students only. This information is used to determine aid eligibility as well.

Financial aid (including loans) is applied to the student's Eastern account at different times throughout the semester. The funds are used to pay outstanding charges first. If there is a credit balance generated, then a refund check or E-refund is issued by the Student Accounts Office within two weeks of the money being applied to the student's account.

Our office has the ability to put aid on hold in order to verify any information that we deem necessary in order to ensure the most accurate financial aid package for each and every student. Whenever new information is received by our office, Financial Aid Counselors review the documents and make the necessary updates.

### **Financial Aid Office Structure**

Our office includes the following personnel:

Director	Financial Literacy Coordinator
Financial Aid Counselors	Financial Aid Representative
Student Services Specialist	State Grant Coordinator

### **Frequent Contact Information**

-Student Accounts Office- 610-341-5831	-Registrar's Office- 610-341-5853
-Undergraduate Admissions- 610-341-5967	-Graduate Admissions- 610-341-5972
-Student Development- 610-341-5822	-Housing- 610-341-5840

### **Appointments with Staff**

Students may request an appointment with their Financial Aid Counselor at any point during the year, however students can also stop by during regular business hours to speak to a Financial Aid staff member. We make every effort to address any concerns and answer any questions via email, phone, or fax as well as walk-ins.

### **First Correspondence**

When the Financial Aid Office receives the results of a student's FAFSA, your my.Eastern.edu account will be updated to reflect these results. The student is informed of the financial aid process, (i.e. what to do next). The Financial Aid Office will contact the student if additional paperwork is required. Otherwise, the Financial Aid Office will produce a Financial Aid Award Letter once the student is fully accepted to Eastern. Since all of this information is on the student's my.Eastern.edu account, it is best to check this portal regularly.

## **Treatment of Correspondence/Forms**

We correspond with students, parents, co-workers, and other individuals via phone, fax, email, and face-to-face communication. Our main phone number is 610-225-5102, our fax number is 610-225-5651, our email address is [finaid@eastern.edu](mailto:finaid@eastern.edu), and our office is located in the Janet Long Mall Cottage on the St. David's campus.

The following is a list of forms/correspondences that we use in our office:

- Verification Worksheet
- Federal Tax Transcripts
- W2's
- Monthly Income Form
- Church Matching Grant Form
- Ministerial Discount Form
- EU Family Grant
- Exit Notification from the Registrar
- Consortium Agreement
- Special Circumstance Form
- Missing Information Emails
- Pending Loan Emails

## **Receipt of Paperwork**

The Financial Aid Representative receives all paperwork from students, parents, and other departments. All incoming paperwork is tracked into our electronic system by the Financial Aid Representative, and then scanned and saved electronically into a file system. *Process began 2013. Prior to 2013, graduated or withdrawn student files were archived and kept for 5 years.*

## **Missing Documents**

Missing Information Emails are sent every 3 weeks. They alert students that the Financial Aid Office is missing information. The email provides instructions for the student to visit the myEastern portal ([my.eastern.edu](http://my.eastern.edu)) to view their "Required Documents". Students can access forms directly through the portal. We also email students weekly if they have not yet accepted their loan.

## **Confidentiality of Student Records**

All staff members and student workers must sign an agreement that they will abide by the FERPA policy. This prohibits our staff from discussing specific financial aid information with parents that are not listed on the FAFSA or other individuals that students have not given our office permission to speak to. We ask the individual with inquiries specific questions in order to verify their identity.

Once we have verified the identity of the individual, we can then release any financial aid information regarding the student they are asking about. If individuals send inquiries via email, they must be from the student via their Eastern email account or from an email account that is listed on their FAFSA. All of our student workers are required to sign a FERPA policy agreement and are always reminded of this confidentiality agreement. Below is the FERPA regulation at Eastern University.

The Family Educational Rights and Privacy Acts affords students the right to: review their education records within 45 days of the university's receipt of the request; request an amendment of the education records that are believed to be inaccurate; and consent to disclosures of personally identifiable information contained in education records, except to the extent that FERPA authorizes disclosure without consent. A student may file a complaint with the U.S. Department of Education concerning alleged failures to comply with the requirements by writing to Family Policy Compliance Office, U.S. Department of education, 600 Independence Avenue. SW, Washington, D.C. 20212-4605.

Eastern University regards students as adults in their responsibilities and their rights. Students will receive grade reports, academic records, semester warnings, probation information, and notification of academic honors.

Personally identifiable "directory information" from the education records of the student in attendance at the university may be disclosed without the necessity of prior consent of the student concerned as provided by FERPA. Eastern University defines directory information as:

- |  |   |
|--|---|
| 1. Student's name                              | 9. Honors and recognitions  |
| 2. Dates of enrollment (beginning and ending)  | 10. Prior educational agency or institution attended                  |
| 3. Enrollment status (part-time and full-time) | 11. Participation in officially recognized activities & sports        |
| 4. Classification                              | 12. Weight & height of member of athletic teams                       |
| 5. Intended date of graduation                 | 13. University sponsored E-mail address                               |
| 6. Date of graduation                          | 14. Photo & electronic images on university student ID card           |
| 7. Degree(s) earned                            | 15. <u>Confirmation</u> of birth date, legal name & address of record |
| 8. Major(s), minor(s) and concentration(s)     | 16. <u>Confirmation</u> of eligibility to re-register                 |

Eastern University discloses personally identifiable education records with the prior written consent of the student. However, the university may disclose information without the prior written consent of the student in the following circumstances:

1. To school officials with a legitimate educational interest in the records
2. To officials of another school, at the request of those officials, in which a student seeks or intends to enroll
3. To certain officials of the U.S. Department of Education, the U.S. Comptroller General, and state and local educational authorities, in connection with certain state or federally supported education programs
4. In connection with a student's request for or receipt of financial aid, as necessary to determine the eligibility, amount or conditions of the financial aid, or to enforce the terms and conditions of the aid.

5. If disclosure is required by certain state laws relating to the juvenile justice system
6. To organizations approved to conduct certain studies for or on behalf of the university
7. To accrediting organizations to carry out their functions
8. To either of two parents when at least one parent has claimed the student as a dependent for income tax purposes. A certified copy of the parents' most recent Federal Income Tax Form may be required to verify dependency
9. To comply with a valid court order or subpoena or to comply with federal law (e.g., USA Patriot Act)
10. To appropriate parties in a health or safety emergency
11. To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, the final results of a disciplinary proceeding conducted by the university with respect to that alleged crime or offense (disclose the final results of the disciplinary proceeding, regardless of whether it concluded a violation was committed)
12. To parents of students under the age of 21 when laws or university policies regarding alcohol or drugs are violated
13. To a court or administrative agency in the event of legal action between the university and a student

### **Information Security at Eastern University**

The Chief Information Officer (CIO) provides oversight for the university's information security. This plan complies with the Family Educational Rights and Privacy Act (FERPA) and the Gramm-Leach-Bliley Act (GLB Act). The intent is to guard against the unauthorized access to or use of such information that could result in substantial harm or inconvenience to any student. The following have been identified as operational areas considered when assessing the risks to the confidentiality and security of student information:

- Employee training and management
- Information systems, including network and software design, as well as information processing, storage, transmission and disposal
- Detection, prevention and response to attacks, intrusions, or other information system failures

Offices with access to confidential student information include:

Academic Computing	Administrative Computing	Admissions
Alumni	Athletics	CCAS
Deans	Faculty	Financial Aid
Human Resources	Institutional Research	Payroll
President	Provost	Registrar
Security	Student Accounts	Student Development
Student Health Center		

Each relevant area is responsible to secure student information in accordance with all privacy guidelines. Eastern University will select appropriate service providers that are given access to customer information in the normal course of business and will contract with them to provide adequate safeguards.

