Financial Aid Eligibility

Eligibility Criteria
To receive financial aid through a need-based grant, loan and/or the work-study programs, students must:

1. demonstrate financial need
2. have a high school diploma, GED or an equivalent (as determined by the Department of Education)
3. be enrolled at least half time as a regular student working towards a degree or certificate in an eligible program
4. be a U.S. citizen or eligible noncitizen
5. have a Social Security Number
6. maintain satisfactory academic progress
7. not be in default on a previous student loan or owe an overpayment of aid
8. be registered with the Selective Service (if required)

The FAFSA
As part of the financial aid application process, all students must complete the Free Application for Federal Student Aid (FAFSA) annually at www.fafsa.ed.gov (http://www.fafsa.ed.gov/). The FAFSA is transmitted to a federal processing agency that evaluates information such as income and assets, household size, number of family members in college, etc. using a standard formula established by Congress. The formula determines an Expected Family Contribution (EFC) which is the amount a student or student's family is expected to contribute toward their education. AULA uses the federal EFC to determine the student’s financial need, as follows:

\[ \text{Total cost of attendance} - \text{EFC} = \text{amount of financial need} \]

Total cost of attendance includes tuition and fees, books and supplies, rent and food allowances, transportation, personal expenses and loan fees. Costs vary depending on the student’s program and enrollment status.

Once a student’s EFC contribution is verified, the Financial Aid Office develops a financial aid award package that attempts to make attendance at Antioch University Los Angeles affordable.

Application Process

Students applying for financial aid must complete the following steps:

Step 1: Two Steps to Apply for Aid
- Create a FSA ID at www.fafsa.ed.gov. This will act as your electronic signature and give you access to all the federal aid websites. Parents of dependent students and co-signers for Federal Direct GradPLUS loans will require a FSA ID as well. Complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov (http://www.fafsa.ed.gov/) and include AULA’s school code: E00554.

Step 2: Verification (if applicable)
- If a student is selected for verification, he/she will receive notification from the Financial Aid Office (FAO) that additional documentation may be required.
- In general, all verification processing must be completed before the end of your first term of enrollment in the an award year for aid to be awarded and disbursed timely.
- We are aware that circumstances can prevent certain paperwork from being submitted in a timely fashion (i.e. IRS tax filing extension). This could mean a delay in the receipt of aid and you may be responsible for paying any past due charges in lieu of pending financial aid awards.

Step 3: File Review and Awarding
- As application files are completed and reviewed by the FAO, students are notified by email of their eligibility for financial aid. Students who qualify will receive a Financial Aid Award Letter indicating the types and amounts of financial aid awarded.
- Information and instructions for accepting and activating the financial aid award is also provided at that time. Financial aid awards are subject to change based on student enrollment status changes and availability of funds.

Awarding and Packaging Financial Aid

Borrowers of Federal Direct Stafford Loans must complete all Direct Loan requirements via www.studentloans.gov. (https://www.studentloans.gov/myDirectLoan/index.action/) Students can access the website by logging in with their FSA ID and password to complete and provide the following information:
Financial Aid Eligibility

- Entrance Counseling requirements
- Federal Direct Stafford Loans and/or Federal Direct PLUS Master Promissory Notes

The financial aid disbursements dates for all quarter programs are set for week three, after the Add/Drop period. The financial aid disbursements dates for all semester programs are set for ten days prior to the first date of residency.

An award year is broken into four quarters (summer, fall, winter and spring) or two semesters (USMA: fall/winter, spring/summer; MFA: summer/fall, winter/spring).

Financial Aid Offer and Acceptance of Awards

Students will receive their financial aid offer via email. Students are required to log into AUDirect (https://audirect.antioch.edu/) and review and accept their Financial Aid Offer packages under AUVIEW. Students must accept their financial aid online in order for the AULA Financial Aid Office to disburse funds.

Revision of Financial Aid Offer

Once a financial aid offer is accepted, there may still be instances that warrant a change to the original notification. An aid administrator may review a student's circumstances, make an adjustment to an award, and release a revised award letter. This revised award invalidates the original financial aid offer.

Revision Initiated by the Financial Aid Office

The FAO will automatically consider a revision in a student's aid package when the following occurs:

- There is conflicting information in the file
- There are changes resulting from verification
- There is a change in availability of funds
- Change of enrollment status (i.e., Leave of Absence, Enrollment Maintenance Status, full-time to less than full-time). Students taking a Leave of Absence are not guaranteed the exact award package parallel to their original award

Revisions Initiated by Student Request

Students may decline any portion of their award. Lack of acceptance does not count as a revision. If a student wants to add an award, the request will be referred to the appropriate aid administrator.

It is the student's responsibility to notify the FAO of any changes. If the student makes an appointment with an aid administrator and reveals a change in circumstances that may affect the student's Expected Family Contribution (EFC), the student will be asked to provide written documentation of the situation and include supporting documentation. If a change to the award is allowable, the appropriate aid administrator will release a revised award letter.

Overawards and overpayments

An over-award occurs any time a student's disbursed financial aid (federal, institutional, and outside aid) and other resources exceed the cost of attendance for the award period by more than an allowable tolerance. FAO policies and procedures are designed to eliminate the possibility of an overaward. If, however, an overaward does occur, the student's account is placed on hold until the overaward can be corrected. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared and any amount due from the student has been recouped.

Updating Requirements and Procedures

There are three situations whereby an aid administrator may update student information:

- Change in dependency status (Dependency status may not be changed for previously certified Stafford Loans, and may not be changed due to marital status.)
- Change in family size
- Change in number of family members enrolled in a Post-Secondary institution

When students notify the aid office of an allowable update, the aid administrator may adjust elements/make corrections on the FAFSA, recalculate the student's EFC and the new figure may be used to award financial aid.
Student Budgets (Cost of Attendance)

Student budgets (or cost of attendance) are an important component in the financial aid process. Standard budgets reflecting the average expenses for a student in the state of California (as set each year by the Bureau of Labor and Statistics) at a modest, but adequate standard of living are used to award financial aid. Special budget considerations may be approved by a financial aid officer on a case-by-case basis using Professional Judgment.

