

# FINANCIAL AID

## STUDENT INFORMATION GUIDE





*The mission of  
Chapman University is to provide  
a personalized education of  
distinction that leads to  
inquiring ethical and productive  
lives as global citizens.*

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## Introduction

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

The information contained in this guide is current as of January 1, 2012, and is subject to revision should federal, state, or institutional policies change. This guide is updated and revised each year. The 2012–2013 information contained in this guide applies to financial aid that is received for the period that begins with the 2012 fall semester or trimester and ends with the last session of the 2013 summer school.

The financial aid office makes every attempt to keep students informed of new laws and regulations. Students will be informed of changes via e-mail, letters, web page and bulletin board postings, and telephone communications.

This Student Financial Aid Information Guide supersedes all previous guides, and the policies expressed in this guide are controlling for the 2012–2013 academic year, regardless of any policies stated in any previous guide or in any other communication, verbal or written.

## Helpful Telephone Numbers

The general telephone number for Chapman University is:

**General** (714) 997-6815

The following telephone numbers for specific offices may also be helpful:

**Financial Aid Office** (714) 997-6741 voice  
(714) 997-6743 fax

**Business Office** (714) 997-6617 voice  
(714) 744-7995 fax

**Admission Office** (714) 997-6711 voice  
(714) 997-6713 fax

**Registrar** (714) 997-6701 voice  
(714) 997-6986 fax

To contact the Admissions or Financial Aid Offices:

**Toll-free** (888) CU-Apply or (888) 282-7759

Please address correspondence to: Financial Aid Office  
Chapman University  
One University Drive  
Orange, California 92866  
[www.chapman.edu](http://www.chapman.edu)

## Financial Aid Office Hours

The Financial Aid Office is open from 9 a.m. to 5 p.m. Monday through Friday. The office also is open until 6 p.m. during the first two days of classes of the fall and spring semesters. Other evening dates and times are posted outside the office.

A financial aid counselor is available during office hours without an appointment. You also may make an appointment with the counselor assigned to you.

## [www.chapman.edu/finaid](http://www.chapman.edu/finaid)

The Chapman University financial aid web page provides:

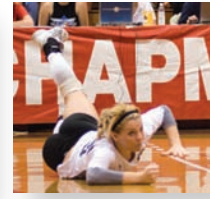
- Your application status and awards, provided you have a university PIN.
- University financial aid policies and procedures.
- Links to free scholarship search web sites.
- Loan counseling and terms and conditions of loans.
- Electronic loan applications and promissory notes.
- Listings of recommended lenders and links to their web sites.
- Links to federal government web pages for electronic applications and access to federal regulations.
- Downloads of federal verification worksheets.
- Downloads of Chapman University forms including “Student/Parent Review Form,” “Request for Independent Status,” and others.
- In addition, there are links with the financial aid office e-mail, so you can write us with your questions.

## General Information

When awarding aid, Chapman must follow all laws and regulations of federal and state of California aid programs. Our decisions are based on these rules, the information you and your family provide, the number of applicants, and the total funds available.

The preferential filing date is March 2 of each year for the following school year. For instance, preference will be given to students who apply by March 2, 2012 for the 2012–2013 academic year, who apply by March 2, 2013 for the 2013–2014 academic year, and so forth. Applicants are asked to respond promptly to any requests for additional information. All data provided to the financial aid office and the federal government must be accurate in order to minimize processing time.

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



Although Chapman considers an offer of financial aid a firm commitment, the university sometimes is required by law to revise its offer of assistance. Revisions may be required if anticipated funding is not received, application data is changed, students receive additional awards, there are changes in the student's credit hour load or residency status, or other factors are present consistent with policies expressed in this guide. As a courtesy, most financial aid will be credited to your student account, but, in some circumstances, you must contact the Business Office to sign checks or other appropriate materials such as promissory notes for Perkins and Chapman Interest Free loans. In order to register for a subsequent semester, your student account must be paid in full by the deadline specified by the Business Office. Please follow any payment instructions you are given.

