

# FINANCIAL AID SOURCES

Vanguard University offers federal grants, state grants, institutional grants and scholarships, federal loans and employment opportunities to eligible students seeking assistance to help pay for educational costs. Vanguard University awards financial aid to students regardless of race, color, sex, national origin, or disability. All students are guaranteed fair and equal treatment in the awarding of financial aid. Information about specific scholarships, grants, loans, and employment is available on the department's website (<https://www.vanguard.edu/admissions/financial-aid/grants-and-scholarships/>).

## APPLYING FOR FEDERAL, STATE and NEED-BASED AID

New and continuing students applying for financial aid should follow the steps below:

Step 1: Apply for admission to Vanguard University. All applicants for financial aid must be accepted for admission to the University before eligibility will be determined.

Step 2: File the Free Application for Federal Student Aid (FAFSA) by March 2nd annually, online at <https://studentaid.ed.gov/sa/fafsa> (<https://studentaid.ed.gov/sa/fafsa/>). The school code (001293) must be included for information to be sent to Vanguard University.

Step 3: California residents applying for the Cal Grant Program must submit the Cal Grant GPA Verification Form by March 2nd. Check with your High School counselor for GPA submission process. Community College Transfer students must submit the G6 Transfer Entitlement Certification Form to CSAC by the CSAC deadline.

Students interested in the Vanguard University talent scholarships (Athletics, Music and Musical Theatre) must contact the appropriate university department for scholarship requirements.

Students must complete the financial aid application process every academic year.

### NOTE FOR NON-DEGREE CREDENTIAL STUDENTS:

Non-degree credential students are considered 5th year undergraduates and must file the Free Application for Federal Student Aid (FAFSA) online at <https://studentaid.ed.gov/sa/fafsa> (<https://studentaid.ed.gov/sa/fafsa/>) by March 2nd each year. Students should indicate their grade level on the FAFSA as Teaching Credential (non-degree program) or 5th Year Undergraduate. Parent information may be required on the FAFSA based on dependency status. Financial aid awards are determined based on the assumption that students will enroll full-time for their program of study. Undergraduate students are also assumed to live on-campus. Students who do not plan to enroll full-time or whose housing plans have changed must notify the Financial Aid Office immediately prior to the start of the semester by emailing [financialaid@vanguard.edu](mailto:financialaid@vanguard.edu). A change in enrollment or housing will require that a student's financial aid awards and cost of attendance be adjusted and revised as necessary in accordance with federal, state and institutional regulations.

## FINANCIAL AID APPLICATION DEADLINES

The priority deadline for financial aid is March 2nd of each year. Students applying by the priority deadline will be considered for all sources of financial assistance based on federal aid eligibility and class level. Students applying after the deadline will be awarded financial aid based on availability of funds. Students are encouraged to apply as soon as possible after October 1st, and before March 2nd, to receive comprehensive financial aid packages.

### GENERAL ELIGIBILITY TO RECEIVE FINANCIAL AID:

- Students must be U.S. citizens, permanent residents, or other eligible non-citizens and meet other program eligibility requirements to be eligible for federal, California state, and University funded financial aid programs.
- Students must be enrolled in a degree program or eligible non-degree program at Vanguard University. Students working towards a second Bachelor's degree are only eligible for Federal Subsidized and Unsubsidized Direct Loan programs, to which aggregate loan limits apply.
- Students must have received a high school diploma or the equivalent of a high school diploma such as General Education Development (GED) certificate, have completed homeschooling at the secondary level as defined by state law or have completed secondary school education in a homeschool setting which qualifies for an exemption from compulsory attendance requirements under state law, if state law does not require a home-schooled student to receive a credential for their education.
- Students must be enrolled full-time to be eligible for most University funded financial aid programs. Eligibility for federal and California state grant programs require at least half-time enrollment. Students who enroll less than half-time are generally only eligible for the Federal PELL grant, if qualified.
- Students must not owe a refund from any federal grant or loan or be in default on any federal loan.
- Students must make Satisfactory Academic Progress.