The budget or Cost of Attendance (COA) consists of the following:

- Tuition and fees
- Books and Supplies
- Living Allowance
- Loan fees

These are added together to create a total budget, then used in this formula:

\[
\text{Cost of Attendance} - \text{Estimated Family Contribution} = \text{Financial Need.}
\]

Tuition and Fees

Charges for full-time enrollment, as described under Full-Time Attendance below, is used unless the student indicates otherwise.

Housing and Board (Food), Transportation and Miscellaneous

Room and board (rent and food) and transportation expenses are based on averages set each year by College Board using BLS tables. Personal expenses are based on the average costs of housing, clothing, toiletries, medical/dental, recreational, and other miscellaneous expenses, also determined each year by College Board.

Full-Time Attendance

For financial aid reporting purposes, Undergraduate students are considered to be attending full-time at 12 units, and Graduate students at 6 units. For the purposes of defining residency, academic progress, and tuition, full-time attendance is defined as follows:

- 12-15 units for BA
- 8-16 units for MAP
- 10-23 for MAE, TC
- 8 units for MNM
- 7-11 units for USMA
- 12 units for MFA

Written consent of the Advisor is required when students wish to exceed maximum unit loads. No additional units are available for MFA students.

Half-Time Attendance

For financial aid reporting purposes, Undergraduate students are considered to be attending half-time at 6-8 units (3/4-time at 9-11 units), and Graduate students at 3-5 units (no 3/4-time). For the purposes of defining residency, academic progress, and tuition, half-time attendance is defined as follows:

- 6-8 units for BA (9-11 units 3/4-time)
- 4-6 units for MAP (7 units 3/4-time)
- 5-9 for MAE, TC
- 3-6 units for USMA
- 12 units for MFA

Certain financial aid programs and policies require students to be enrolled at least half-time. Antioch University Los Angeles has established a minimum fee schedule that allows AULA to cover administrative and student services costs associated with the delivery of services. Antioch University Los Angeles does not waive any of the fees described herein (with the exception of parking fees, which can be waived) under any circumstances.

Types of Financial Aid Programs

Antioch University Los Angeles offers financial assistance to students pursuing bachelor’s or master’s degrees. Please click here (http://www.antiochla.edu/financial-aid/types-of-aid/) to learn about the various sources of financial aid available to AULA students. Several types of assistance are available through federal and state programs, AULA institutional funds, and private organizations. Eligibility for financial assistance usually is based on need. Your individualized aid package may include multiple types of assistance.
Veteran Benefits

- **Veterans' Benefits** were designed to assist veterans and their dependents in reaching their educational goals. AULA is approved as an institution for higher learning for veterans and veterans' dependents entitled to educational assistance. For more information related to the Montgomery GI Bill® (Chapter 30), U.S. Department of Veterans' Affairs Vocational Rehabilitation Program (Chapter 31), Veterans' Educational Assistance Program (Chapter 32), Post 9/11 GI Bill®/Yellow Ribbon (Chapter 33), Vietnam Era GI Bill® (Chapter 34/30), Dependents GI Bill® (Chapter 35), the Reservists Montgomery GI Bill® (Chapter 106), Montgomery GI Bill® Reserve Education Assistance Program (Chapter 1607), or the Harry W. Colmery Veterans Educational Assistance Act of 2017 The 'Forever GI Bill®,' please call the Veterans' Affairs Toll Free telephone number at 1.888.442.4551 (1.888.GI Bill1) or visit the following web sites:

  - Veteran's Benefits Administration web site: [https://benefits.va.gov](https://benefits.va.gov/benefits/)
  - Department of Veterans Affairs web site: [www.vets.gov](https://www.vets.gov)

Aid Disbursements

All federal and institutional funds are disbursed on a quarterly or semester basis, and are posted directly to the individual student accounts. Notification of disbursement is provided by the Student Accounts office. All other aid sources are credited to a student's account after the Add/Drop period. (Funds for semester based programs are disbursed ten days prior to the residency.) The funds are sent directly to the institution from the US Treasury through the Department of Education.

Federal Direct Stafford loans will not be released to a student until Entrance Counseling and the Master Promissory Note (MPN) have been completed. Funds in excess of institutional costs are either deposited directly into a student’s bank account, or a check is mailed to the student’s address within 14 days of the credit balance occurring.

The institution will not disburse any aid to a student who has not yet registered for classes for that payment period. The responsibility for confirming a student's registration for classes before disbursement rests in the Financial Aid Office. Funds received for unregistered students are returned to the Department of Education within 14 days.

If the student withdraws, drops out, or is expelled before the first day of classes, the institution will restore to the program accounts any aid funds that were disbursed or credited to that student's account for that payment period.

The person responsible for monitoring that students have begun class attendance is the instructor of the course. Individual Class Rosters are available to the instructor via AUView. The instructor should notify the Office Of Integrated Student Service (OISS) of anybody in attendance during the first class meeting is not listed on the class roster should advise the student to see the OISS to complete their registration no later than within the Add/Drop period. Students who are not officially registered should not be allowed to sit in class.

For students who are on the Class Roster but not present during the first class session, the instructor should, likewise, notify the OISS. The OISS office may initiate an administrative drop and will notify the student, the Financial Aid Office, Admissions Office and the Student Accounts Office of the student’s failure to begin class attendance. The Office of the University Registrar determines the official withdrawal date.