Unless otherwise indicated on your award letter, financial aid awards to undergraduates are based on full-time attendance (12 credit hours each semester). Awards to most graduate students are based on enrollment in six credit hours each semester. Please notify the Financial Aid Office if you plan to enroll in fewer units than specified on your award letter.

## Exceptions to Policies

The policies and procedures outlined in this publication must be observed carefully. Many of them are mandated by governmental laws and regulations. In the few instances where exceptions are possible, they can be made only by the Financial Aid Office. If you have an extraordinary circumstance that prevents adherence to the policies, please explain your situation to a financial aid administrator. Only financial aid administrators are authorized to make exceptions and all exceptions must be made in writing.

## Application Procedure

1. The FAFSA (Free Application for Federal Student Aid) will be used to determine your eligibility for all federal and state financial aid programs. It also is used to help determine your eligibility for grants and loans financed exclusively by Chapman and our donors. When completing the FAFSA, "Chapman University, One University Drive, Orange, CA" must be stated in the section that requires you to indicate which colleges are to receive the FAFSA information. The Chapman Federal School Code is 001164.

2. There are two methods for completing a FAFSA. You can complete a paper version of the document and mail it in the envelope enclosed with that version. Paper FAFSA's are available from the Federal Student Aid Information Center. You may also complete a FAFSA electronically by going to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). If you choose to file electronically, it is best first to obtain a USDE PIN (United States Department of Education Personal Identification Number) by going to [www.pin.ed.gov](http://www.pin.ed.gov). You can use the PIN to sign your electronic application instead of completing and mailing a signature page. If you are required to provide parental information (See section two of the electronic FAFSA

or step three of the paper FAFSA), at least one of your parents also must obtain a PIN. Students have found electronic applications to be faster, more convenient, and more accurate than the paper process.

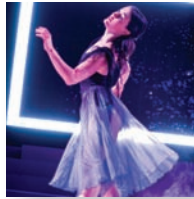
3. The FAFSA must be completed after January 1 of the year that precedes the academic year for which you are applying. For instance, if you are applying for the 2012-2013 academic year, you must apply after January 1, 2012. For the 2013-2014 year, you must apply after January 1, 2013, and so forth. To avoid errors and subsequent delays, it is advantageous to complete the FAFSA after income tax returns have been finished. Much of the information needed for the FAFSA can be taken directly from tax returns.

4. The preferential filing date by which all materials must be completed is March 2 of the year that precedes the coming school year. Applications submitted after March 2 will be considered, but funding may not be available in some programs.

5. The federal government selects 30 percent of financial aid applications for a process called "verification." If your application is so selected, you will be required to complete a "verification worksheet" and possibly provide other documents such as a copy of federal income tax returns. Instructions will be sent to you. Please comply within 30 days. Students are ineligible for financial aid if they, or their parents, are required by the U.S. Internal Revenue Service to file tax returns, but fail to do so.

6. If you are an undergraduate California resident and wish to apply for a Cal Grant, you also must submit a "GPA Verification Form" to the California Student Aid Commission postmarked no later than March 2 of the year preceding the year for which you are applying. A section of this form must be completed by Chapman, another college, or your high school; please refer to instructions on the form. Students who are currently receiving Cal Grant assistance need not submit the GPA Verification Form. New applicants must submit the FAFSA to the federal processor no later than March 2, which is an absolute deadline for Cal Grants.

7. If you are awarded a Federal Direct Loan for the first time at Chapman, you will need to participate in online loan entrance counseling, and complete a Master Promissory Note (MPN). Detailed instructions will accompany the award letter, or you may visit our web page at [www.chapman.edu/finaid](http://www.chapman.edu/finaid).