## FEDERAL VERIFICATION

The U. S. Department of Education or Vanguard University may select a student's financial aid application (FAFSA) for a review process called verification. Selections for verification may be made randomly by the U.S. Department of Education or by Vanguard University to resolve conflicting information reported on a FAFSA application. In accordance with federal guidelines, Vanguard University will withhold the disbursement (for new undergraduate students) or awarding (for returning students) of Federal financial aid until the verification process is considered complete by Vanguard University. The required verification forms and requirements will be posted as missing items in the Self-Service portal. Missing information emails will be sent monthly to the Vanguard University email address until the student's application is complete and any conflicting information has been resolved to the satisfaction of Vanguard University in accordance with federal regulations. All required documents and instructions can be found on the Forms page at <http://www.vanguard.edu/financialaid> (<http://www.vanguard.edu/financialaid/>). All verification items must be submitted to the Financial Aid Office by

July 1, or 30 days after a new student is accepted to the University or an additional item is requested.

## FINANCIAL AID COMMUNICATION

The Financial Aid Office primarily communicates with students electronically. Students are notified of information regarding their aid application via their Vanguard University email and Self-Service, Vanguard's online portal which provides access to various campus systems. The Financial Aid Office will not correspond with students via their personal email accounts to protect their privacy and security. Students who wish to opt out of electronic communication must notify the Financial Aid Office in writing.

## FINANCIAL AID DISBURSEMENTS

Disbursement begins one week before classes start each term, and continues weekly through the last day of class. Financial aid will be applied directly to the student's account to pay for tuition, fees, and room and board charges. Students attending both the Fall and Spring will receive financial aid for the full academic year, disbursed equally each semester to the student's account. Students attending only one semester are only eligible to receive the financial aid awarded for that semester. Students who graduate in December will have their Federal Direct Loans pro-rated based on enrollment.

## SATISFACTORY ACADEMIC PROGRESS - Federal & State Aid

Students receiving financial aid must demonstrate satisfactory academic progress (SAP) in their degree program. These standards are separate and distinct from the University's Academic Probation and Disqualification Policies as stated in the University Catalog. Each student's academic history will be evaluated at the end of each semester after grades are posted, in accordance with the following regulations:

- Qualitative Measure: All undergraduate financial aid recipients are required to maintain a minimum 2.00 Cumulative GPA. Please note that merit scholarships may require a higher minimum GPA in order to maintain eligibility. All credential and graduate financial aid recipients are required to maintain a minimum 3.00 Cumulative GPA.
- Quantitative Measure: Students must complete 67% of all units attempted each semester. Classes for which a student receives a letter grade of A, B, C, D, F, W, WF, WP, CR, I, are P are considered attempted. Classes for which a student receives a letter grade of A, B, C, D, CR and P are considered complete.
- Students who are enrolled less than full-time must complete the number of units for which financial aid was approved and funded.

**Please note: In order to graduate with a Bachelor's degree within four-years, full-time enrollment will need to consist of an average of 15.5 units per semester.**

Maximum Time Frame for Completion: A student may not receive federal aid for more than 150% of the normal time frame required to complete their degree program. For undergraduates that is a maximum of 186 total units (including repeated courses and units transferred into Vanguard) or 12 full-time semesters, whichever comes first. Graduate and credential students have shorter time limits depending on program length. **Important:** The maximum timeframe to complete degree

requirements does not override institutional, federal or state financial aid programs that have a maximum period of eligibility. For example, University funded undergraduate scholarships and the Cal Grant are available for a maximum of eight semesters. Student should refer to their Academic Degree Requirements for information on the recommended course load required their degree requirements in eight semesters (four years).

The following grades meet the satisfactory academic requirements for both graduate and undergraduate students: A, B, C, D, CR and P. The following grades do not meet the academic requirements for both graduate and undergraduate students: W, WP, WF, F, I and AU.