## Job Descriptions

**Director-** The Director of Financial Aid provides leadership to the Eastern University financial aid program. The Director is responsible for management and awarding of all internal and external aid funds. The Director assists students (current and prospective) in all programs with regard to costs, financial aid and money management. The Director is responsible for the control of institutional aid budgets and establishes long and short term goals for the Office to enhance and further the missions of Eastern University. The Director works with the Director of Student Accounts to coordinate all aspects of aid and billing. The Director serves on a task force to assist with improvement of administrative processes within the University. The Director is responsible for the coordination and timely processing of all financial aid for the undergraduate, graduate and non-traditional financial aid programs. The Director is also responsible for the management of financial aid application, the day-to-day operational issues as well as ensuring the implementation of established goals and objectives of the office. He/she performs a variety of technical support activities for the financial aid systems and supports the ongoing testing of programs, processes, and data in the various software systems. The Director functions as the lead trainer of financial aid staff in all technical initiatives.

**Counselor 1-** The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. Also serves as the Financial Literacy Coordinator for the University.

**Counselor 2-** The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. In addition, he/she performs other projects as assigned by the Director.

**Counselor 3 -** The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. Responsible for administering all State Grant and PA Special Programs and manages financial aid for the accelerated undergraduate programs.

**Student Services Specialist-** The Student Services Specialist is a shared position between Financial Aid and Student Accounts. Responsible for monitoring the Federal Work Study program and the Student Employment programs. Responsible for awarding Federal Parent PLUS and Graduate PLUS Loans and Private Alternative Loans. Assists with collections notifications, emails, and phone calls.

**Financial Aid Representative-** The FA Representative, reporting to the Director of Financial Aid, is the primary point of contact with the Financial Aid Office for all students whether in person, via telephone, or by mail. The FA Representative is responsible for answering telephones, greeting students/families, directing calls or students to appropriate parties for assistance if necessary, explaining and applying Federal, State, and University policy, and troubleshooting problems with the student applications and the aid process. He/she distributes published material to students upon request, opens and distributes incoming mail to the appropriate parties, and distributes voicemail to appropriate office staff. As time permits, the FA Representative provides administrative and clerical support for Financial Aid Staff.

## How To Apply

### How To Apply for Financial Aid in 3 Easy Steps...

1. Apply for a FSA ID (student and parent) at [www.FSAID.ed.gov](http://www.FSAID.ed.gov). This FSA ID will serve as your electronic signature.
2. Complete your FAFSA for the appropriate year online at [www.StudentAid.gov](http://www.StudentAid.gov). Use your FSA ID number to “sign your FAFSA on the web”. Eastern University’s school code is 003259.
3. Visit [www.StudentAid.gov](http://www.StudentAid.gov) to complete both the Federal Direct Loan Master Promissory Note (MPN) and Entrance Counseling.

You will be sent an Award Letter that details your financial aid eligibility.

## Important Deadlines & Resources

### Deadlines

FAFSA ( <a href="http://www.studentaid.gov">www.studentaid.gov</a> )	Eastern Priority Deadline	April 1st	Traditional Undergraduates & Graduates Only
	PA State Grant Deadline	May 1st	All Traditional & Non-Traditional Undergraduates Only

### Resources

Questions relating to your FSA ID	1-800-433-3243	<a href="https://FSAID.ed.gov">https://FSAID.ed.gov</a>
FAFSA Questions	1-800-433-3243	<a href="http://www.studentaid.gov">www.studentaid.gov</a>
MPN or Entrance Interview Questions	1-800-557-7394	<a href="http://www.studentaid.gov">www.studentaid.gov</a>
PA State Grant Questions	1-800-233-0557	<a href="http://www.pheaa.org">www.pheaa.org</a>
Tax-related Questions		<a href="http://www.irs.gov">www.irs.gov</a>

## Cost of Attendance

The Cost of Attendance reflects costs that might be incurred by a student, not necessarily the actual billed costs. For the exact rates for tuition, room, board and other fees, please refer to Student Accounts.

**\*\*The 2021-2022 figures listed below include amounts directly billed to the student (i.e. tuition and fees) as well as other potential educational expenses (i.e. travel and living expenses).**

### Traditional Undergraduate:

- Resident: \$53,245.00 (per year)
- Off Campus: \$47,974.00 (per year)
- Living W/Parents: \$41,125.00 (per year)
- **The above figures are based on full-time enrollment.**

### Non-Traditional Undergraduate:

- BA = \$4,651.00 (per term)
- AA = \$4,219.00 (per term)
- **The above figures are based on 3/4-time enrollment.**

### Graduate and Post-Graduate:

- Non-Traditional Graduate: \$5,170.00 (per term)
- MS Data Science: \$3,742.00 (per term)
- Traditional Graduate: \$11,081.00 (per semester; part time enrollment)
- PHD Organizational Leadership: \$12,751.00 (per semester)
- DA Family & Marriage: \$11,971.00 (per semester)

### Palmer:

- Masters: \$11,165.00 (per semester)
- Doctoral: \$9,596.00 (per semester)

### Esperanza:

- Off Campus: \$48,598.00 (per year)
- Living W/Parents: \$40,988.00 (per year)
- **The above figures are based on full-time enrollment.**

## Financial Aid Eligibility

### Eligibility Requirements

ALL STUDENTS must meet the following criteria in order to receive Federal Student Aid:

- be fully accepted into a degree-seeking or certificate program\*
- be enrolled at least part-time
- be a U.S. citizen or eligible non-citizen
- have a valid Social Security Number (SSN)
- meet Satisfactory Academic Progress
- not currently in default on a Federal Student Loan and do not owe money on a Federal Student Grant
- Register with the Selective Service, if required \*\*

*\*Provisionally accepted students are not eligible for Federal Student Aid. Students may become eligible the semester after their provisional status has been resolved if all necessary paperwork has been completed and the student has met the eligibility criteria.*

*\*\* Males 18 through 25 years of age that have not yet registered with the Selective Service, can give the Selective Service permission to register them by answering "YES" to the question on the FAFSA, by completing a card at their local Post Office, or by registering on-line at [www.sss.gov](http://www.sss.gov).*

### CLEP (College-Level Examination Program)

The Financial Aid Office cannot consider CLEP credits when determining financial aid eligibility. For example, if a student registers for 6 credits during one semester and also receives 3 CLEP credits during that same semester, then only 6 credits will be taken into consideration- for financial aid purposes. Also, CLEP credits do not count toward Satisfactory Academic Process (SAP) requirements.