## Some Advice About Applying for Financial Aid

When you apply for financial aid, you will be asked to provide a considerable amount of detailed information. It is extremely important that the information be accurate. Take your time when filling out the forms. A FAFSA submitted on March 2 will be considered on the same basis as one submitted on January 2. Inaccurate data, however, will cause delay and may jeopardize your opportunity to receive all the assistance for which you are eligible because funding in some programs may be exhausted by the time an inaccurate application is corrected. You also may be asked to provide additional information. Please respond promptly to these requests. Again, delay on your part may jeopardize your opportunity to receive aid from some programs or may result in your receiving assistance later than you desire.

## Renewal of Assistance

Financial aid may be renewed for successive years, but you must apply for it each school year by completing a FAFSA or renewal FAFSA.

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

## Cost of Education

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

Non-instructional costs include rent, utilities, food, transportation, clothing, laundry, child care, recreation, and other personal expenses. These costs might vary considerably from one individual to another. A listing of the tuition, fees, and residence hall costs for attending Chapman can be found at the end of this publication.

In accordance with standards established in federal law, the Financial Aid Office has developed estimates of non-instructional costs for a single student without dependents. These estimates are used as part of the eligibility formula. Copies of them are available from the Financial Aid Office. The estimates are based on federal criteria, and your actual expenses may be different from them.

The cost estimates do not include expenses for child care or the special needs of students with disabilities. If you have such expenses and they are not being covered by assistance from a government or private agency, you are encouraged to report your expenses to the Financial Aid Office by completing the "Student Review Form." These costs can then be taken

into consideration. Please complete the Student Review Form after you have received your first award letter and have determined the assistance you have been offered is insufficient to enable you to attend school.

## Monthly Payment Plan

Chapman's five-month payment plan is a program to help you spread your expenses over the semester. Information about this program is available from the Business Office.

## Determining Your Eligibility

Your eligibility for financial aid is established by a concept established in law called the "Federal Methodology of Need Analysis." This concept requires determining your eligibility by calculating the difference between the costs of attending Chapman (See Cost of Education) and an "expected family contribution" (EFC), which is determined by the federal government. If the expected family contribution is less than the cost of attendance, Chapman will attempt to meet the difference with a financial aid award.

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

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

## Determining Your Award

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

If determined eligible under the Federal Methodology of Need Analysis, Federal Pell Grants are the first aid program to be placed in an undergraduate student's package. These grants are followed by Cal Grants if the student is awarded such assistance by the California Student Aid Commission.

Academic scholarships and Graduate Fellowships are awarded to new students based on information submitted as part of their application for admission. Students who are selected to receive scholarships will have them included in their packages.



Federal Supplemental Education Opportunity Grant funds are limited, and these funds are awarded to undergraduate students determined by the federal government to be the neediest.

Chapman Grants also are awarded to needy undergraduate students based on their academic records and the availability of funds.

Talent scholarships may be awarded to undergraduates based solely on talent or based on a combination of talent and financial need. If the award is based solely on talent, the award will be provided on the same basis as an academic scholarship and will not change from one year to the next, provided renewal requirements are met. If awarded based on talent and financial need, changes to the award might be necessary if financial need changes significantly.

After awarding grants, scholarships and fellowships, if eligibility is remaining, students will receive Federal Direct Loans.

Federal Work Study is then awarded to students who meet the eligibility rules for this program. Receipt of these awards is contingent upon each recipient finding a job (See the Federal Work Study description listed under “Federal Aid Programs”).

Finally, Federal Perkins Loans and Chapman Interest Free Loans are awarded to the extent that funds are available.

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

## Claiming Your Award

The financial aid office will notify you when you have been awarded financial aid. New students will receive both an email and an award packet in the mail. Returning students will be notified via email to their University addresses.

Please make any changes to your award through Web Advisor. You must use the “Accept/Reject” page to accept or decline assistance completely and the “Change My Requested Loan Amount” page to reduce the amount of loan assistance.

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

For most financial aid programs, assistance will be posted to your student account during the first two weeks of classes each semester provided you are registered for classes. For students who receive award letters after the start of classes, disbursement will take place as soon as possible.