Incomplete (I) Grades: For SAP purposes, incomplete grades count as attempted but not earned credit. Therefore, it will not be counted towards meeting the minimum GPA or credit completion and may result in Financial Aid Warning or Suspension until the grade has been posted.

Withdrawals (W, WP, WF, F): Students who withdraw entirely from a semester or withdraw from a course(s) in which financial aid was received, are counted to have used eligibility towards the maximum time frame limit for degree completion.

Transfer Course Evaluation: Transfer students are evaluated based on the number of units accepted at admission to determine their maximum time frame to receive financial aid.

Repeated Courses: A student who receives federal financial aid (Title IV funds) must follow Repeat Coursework rules in order to be considered as meeting enrollment requirements for financial aid eligibility and satisfactory academic progress. The federal regulations are listed below:

- A student may repeat a previously passed course once.
- A student may repeat a failed course until the student passes the course.
- A student, who passes a course but does not meet the grade requirement established by the college or school, may only repeat the course one time.
- A student who earns a passing grade in a course and chooses to retake the course a second time earning a grade of "F" or "W" may not take the course a third time and that course be considered as enrollment of federal financial aid programs.
- A student may repeat a course as an independent study, special topics, film genre, etc., as long as the subject matter is different for each course.

Failure to meet minimum standards to maintain financial aid eligibility (SAP) will result in being placed on Financial Aid Warning for the following semester. While on Financial Aid Warning, students retain financial aid eligibility and receive normal financial aid awards. At the end of the warning semester students are expected to have brought their academic standing up to meet the minimum SAP requirements. Failure to meet the minimum standards for a second time will result in Financial Aid Disqualification, (immediate termination) of financial aid eligibility. This includes all Federal, State and Institutional financial aid. Students completing the maximum number of semesters allowed for their degree program will be terminated from future financial aid. Students may appeal Financial Aid Disqualification by completing the required appeal forms available in the Financial Aid Office.



If the Financial Aid Committee approves a SAP appeal, students will be placed on Financial Aid Probation and their financial aid will be reinstated the following semester. The Financial Aid Committee may require benchmarks that are to be met before reinstatement will be granted beyond the initial semester. In all cases, students who successfully complete a semester while on Financial Aid Warning or Disqualification AND meet both quantitative and qualitative SAP standards at the end of the semester, will regain full eligibility for financial aid beginning with the subsequent semester (maximum time limits still apply).

## **SATISFACTORY ACADEMIC PROGRESS - Institutional Aid**

Students receiving institutional financial aid (academic, need, merit, talent and athletic scholarships, or grants) must demonstrate satisfactory academic progress (SAP) in their degree program in order to retain their institutional aid. These standards are separate and distinct from the University's Academic Probation and Disqualification Policies as stated in the University Catalog. Each student's academic history will be evaluated at the end of the academic year, after grades are posted in accordance with the following regulations:

- Qualitative Measure: All undergraduate and graduate institutional financial aid recipients are required to maintain a minimum cumulative GPA as defined by their institutional scholarship program in order to maintain eligibility.
- Quantitative Measure: Full time financial aid recipients must make progress toward a degree as follows:
  - Undergraduates = 24 units per academic year (12 units/term)
  - Graduates = 18 units per academic year (9 units/term)
- Students who are enrolled less than full-time must complete the number of units for which financial aid was approved and funded.
- Maximum Time Frame: Students entering college for the first time are eligible for a maximum of four-years (eight semesters) of institutional aid. Transfer students are eligible for a maximum of three-years (six semesters) of institutional aid before eligibility is exhausted. Graduate and credential students have shorter time limits depending on program length.
- Institutional aid recipients who withdraw or take a leave of absence from the University for a maximum of one semester will have their institutional aid reinstated upon their return.
- Institutional aid recipients who withdraw or take a leave of absence for more than one semester are not guaranteed any institutional aid in the event that they return to the University and will be evaluated for institutional aid opportunities as a transfer student.

***Please note: In order to graduate within four-years, full-time enrollment will need to consist of an average of 15.5 units per semester for undergraduate students.***