### Proof of Independence

Based on the results of their FAFSA, a student may also be asked to submit proof of their Independence. This could include:

- Proof that the student is currently serving on active duty in the U.S. Armed Forces
- Proof of the student's veteran status
- Since turning age 13, proof that both the student's parents are deceased, the student was in foster care, or the student was a dependent or ward of the court
- Proof of student's emancipated minor or legal guardianship status
- Proof that student is homeless or at risk of being homeless

## International & Undocumented Students

### Citizen or Eligible Non-Citizen?

To receive federal student aid the student must have a valid Social Security Number and be a:

- U.S. citizen; or
- U.S. national from Puerto Rico, Guam, the Virgin Islands, the Northern Mariana Islands, American Samoa or Swain's Island;
- A national from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau (the Federal Pell Grant, FSEOG, and Federal Work-Study only);
- U.S. permanent resident who has an I-151 or I-551 or I-551C (Alien Registration Receipt Card)

If the student is not in one of these categories, he/she must have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations in order to be eligible to receive Federal Title IV Aid:

- Refugee
- Asylum Granted
- Indefinite Parole and/or Humanitarian Parole
- Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980).

The student is NOT eligible for federal student aid if:

- They are in the U.S. on an F-1, F-2 or M-1 student visa;
- They are in the U.S. on a J-1 or J-2 exchange visitor visa;
- They are in the U.S. on a B-1 or B-2 visitor visa;
- They have a G series visa (pertaining to international organizations);
- They have an H series or L series visa (allowing temporary employment in the U.S.);
- They have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464),
- They have an I-94 stamped "Temporary Protected Status".

Undocumented and International students who are interested in applying for need-based Institutional Financial Aid through the Financial Aid Office must complete a paper Free Application for Federal Student Aid (FAFSA). In addition, they must also supply copies of any Federal or Foreign Income Tax Returns and wage statements for the appropriate tax year (two years prior to the FAFSA they are filing). The student must also provide a signed letter or email from their Eastern email account explaining their situation in order to have proof of their citizenship status. The data from the paper FAFSA will be input into the Institutional Application section of Colleague's Financial Aid module. The resulting information will be used in conjunction with the student's Admissions scholarship rating to determine their need-based Institutional Aid eligibility. Need-based Eastern Aid will not cover the amount that a student may have received in Federal or State grants.

## Financial Aid Process

Eastern University is committed to providing an education to qualified students regardless of financial means. The financial aid program offers assistance to students in need through scholarships, grants, loans, and employment.

Overall, the University views financial assistance to students as a cooperative investment in a student's education. It is the responsibility of the student and his/her family to meet all educational expenses. Financial awards, then, are offered by the University as a supplement to the family contribution.

### **The Initial Award Letter**

The Financial Aid Office reviews the student's Cost of Attendance, FAFSA, Estimated Family Contribution (EFC), Financial Need, Federal Verification paperwork (if necessary), correspondence between other departments on campus, and notifications from outside sources carefully to find the most advantageous way to award a combination of scholarships, grants, loans, and/or work programs to enable the student to attend Eastern University. This is generally referred to as the "financial aid package" and is communicated to the student by means of an Eastern University Financial Aid Award Letter.

Eastern automatically awards Federal Direct Loans as part of a financial aid award. This could include Subsidized and/or Unsubsidized Direct Loan funds.

The student is expected to read the Award Letter in its entirety to determine what aid they will accept and if there is a loan, whether or not they are accepting the loan amount we have determined they are eligible to receive. A student may decline any part of their financial aid listed on their Award Letter by logging into the my.Eastern.edu portal, then clicking the Financial Aid link, then Financial Aid Checklist, and then the My Awards tab.

### **How is financial aid is applied**

Financial aid is awarded for one academic year at a time. Funds are applied to the Eastern student account once the following conditions are met:

- The student is determined to be eligible and is awarded.
- The student is determined to be maintaining Satisfactory Academic Progress.
- The student is enrolled in the correct number of credit hours.
- The disbursement date for the term has been reached. (for loan purposes only)

Funds will be applied to the Eastern student account shortly after the add/drop period each semester. The Financial Aid Office continues to release funds throughout the semester as students are awarded and as funds arrive from outside agencies or lenders.

The Student Accounts Office will send notification to the student prior to their Loan being applied to their Eastern student account. This is called a Right To Cancel notification. It allows the student to adjust the amount of their loan prior to disbursement.

### **Revised Award Notices**

Eastern reserves the right to change or cancel any student aid awards due to additional information gathered concerning the student's financial aid eligibility. These changes may be caused by:

- the Federal Verification Process;
- the Eastern University Special Circumstances Review Process;
- a change in enrollment status\*;
- a change in student's housing status;
- a student not maintaining Satisfactory Academic Progress.

*\*Changes of enrollment can impact a student's financial aid eligibility. The Registrar's Office reports changes of enrollment to the Financial Aid Office. The Registrar's Office also reports enrollment (and subsequent changes to enrollment) on a monthly basis to the National Student Clearinghouse. For loan purposes, these changes may impact a student's grace period.*

### **Outside Sources of Aid**

Federal Regulations require students who are receiving outside sources of financial assistance (scholarships, grants, awards) to notify the Financial Aid Office.

Federal, State, and University regulations prohibit "overawards" - aid in excess of the Cost of Attendance (COA). All outside awards, whether based on academic merit or financial need, will be counted as a source of aid and will be added to the total financial aid package. This may result in a reduction of other aid, such as loans or work study.

### **Continuance of Aid**

Students must apply for financial aid each year. The types of aid awarded and the amount of aid eligibility will be dependent upon the availability of institutional funds, demonstration of need as defined by filing the FAFSA, and whether or not the student has met the Minimum Standard for Satisfactory Academic Progress.

*Receiving funds during one academic year is NOT a guarantee of the same award in future years.*

### **The Federal Verification Process**

The Financial Aid Office will verify all undergraduate applicants selected by the U.S. Department of Education's (USDE) system edits. Other applicants may be selected for Verification by the Financial Aid Office if conflicting information is found. Graduate and Doctoral students will not be verified unless they are eligible for need-based financial aid funding.

It is the policy of the Financial Aid Office to **NOT DISBURSE AID OR CERTIFY STUDENT LOANS** until all required documentation has been submitted. Therefore, Eastern University has no procedures for referring overpayment cases to USDE, and Eastern University will not be liable for any overpayments made to students who fail to comply with Verification or who do not submit required documentation.

**Requirements of Verification.**

All students, parents of dependent students, and spouses of independent students (if applicable) must submit a copy of their 2019 IRS Tax Transcript and corresponding W2 Forms, or they must have successfully transferred their federal tax information on the FAFSA using the IRS Data Retrieval Tool. We also request a completed Verification Worksheet.

We may also request the following:

- Proof of high school completion status
- Proof of identity/Statement of Educational Purpose

**Notification of Verification.**

All students will be notified of their selection for Verification shortly after the application for aid is received. If a student has been selected to be verified at a later date either by the Federal Government or the college, the student will be notified as soon as the selection takes place. Students will be given reminders during the semester if they fail to provide the needed documentation in a timely manner.

**Deadlines.**

Students will be asked to sign and submit all required documentation upon request. However, the final deadline will be 120 days after the last day of enrollment. All corrections must reach the central processor by September 20, 2021 or an award can no longer be made.

**Conflicting Documentation and Notification.**

If there is no conflicting documentation or if conflicting documentation does not result in a change in the aid eligibility, a student will not be notified of the completion of Verification. The student shall assume there were no problems with Verification if the student's account has been credited with the proper financial aid award(s). If there is conflicting documentation or a change in an award(s) is required, a student will be notified immediately by email.