Federal Pell Grant funds will be posted to your account during the first week of classes; however, the amount of your Pell Grant may change after the second week of classes (the “add” period) if your enrollment status changes (full-time to three-quarter time, half -time to full-time etc.) Students whose classes begin late in the semester must still be registered for those classes by the end of the second week of the semester in order to receive federal and state grant funding for the classes.

First-time loan borrowers at Chapman must participate in on-line loan counseling and complete a Master Promissory Note (MPN) prior to receiving funds. (See “Loan Entrance and Exit Counseling”).

For most students, loan funds are disbursed during the first two weeks of the semester provided the aforementioned requirements are met and the student is enrolled at least half-time.

If disbursement of financial aid results in a credit balance on your account, the Business Office will issue a check to you in the amount of the balance. Please contact the Business Office for information.

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

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

Because of the timing of disbursements and the enrollment/ application conditions that must be met in order to receive a disbursement, it is important that you be prepared to purchase books and supplies and meet living expenses for the first 30 days of each semester.

## Loan Entrance Counseling and MPN

The federal government requires that students who receive loan funds for the first time to attend Chapman University must participate in loan counseling and complete a Master Promissory note (MPN) before funds can be released. Please see our publication, “Federal Loan Program”, which accompanies the award letter sent to all new borrowers. This publication provides information and gives step-by-step instructions for online loan counseling and completion of the MPN.



## Loan Exit Counseling

The federal government requires that borrowers who leave the university for any reason participate in loan exit counseling. This requirement applies even if you intend to return to Chapman after skipping a semester or two.

Loan exit counseling is easy via the financial aid web page. Following is the procedure:

*Please note: Your browser must be set to support or enable “cookies”. You may wish to check the security settings for your browser to ensure that it is configured appropriately.*

*In addition, for exit interviews you will need your federal PIN, the name, address, and telephone number of your next of kin, two references, and your employer after graduation (if you have one). You also will need to report the total amount of educational loans you have received from each loan program and the current interest rate.*

Go to [www.chapman.edu/finaid/loancounsel.asp](http://www.chapman.edu/finaid/loancounsel.asp)

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

At the end of the information section of the loan counseling, you will be given an exam. The results of your completed loan counseling will be sent to the financial aid office electronically.

## Changes in Financial Circumstances

The Financial Aid Office is here to help, and we would like to know of any adverse changes to your or your family’s ability to pay for your education. Such changes may consist of a death or disability of a family member, a divorce, loss of a job for 10 weeks or more, or a change to a lower-paying job.

## Withdrawal From the University

### Return of Financial Aid Funds

Federal law requires that financial aid funds be returned to the government if students withdraw during the first 60 percent of a semester, as measured in days. The amount of funds that must be returned is determined by dividing the amount of time in the semester that a student was not enrolled by the length of time in the semester. For example, a semester is 15 weeks, or 105 days long. If a student were to withdraw at the end of the fifth week (35 days), the student would have missed 70 days of the semester. Dividing 70 days missed by 105 days in the semester equals 66.7 percent. The university would be required to return 66.7 percent of this student’s financial aid to the government.

This federal policy has several implications. For instance, in the previous example, the student withdrew after the deadline for receiving a tuition and fee refund. The student would thus be charged for the entire amount of tuition, but 66.7 percent of the student’s financial aid would be returned to the government, making this student personally liable for paying at least 66.7 percent of the tuition charges. It would be to this student’s advantage not to withdraw until 60 percent of the semester (63 days) had passed, so that all financial aid could be retained to cover the tuition charges.

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

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

### Withdrawal Procedure and Date of Withdrawal

The federal government requires that there be at least one “official withdrawal office” at each university. At Chapman, the official withdrawal office is the Registrar’s office.

The federal government has defined two types of withdrawal. An “unofficial” withdrawal occurs when a student leaves school without notifying the Registrar. Students who do not officially withdraw and pass no units in a semester or summer session, are presumed to have unofficially withdrawn unless they provide the Financial Aid Office with documentation showing they attended classes through the end of the enrollment period. Such documentation must be presented within 30 days of the end of the enrollment period.