**Consequences of Failure to Complete Verification.**

If a student fails to complete Verification by the required deadline, all financial aid will be canceled. Any requests for reinstatement must be made in writing to the Financial Aid Office and there is no guarantee that all aid can be reinstated.

**Overpayment.**

If an overpayment is created, Eastern University will work with the student to correct the situation internally. If the student is unwilling to work with the Financial Aid Office and Student Accounts Office, they will be reported to the Department of Education regarding the overpayment situation.

**Transfer Monitoring**

Students that transfer to Eastern University from another post-secondary institution will be monitored by the Financial Aid Office using the National Student Loan Database for a period of 90 days once the student's enrollment begins to ensure that no other school is trying to disburse Title IV funds for that student. If another school does disburse Title IV funds during that time period and the student's financial aid eligibility is impacted, the student will be notified.

**Unusual Enrollment History (UEH)**

UEH notifications are sent to the Financial Aid Office via the FAFSA. The Financial Aid Office is required to review the student's enrollment and financial aid records to determine if, during the four award year review period, the student received a Pell Grant or Federal Loans at the institution that is performing the review. If so, and if the student is eligible for the Pell Grant or Federal Direct Loans, then they can receive it. If not, then the Financial Aid Office must review the student's academic records. In order for the office to complete the review, we may request academic transcripts or grade reports for each of the previously attended institutions to determine if academic credit was earned or not. If academic credit was not earned, the office must obtain documentation from the student explaining why the student did not earn academic credit. The office must determine whether the documentation supports (1) the reasons given by the student for the student's failure to earn academic credit; and (2) that the student did not enroll only to receive credit balance funds. If approved for additional Pell Grant funds, the student will need to establish an academic plan. If denied for additional Pell Grant or Federal Direct Loan funds, the student will be notified of the decision as well as what steps must be taken in order to regain Pell Grant and Federal Direct Loan eligibility. The student does have the opportunity to appeal the decision.

## Eastern Scholarships

### Traditional Undergraduate

Eastern University offers many scholarships and grants to full-time students (with and without financial need) who are fully accepted into a degree-seeking program. A student may not receive Eastern Grants and Scholarships for more than eight (8) semesters, four (4) years. The total of Eastern University Grants and Scholarships, Federal, and State Grants may not exceed full tuition and do not cover the following extra charges: single room; overload courses, fifth year of study, and/or double majors. Receipt in one year is not a guarantee of award in any other year. Because these awards are limited in number and are highly competitive, students are encouraged to apply as early as possible in order for their application to be considered. Waiting until the deadline to apply may result in a missed opportunity.

### Academic Scholarships or Opportunity Grants for incoming First-Year, International or Transfer Students

Up to date information can be found on the Undergraduate Admissions website:

<http://www.eastern.edu/admissions/undergraduate/scholarships-grants-and-other-aid>

### University Faculty & Staff Discount

Eligibility for this benefit is determined by the Human Resources Office. The amount of the benefit will be reduced by the amount of any federal or state grant the student is eligible to receive. The federal and/or state aid may go toward room and board for faculty and staff dependents who are on-campus residents. The total value of the discount and grants will not exceed the Cost of Attendance. There are no exceptions to the policy requiring the filing of the FAFSA for undergraduate dependent students of Eastern University employees. The eligible employee must submit the form to the HR Office prior to each semester that the student will be enrolled.

### Tuition Exchange

Tuition Exchange is a program administered through the Human Resources Office at Eastern University and other participating institutions (such as Palmer Theological Seminary) and certain organizations (such as the Council for Christian Colleges and Universities and the Council of Independent Colleges). Eligibility for this benefit is determined by the Human Resources Office. The amount of the benefit will be reduced by the amount of any federal or state grant received. The total value of the discount and grants will not exceed the cost of tuition. Students must reapply to the Human Resources Office each year to establish eligibility for the benefit and must file the FAFSA each year to receive the award. There are no exceptions to the policy requiring the filing of the FAFSA for students who qualify for Tuition Exchange.

*\*\*Students receiving the benefit through CCCU are required to file the FAFSA each year to renew their eligibility. No other applications are required.*

### **FastPass and FastPass Lite**

FastPass and FastPass Lite is a program administered through the Financial Aid Office. Full time residential students in the Traditional Undergraduate program are eligible for one tuition free course for every full time residential semester completed in the previous academic year (maximum of 6 credits). Full time commuter students in the Traditional Undergraduate program are eligible for a discount for one course for every full time commuter semester completed in the previous academic year (maximum of 6 credits). The FastPass and FastPass Lite benefits will be reduced by the amount of any federal or state grant received, however, these funds can be used towards the summer Student Service Fees. Students are encouraged to file their FAFSA as soon as possible in order for their eligibility for state and federal funds to be determined. More information regarding this program can be found online at [eastern.edu/fastpass](http://eastern.edu/fastpass) and [eastern.edu/summeronline](http://eastern.edu/summeronline).

### **Endowed Scholarship Funds**

Scholarships have been established through the generosity of benefactors of the University, both individuals and foundations. The amounts and number of scholarships depend on annual income from endowment funds provided by donors and will vary accordingly each year. Students are advised not to apply for specific scholarships listed here; funds are disbursed by the Financial Aid Office on the basis of merit and/or financial need to those returning students who meet the criteria.

Financial assistance at Esperanza College, Graduate and Professional Studies, and Palmer Theological Seminary is listed below. Award Amounts and Eligibility are determined by those respective institutions.

### **Esperanza College**

Detailed information on Esperanza scholarships and grants can be found on their website:

<http://esperanza.eastern.edu/finaid/scholarships-grants-loans.html>

**Esperanza College Grant**

**International Scholarship Program**

### **Graduate & Professional Studies (GPS)**

Detailed information on GPS financial assistance can be found on the GPS Admissions website:

<http://www.eastern.edu/admissions/graduate/grants-and-scholarships>

**Lillian Lyons Scholarship**

**GPS Grants**

**The Graduate Assistantship Program\***

**GPS Fellowships\***

**Graduate Student Employment Opportunities**

*\*Students enrolled in the accelerated "fast-track" GPS Graduate programs are not eligible to participate in the graduate scholarship or assistantship programs.*

### **Palmer Theological Seminary**

Detailed information on Palmer scholarship opportunities can be found on Palmer's website:

[www.palmerseminary.edu/admissions/scholarships](http://www.palmerseminary.edu/admissions/scholarships)

**The Brauch Scholarship**

**The Sider/Wallis Scholarship**

**The Ayres/Wilberforce Scholarships**

**The Presidential Scholarship**

**The Bowen Scholarship**

**The Accelerated Scholarship Program**

## Federal & State Grants

### Federal Grants

#### **Federal PELL Grant**

The Federal PELL Grant is the foundation of all need based undergraduate financial aid. It is determined by filing the FAFSA (Free Application for Federal Student Aid). Recipients of this grant are selected by the Department of Education and are awarded through the Financial Aid Office. Pell Grants are only available for six (6) full-time years and twelve (12) part-time years.

#### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

SEOG is a grant for students with exceptional financial need as determined by filing the FAFSA. Recipients of SEOG are selected and awarded by the Financial Aid Office based on funding levels. Awarding of SEOG is on a first-come, first-serve basis.

#### **Federal TEACH Grant Program**

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides federal grants of up to \$4,000 per year, for a maximum of \$16,000 for undergraduate students and \$8,000 for graduate students. In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing or ceasing to be enrolled in the program of study for which you received a TEACH Grant.

#### **PA Chafee Education and Training Grant (ETG)**

The Chafee Education and Training Grant (ETG) Program is a federally funded program that offers grant assistance to Pennsylvania undergraduate students aging out of foster care who are attending a postsecondary institution approved for Federal Title IV student financial assistance programs.

### State Grants

To establish eligibility for a state grant program, the FAFSA (the Free Application for Federal Student Aid) must be submitted prior to the state's published deadline. Most state grant programs require students to be fully accepted into a degree-seeking program, be enrolled at least half-time, and be a U.S. citizen or eligible non-citizen as well as a state resident to qualify for a grant.

#### **Pennsylvania State Grant**

Pennsylvania residents must submit their FAFSA application prior to May 1st. (May 1st of the year prior to the academic year in which they are applying. For example, if a student is applying for financial aid for the 2021-2022 school year, he/she must submit their FAFSA before May 1, 2021.)

Traditional Undergraduate Students enrolled in Eastern's College of Arts and Sciences, as well as Esperanza College, will be awarded a State Grant in a traditional Fall and Spring format. State Grants can be awarded for a maximum of 8 full-time semesters.

## **Pennsylvania State Grant for GPS students**

PHEAA State Grant eligibility is reviewed on a term-by-term basis. A student may be eligible for a single semester of State Grant as long as the student meets the policy requirements during that semester. For State Grant purposes, part-time equals 5 credits per semester and full-time equals 10 credits per semester. The Fall Quarter is any term that begins between August 2 - November 1. The Winter Quarter is any term that begins between November 2 - February 1. The Spring Quarter is any term that begins between February 2 - May 1. The Summer Quarter is any term that begins between May 2 - August 1. In order for a student to be eligible for a State Grant, they must be enrolled in both terms of that semester (i.e. Fall 1 and Fall 2 to receive a Fall state grant). Funds are disbursed to the student's account after the add/drop period in the second term of the semester (i.e. Fall 2 for the Fall state grant). Students enrolled in a Summer Quarter must complete the Summer State Grant application at [www.PHEAA.org](http://www.PHEAA.org).

## **Non-Pennsylvania State Grant**

Many other states, besides PA, provide grants and scholarships to students attending an out-of-state college/university. Students should contact their state's Higher Education Assistance Agency for information regarding deadlines, if additional applications are required (applications other than the FAFSA), eligibility status and if they may use their State Grant at a "Pennsylvania" college/university.

Phone numbers for the Higher Education Office in each state are listed on the inside back cover of the Federal Department of Education's Student Guide. Deadlines for all State Grants are listed on the front page of the paper FAFSA application.

## **Gift Aid Test**

Eastern is required to review the amount of gift aid that a State Grant recipient receives in order to prevent the receipt of excess gift aid in accordance with State Grant policies. If the total gift aid exceeds a PHEAA-defined additional award budget using the actual 2021-2022 costs by more than the designated tolerance, the student's gift aid must be adjusted in order to eliminate the over award. Instructions on creating the Additional Award Budget (for Dormitory, Commuter, and Off-Campus students) is provided in the State Grant Certification Procedures, pages 32-36. (*Tolerance is also explained in this section.*) The gift aid calculator can be found online (for Financial Aid Professionals only), at [www.aessuccess.org](http://www.aessuccess.org) under the Document Library/State Grant Program/Technical and Processing Information. There are two calculators: one for dependent students and one for independent students.

## **State Grant Returns**

Requests for returns are sent to the Finance Department at Eastern University for processing.

## Loan Options

### Federal Direct Loan

The Federal Direct Loan Program offers low interest loans to students to help pay for their college education. Interest rates vary from year to year, but never exceed 8.25%. Principal payments are deferred while students are enrolled at least half-time.

The student must:

- Meet general FSA eligibility requirements
- Enroll at least half-time each semester
- File the current year's FAFSA (Free Application for Federal Student Aid)

There are two types of Direct Loans:

- Subsidized: The Federal Government will pay the interest on this loan while the student is enrolled at least half-time.
- Unsubsidized: Interest accrues on the loan while the student is in school. The student may choose to pay the interest monthly.

### Annual Borrowing Limits (Federal Direct Loan Only):

1st Year (0-24 credits)	\$3,500 Subsidized + \$2,000 Unsubsidized + \$4,000 Additional Unsubsidized**
2nd Year (25-54 credits)	\$4,500 Subsidized + \$2,000 Unsubsidized + \$4,000 Additional Unsubsidized**
3rd through 5th Year (55+ credits)	\$5,500 Subsidized + \$2,000 Unsubsidized + \$5,000 Additional Unsubsidized **
Teacher Certification Only	\$5,500 Subsidized + \$2,000 Unsubsidized + \$5,000 Additional Unsubsidized **
Graduate Students	\$20,500 Unsubsidized

*\*\*Dependent Students must receive a Federal Direct Parent PLUS Loan denial before becoming eligible for the Additional Unsubsidized. Independent Students automatically become eligible for the Additional Unsubsidized.*

## **Aggregate Loan Limits (the maximum amount a student can borrow in their lifetime)**

### Undergraduate:

- Dependent Students = \$31,000 (no more than \$23,000 of which can be Subsidized)
- Independent Students = \$57,500 (no more than \$23,000 of which can be Subsidized)

### Graduate and Professional Students:

- Maximum = \$138,500 (no more than \$65,500 of which can be in Subsidized)

### **Special Note for Graduate Students**

Students who have enrolled in a CERTIFICATION program are not considered to be enrolled in a graduate level program – for financial aid purposes. Their loan eligibility will be determined as a 5th year Undergraduate, and they will be held to the Undergraduate Annual and Aggregate Limits.

### **Application and Disbursement**

First-time Federal Direct Loan borrowers must complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling session. Both of these items can be completed online at [www.StudentAid.gov](http://www.StudentAid.gov). **Both must be on file before funds can be approved and sent to Eastern.** They ensure that a student fully understands their rights and obligations as a student loan borrower. *Returning borrowers (students who have borrowed a Federal Direct Loan within the past 12 months) do not need to complete another MPN or Entrance Counseling session.*

### **Exit Counseling**

Once a student has graduated, dropped below a part-time enrollment status, or has withdrawn from Eastern, the Financial Aid Office will send the student notification to complete Exit Counseling at [www.StudentAid.gov](http://www.StudentAid.gov).

### **Deferments**

Under certain conditions a student can receive a deferment on their loan as long as their loan is not in default. This allows the student to temporarily postpone payments. Students enrolled at least half-time can be considered for an in-school deferment.

Direct Loan borrowers must contact the Direct Loan Servicing Center to request a deferment. ([www.StudentAid.gov](http://www.StudentAid.gov) or 1-800-848-0979)

A student who has not borrowed a Direct Loan must contact the lender or guaranty agency that holds their loan. (e.g. AES/PHEAA [www.aessuccess.org](http://www.aessuccess.org) or 1-800-692-7392)

The student must continue making scheduled payments until he/she is notified that the deferment has been granted, otherwise the loan could enter into default. All Deferment Forms should be submitted to Eastern's Registrar's Office for completion. The Registrar's Office can be reached at (610) 341-5853 / [registra@eastern.edu](mailto:registra@eastern.edu).

## Federal Perkins Loan

Federal Perkins Loans are no longer able to be awarded per Federal Law, effective September 30, 2018.

## Federal Direct PLUS Loan (for parents of dependent undergraduate students OR Graduate students)

Parents of dependent undergraduate students and Graduate students may apply for the Federal Direct PLUS Loan to help pay their educational-related expenses. Depending on creditworthiness, borrowers can request the difference between the Cost of Attendance and the total financial aid listed on the Financial Aid Award Letter.

### Eligibility Requirements

Parent requirements (*for the parents of dependent undergraduate students only*):

- Must be the student's biological or adoptive parent;
- Must be a U.S. citizen or eligible non-citizen;
- Must not be in default on a federal loan or owe an overpayment on a federal education grant.

Student requirements:

- Meet general eligibility requirements
- Must enroll at least half-time each semester
- Must file the current year's FAFSA (Free Application for Federal Student Aid)

### Application and Disbursement

Interested borrowers may complete the PLUS Loan Application *with credit check* online at [www.StudentAid.gov](http://www.StudentAid.gov). If approved, the borrower will also need to complete a PLUS Loan Master Promissory Note (MPN) on the same website.

If the parent of a dependent undergraduate student is denied for the PLUS Loan, then that entitles the student to additional Unsubsidized Loan funds. The additional loan funds are added to the student's financial aid package once the PLUS denial is received.

*See Annual Borrowing Limits noted in Federal Direct Loan section.*

### Alternative Loans

Many students use Alternative Loans to help pay their tuition costs. We display a list of preferred lenders on ELM Select: [ELMSelect.com](http://ELMSelect.com). These loans are credit-based, and we strongly recommend that all students apply with a cosigner to ensure they are receiving the best interest rate possible.

Each year, we contact the lenders that we've worked with during the prior academic year to request an RFI (Request For Information). The RFI provides Eastern with an overview of the loan product and the services available for the school and borrower. We rate each lender's response to the RFI. The lenders with the highest scores are included in the upcoming academic year's Preferred Lender List on ELM Select.

## Off Campus Programs

Eastern students are encouraged to study in different cultural situations to enhance their learning experience. To provide students with programs that can best meet their educational needs, the University has approved several Off-Campus study opportunities.

In order for a student to be able to use their Eastern University funded financial aid for off-campus study, the student MUST:

- apply one semester in advance for the off-campus study program
- be enrolled full-time taking at least 12 credits
- attend a CCCU program, an Eastern University Partnership Program, a program approved by the Curriculum Committee, or be a language major
- provide the Financial Aid Office with a Consortium Agreement (outlines the program costs) CCCU program costs are available online at [www.bestsemester.com/fees](http://www.bestsemester.com/fees).

### Eligible Programs

Please visit the Office of the Registrar's Study Abroad webpage for an up-to-date list of eligible programs- <http://www.eastern.edu/offices-centers/office-registrar/study-abroad>

Foreign Language Majors are the only students currently approved for two semesters of Eastern aid for off-campus study. Both Off-Campus Programs must be related to the student's major and/or minor language.

### Application Procedures

All students who intend to have financial aid funds applied to their Off-Campus Study MUST:

- Submit a Consortium Agreement to the Financial Aid Office *unless they are enrolled in a CCCU Program*;
- Inform the Financial Aid Office of any change in plans for studying abroad by sending an e-mail to the office at [finaid@eastern.edu](mailto:finaid@eastern.edu);
- File the FAFSA for consideration for aid other than the merit based scholarship(s) from Eastern.

Please note the following information when considering off-campus study:

- A student may not use Eastern University funds for programs of study during the summer.
- A student may not use Eastern University funds for an Eastern sponsored travel "Capstone" course.
- A student may not use Eastern University funds for a program that they're taking while on a "leave of absence" from Eastern.
- Federal and state funded financial aid is available for off-campus programs and courses provided that Eastern gives the student full credit toward their degree program, and provided that the student meets financial aid eligibility criteria as determined by filing the FAFSA and making "Satisfactory Academic Progress."

## Satisfactory Academic Progress (SAP)

The United States Department of Education requires every postsecondary institution receiving federal funds (Title IV) to have an academic progress policy that is used to determine a student's continued eligibility for financial aid funding. The Satisfactory Academic Progress (SAP) Policy at Eastern University has three components:

1. Completion of a Specified Percentage of All Courses Attempted
2. Specified Cumulative Grade Point Average (GPA)
3. Completion of degree requirements is 150% of the published program length

***PLEASE NOTE: For the purpose of satisfactory academic progress, financial aid includes all federal, state, and Eastern University funded scholarships, grants, discounts, work, and loans.***

### Completion Percentage Requirements

The maximum timeframe for students completing degree requirements is 150 percent of the published program length. For example, a student in a 4-year program may not receive financial aid for more than six years. Eastern University funded aid (scholarships, grants, and discounts) is not available for more than eight (8) semesters - four (4) full-time years of study.

Therefore, students must complete 67% of all courses attempted at the current academic level of enrollment (undergraduate, graduate or professional), which is calculated by dividing cumulative hours earned by cumulative hours attempted.

The following grades count as attempted, but not as completed/earned courses:

- Incomplete (I)
- Withdrawn (W)
- Failing (F)

Transfer and advanced placement credits count as attempted and earned courses.

Undergraduate students should also be aware that by completing the minimum 24 credit hours per year on a full-time basis would not allow the degree to be completed in four (4) years. Students enrolling for 12 credit hours per year on a part-time basis will not be able to complete the degree in eight (8) years.

### Cumulative Grade Point Average Requirements

Students must maintain the cumulative GPA based on the earned credit levels listed below. When progress is reviewed, these requirements must be met by both full-time and part-time students. If this level has not been maintained, the student MAY NOT RECEIVE ANY FINANCIAL AID OF ANY KIND until that progress level is achieved.

### Undergraduate (Traditional), Esperanza College, Non-Traditional Undergraduate (Associate's and Bachelor's-GPS)

Less than 25 credits	1.75 grade-point average
25 - 41.99 credits	1.85 grade-point average
42 - 54.99 credits	1.95 grade-point average
55+ credits	2.00 grade-point average

### **Graduate and Doctoral (GPS)**

All Graduate and Doctoral GPS students must maintain a cumulative GPA of 3.0 once 12 credits are earned; 2.75 GPA is acceptable for less than 12 credits.

### **Graduate and Doctoral (Palmer Theological Seminary)**

All Palmer Theological Seminary students must maintain a cumulative GPA of 2.0.

### **Measurement of Academic Progress**

Academic Progress is measured at the end of every academic year. Failures and withdrawals are courses attempted, not completed. Incompletes are not counted toward credits completed until after the course work is successfully completed and posted by the Registrar. Students who have an incomplete grade in one or more classes will not have financial aid processed until those courses are completed, a grade has been assigned, and satisfactory academic progress has been verified. The exception to the incomplete rule is enrollment in Graduate or Doctorate level thesis or dissertation courses where an incomplete grade will be allowed to continue until graduation. Repeat courses will not count toward credits completed for SAP since the credits were already counted toward the standards the first time the course was completed and the student already received aid for these courses. Remedial courses are counted as attempted credits for SAP. Students who complete multiple degrees at Eastern will have SAP evaluated based on the most recent academic program enrolled. For example, if a student completes a Bachelor's degree in the 21-22 school year and enrolls in a graduate program for the remaining portion of the 21-22 school year, SAP will be checked based on the graduate program academic information and requirements. If a student changes majors or degrees of the same academic level (i.e. Math to Engineering, a BS to a BA, a traditional program to a non-traditional program or vice versa, a MS to a MBA), they are still held to the regular SAP standards and requirements.

### ***When Minimum Standards of Academic Progress are NOT Achieved:***

The Financial Aid Office will notify students who fail to meet these requirements when information on academic progress is available at the end of the academic year. Students who fail to meet these requirements will not be considered for financial aid until all standards have been achieved. Under no circumstances will financial aid be awarded retroactively to the semester(s) in which the standards were not met. Students who fail to meet these requirements are encouraged to make up the hours and grade point requirements during the summer sessions at their own expense. Once the Registrar posts the grades and credits for the summer coursework, if the requirements have been met, the student will be considered for financial aid for the next semester. It is the student's responsibility to ensure the grades and credits completed have been properly posted by the Registrar and to notify the Financial Aid Office once this has occurred.

A student who has not made progress may submit the SAP Appeal Form to the Financial Aid Appeals Committee to request an extension to meet the progress requirements if they feel that there were extenuating circumstances (i.e. extended illness of self or dependent, death in the family, recently identified disability, additional required work hours, etc.) that contributed to not making progress. A student filing the appeal form should indicate why the requirements were not met and what has changed as well as steps the student is taking that will allow the student to make SAP at the next evaluation, and then, submit their supporting documentation for their circumstance(s) with the SAP Appeal Form to the Financial Aid Office. The student will be contacted in writing regarding the outcome of the appeal.

If the student's appeal is approved, they will have until the close of the next spring semester to meet SAP requirements. If the student does not make SAP for a second time in a row, another appeal will not be approved unless a new situation has arisen or significant improvement has been made from the previous year to the current year.

***Students receiving a Pennsylvania (PA) State Grant*** must meet the state's Satisfactory Academic Progress requirements to continue to be eligible to receive the grant. Students must appeal directly to the state when progress has not been made for the state to reconsider their eligibility for the grant. The University may not override the state's decision regarding the loss of a state grant.

**Minimum Standards for Satisfactory Academic Progress for Eastern University Scholarships/Grants**

Students who receive the Eastern University scholarships and grants must also maintain the stated minimum cumulative grade point average in order to receive the scholarship for the following academic year.

\*See University Catalog for further details.

## The Return of Title IV Funds

A Return of Title IV (R2T4) funds calculation is performed within 30 days when a student who is awarded FSA funds withdraws from all courses within a semester or term of study. The Financial Aid Office uses software provided by the U.S. Department of Education to complete this calculation. A copy of the student's unofficial transcript, student account statement, and financial aid record is used in conjunction with this software. A notification will be sent to the student via their EU email account if any Title IV aid needs to be returned by Eastern. They will be able to view the adjustments on their my.Eastern.edu portal.

If a student receiving Federal Title IV Aid withdraws after completing 60% of the semester, no Title IV Aid will be returned. The student is considered to have earned 100% of the Title IV Aid for the semester. The adjustment of aid may have implications for future aid years, including Satisfactory Academic Progress (SAP) and it is therefore suggested that all students considering withdrawal contact the Financial Aid Office for guidance.

\* Title IV Financial Aid includes:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal TEACH Grant
- Federal Perkins Loan
- Federal Direct Subsidized and Unsubsidized Loans
- Federal Direct PLUS Loans (for Parents and Graduate Students)

\*\* Withdrawal Date is defined as the actual date the student began the institutional withdrawal process, the student's last date of recorded attendance or the midpoint of the semester for a student who leaves without notifying the University.

\*\*\*Eastern University will return the Title IV funds in the following order:

- Federal Direct Unsubsidized Loans
- Federal Direct Subsidized Loans
- Federal Perkins Loans
- Federal Direct Graduate PLUS Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant

### Calculation of Percentage to Return

Students enrolled in a traditional semester calendar will have a calculation performed based on a credit-hour standard calculation. Students enrolled in a non-traditional term calendar will have a calculation performed based on a credit-hour non-standard calculation. For students in a non-traditional term calendar, if they withdraw during a 7-week term, but re-enroll within 45 calendar days in the next term, no R2T4 calculation is necessary. More information regarding the regulations surrounding R2T4's can be found [here](#).

**Post-Withdrawal Disbursements**

When the total amount of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. If a post-withdrawal disbursement includes Loan funds, the school must get student permission before it can disburse them. If a post withdrawal disbursement includes Grant funds, the school may automatically use all or a portion of them for tuition, fees, and room and board charges (as contracted with the school). The school needs student permission to use the post-withdrawal grant disbursement for all other school charges. If a student does not give permission, the funds will be offered. In both cases it may be in the student's best interest to allow the school to keep the funds in order to reduce any debt owed to the school.

## **Withdrawals, Incompletes, & Leave of Absences (LOA)**

### **Withdrawals & Incompletes**

The Financial Aid Office will perform a Return of Title IV (R2T4) funds calculation for any student who withdraws and has received Title IV aid. All R2T4 calculations will be documented and put in the student's file.

INSTITUTIONAL AID: The adjustment to Institutional aid is based on the R2T4 calculation. For example, if the student has earned 50% of Title IV aid, then the student is eligible to retain 50% of Institutional aid.

"I" grades are assigned by instructors after completing Incomplete Grade Agreements with students. The policy and form are available on the Office of the Registrar Web page.

Instructors report names of students who stopped attending classes on their mid-semester warning reports. The Student Development Office follows up with these students and conducts exit interviews. After the 10th week of the semester, students may request Withdrawal Failing (WF) in one or more courses where they have been advised that they will not pass the course.

### **Leave of Absence (LOA) Policy**

Eastern University understands that there are times when extenuating circumstances arise and a student may need to take a temporary leave of absence from their studies for military reasons, jury duty, and for medical issues.

If a situation occurs that requires the student to temporarily withdraw from the University, the student must participate in an exit interview with the Residence Hall Director or Assistant Dean of Students.

The Financial Aid Office will recalculate eligibility for all Federal, State and University aid based on the date the withdrawal takes place. If financial aid funding is returned, the student may owe a balance to the University. Students owing a balance should contact the Student Accounts Office to make payment arrangements

Additionally, students who withdraw from the University are not considered registered students. Therefore:

1. Enrollment verification will be reported as "not enrolled" to lenders and loan servicing agencies. Students may need to contact lenders for information on possible repayment options.
2. The University will not disburse any financial aid funds while a student is on an LOA
3. Students are not permitted to live in university housing, attend classes or maintain student employment.

A student who withdraws due to personal medical reasons must have their attending physician submit written verification that the student is capable of resuming studies before the student will be permitted to return to studies.

The maximum time frame for a LOA is 180 days.

## Special Circumstance Review

**Students must submit proof of the circumstances they are presenting for review.**

**If selected, the Federal Verification process will be completed prior to considering a Special Circumstance or Professional Judgment. However, please note: A student will not automatically be selected for Verification in order for the Financial Aid Office to consider a Special Circumstance.**

### WE WILL CONSIDER:

We will take into consideration the cost of the purchase of a computer, unusual travel expenses, unusual book expenses and other expenses related directly to the student's education. The student will be required to submit documentation of these expenses for review.

### **Private School Tuition**

We will consider only the documented amount greater than 12% of the Income Protection Allowance (IPA) as defined on the FAFSA. Students must submit a copy of the current academic year's invoice showing the sibling's name, amount of grant or aid (if any) and remaining cost. *The maximum amount of private school expenses considered during one academic year is \$12,296.00.*

### **Unreimbursed Medical/Dental Expenses**

We will consider only the documented amount greater than 11% of the Income Protection Allowance (IPA) as reported on the FAFSA. Student must submit a copy of the parent's 2019 Federal Tax Return, all accompanying tax schedules, a signed letter explaining the nature of their circumstance, a statement of account from health care provider showing all account charges and payments, as well as a statement from their health insurance carrier showing what payments were made during the time in question.

### **Loss/reduction of income/resources as a result of layoff/unemployment, disability, or retirement**

All students must submit a signed letter explaining the nature of their circumstances. In addition: if laid off/unemployed (and not re-employed), we must request proof of separation from the employer, proof of any severance package, a copy of the Benefit Determination Letter from the Department of Labor, and a final paycheck stub. If simply a reduction in income, we must request the most recent paycheck stubs. For disability, we must request a copy of their disability benefits eligibility letter and final paycheck stub. For retirement, we must request proof of weekly/monthly income (pension, social security, etc.) and final paycheck stub. For unemployment, we need proof of separation from your employer on company letterhead, severance package documentation, copy of your Unemployment Benefit Determination Letter from the Department of Labor, and final pay stub.

### **Roth IRA Conversion**

We will remove the value of the Roth IRA conversion from the FAFSA/government calculation.

### **Dependency Overrides**

We will consider *documented* extreme circumstances only. Once documentation is submitted, we will review the information and reprocess the FAFSA and the financial aid package to reflect the student's independence. This information will be kept confidential in the student's file.

We WILL NOT process a dependency override for any of the following reasons: parents' refusal to contribute, parent's unwillingness to file the FAFSA, a parent not claiming the student on their tax return, or a student who can demonstrate full self-sufficiency.

### **Updating Dependency Status**

The Financial Aid Office can update a student's dependency status and the associated FAFSA information during the award year. Documentation must be submitted to support the change in status.

If the change pertains to marital status, it will be reviewed on a case-by-case basis. For students who are Dependent, and the subsequent change will make them an Independent student, then the Financial Aid Office will proceed with making the change if it's in the student's best interest.

### **Elder Care/Dependent Care**

We will consider dependent care as well as elder care costs as a professional judgment. They must submit a statement from the care provider listing either the full amount paid the prior year or the monthly expense in the current year. The statement must detail any financial aid/discount that they have received.

### **Death of Primary Wage Earner**

We will reprocess student files to remove the income of a parent/spouse that has died. The student will have to submit a statement explaining the nature of the circumstance, a copy of the death certificate, and a copy of the surviving parent/spouse's Tax Transcript (or Tax Return) and W-2 Forms.

### **Separation/Divorce**

We will reprocess the file to reflect a separation/divorce. A Parent (*that student resides with*) or Student (*if Independent*) should submit a copy of their IRS Tax Transcript (or Federal Tax Return), W2 forms, a copy of separation agreement/divorce decree, a signed letter explaining the nature of the circumstance, including household members & child support paid/received, and lastly – for separations only – proof of separate residences (i.e. utility bill, rental/lease/mortgage statement, etc.).

## Forms

- Award Letter
- Special Circumstance Review Form
- Missing Information Email
- Satisfactory Academic Progress Appeal Form
- Exit Counseling Email

All other forms can be found on our website at:  
<http://www.eastern.edu/financial-aid-office/important-forms>

## **Criminal Report Statistics**

The index rate is calculated by dividing the full time equivalent (FTE) students and employees into 100,000. This figure is then multiplied by the number of crimes in each category to obtain the index rate. Please visit the Department of Safety and Security's webpage for up-to-date records and statistics- <http://www.eastern.edu/offices-centers/safety-and-security/clery-reporting>

## **Accreditations/Partnerships**

### **ACCREDITATIONS**

Eastern University is accredited by:

- The Commission on Higher Education of the Middle States Association of Colleges and Schools
- Council on Social Work Education for the Baccalaureate major in social work
- Commission on Collegiate Nursing Education (CCNE)
- Association of Theological Schools in the U.S. and Canada

### **PARTNERSHIPS**

Eastern University partnerships include:

- American Baptist Churches/International Ministries
- City Year
- Cornerstone Christian College, Cape Town, South Africa
- English Language Institute of China
- ECESEPA
- Education Works
- Elwyn
- Evangelical Association for the Promotion of Education (EAPE)
- Habitat for Humanity International
- Mayor's Office of Faith-based Initiatives
- Mercy Health Systems
- Mission Year
- Nueva Esperanza, Inc. Philadelphia, PA
- Pennsylvania Association of Nonprofit Organizations (PANO)
- People for People, Inc.
- School District of Philadelphia, PA
- South Asia Institute for Advanced Christian Studies
- TEACH/PACCA
- West Virginia Baptist Convention
- World Vision International
- Young Life

## History & Quick Facts

### WHO WE ARE

**Eastern University** is a co-educational, comprehensive **Christian university** that integrates faith, reason and justice for its 3,616 students. This **university located near Philadelphia, PA** offers undergraduate and graduate **programs for college** students, and strives to provide the very best. Eastern is affiliated with the American Baptist Churches USA and has an interdenominational **Christian** student body, faculty and administration.

### HISTORY

Founded in 1925 as Eastern Baptist Theological Seminary. The collegiate division began in 1932 and was chartered as a four-year college in 1952. It became Eastern College in 1972 and then Eastern University in 2001. The Seminary of the University was renamed Palmer Theological Seminary in 2005.

### MISSION STATEMENT

Eastern is a Christian university of the arts and sciences dedicated through teaching, scholarship, service, spiritual formation, student development and societal involvement to the preparation of undergraduate, graduate and Seminary students for thoughtful and productive lives of Christian faith and service.

### LOCATIONS, ENROLLMENT, STUDENT/FACULTY RATIO, PLACEMENT RATE:

<https://www.eastern.edu/about/student-consumer-information>

### FINANCIAL AID

A wide range of financial assistance opportunities and extensive scholarship programs. About 96% of students receive academic and need-based scholarships and grants.

**SCHOOL OF ARTS AND SCIENCES** offers 36 majors and 37 minors.

**THE TEMPLETON HONORS COLLEGE** offers graduate-style undergraduate education for the most academically-gifted students.

**GRADUATE AND PROFESSIONAL STUDIES** offers accelerated adult degree completion, certificate, and master's degree programs.

**PALMER THEOLOGICAL SEMINARY** offers degrees and programs for women and men serving the church.

**ESPERANZA COLLEGE** is Eastern's junior college operated in partnership with Nueva Esperanza, Inc., serving the Latino community in Philadelphia, PA.