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

An “official” withdrawal occurs when a student notifies the Registrar that he or she is leaving the university.

Establishing an official withdrawal date is critical for determining the size of tuition refund (if the withdrawal is prior to the end of the first four weeks of school) and for determining the amount of financial aid that must be returned to federal and state government. The federal government requires that the financial aid withdrawal date be the date the student informs the Registrar of intent to withdraw.





The Registrar can be informed verbally or in writing. If you tell the Registrar you will be withdrawing, the date of your announcement becomes the financial aid withdrawal date. The Registrar will ask you to complete and submit a withdrawal form, and it may take a few days to return this document. Nevertheless, the date you tell the Registrar you want to withdraw is the financial aid withdrawal date even if you never return the withdrawal form. It is therefore vital you be certain of your decision to withdraw from school before you inform the Registrar.

How you inform the Registrar also is important. If you go to the office and state you are “considering” withdrawing, “might” withdraw, or “have been thinking” about it, the financial aid withdrawal date will not be triggered because you are considering your options. The withdrawal date is established only when you state unequivocally that you want to withdraw. (If you are considering withdrawing and would like assistance with making the decision, the Registrar, Vice Chancellor and Dean of Student Life, a Dean, your academic advisor, or a faculty or staff member can be very helpful in clarifying your options. Talk with them before making a decision that will change your life.)

Only the Registrar can establish the withdrawal date. If you state you want to withdraw to a faculty member, the financial aid office, or even the President, nothing will happen. You must inform the Registrar.

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

You must complete the entire withdrawal procedure in order to receive “W” grades in your classes. Although the return of financial aid funds will be based on the date you inform the Registrar that you will be withdrawing, you will receive “W” grades only if you complete the entire withdrawal process. If you do not officially withdraw, it is likely your professors will give you failing grades. Also, please observe the deadline for withdrawing from classes each semester.

### Exceptions to Policy

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

The Vice Chancellor and Dean of Student Life and the Dean of your graduate school, however, can grant larger tuition refunds for extraordinary circumstances (for instance, illness) that prevent a student from attending classes. All students are encouraged to discuss their situations with appropriate personnel before deciding to withdraw.

## Outside Awards

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

## Admission Requirement

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

## Enrollment

For most federal and state financial aid programs, students must enroll at least half time (six units for undergraduates and 4.5 units for graduate students). Undergraduate students must be full-time in order to receive assistance financed exclusively by Chapman. Graduate fellowships require enrollment in at least six units per semester.

With the exception of developmental skills classes, all classes must be applicable to the student’s degree, certificate or teaching credential program. A student in the teacher credential program, for example, can receive assistance only for courses that are required for the credential by the State of California.

Classes offered through the Chapman University Office of Extended Education are not eligible for financial aid funding and cannot be used to determine half-time or full-time status.

Federal rules permit students to receive financial aid from only one school at a time. If you are attending another college, university, vocational or other school, you must decide if you would like to apply for assistance from Chapman or from the other school. Classes must be taken only at Chapman University as specified on your award letter.



## Interterm Enrollment

For the purpose of determining financial aid eligibility, interterm enrollment is combined with spring semester enrollment. For instance, an undergraduate would be considered full time if enrolled in three units during interterm and nine units during spring semester (for a total of 12). Federal regulations require students to attend at least half time to be eligible for assistance from most aid programs.

Graduate students and less-than-full-time undergraduates are charged tuition for interterm classes. Graduating seniors may not be charged for an interterm class (See the business office for more information.) Financial aid may be available to assist these students. If so, the assistance can only be disbursed after the start of spring semester. Interterm enrollment usually consists of no more than three units, which is less than half time. Only when students start attending spring semester can they achieve a half-time attendance status.

## Developmental Skills Classes

Students may receive financial aid for no more than 30 units of developmental skills classes including classes for which no grade (W or I) was received.

## Drug Abuse

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

## Academic Requirements (Satisfactory Academic Progress)

Federal law requires that financial aid recipients and applicants maintain satisfactory academic progress toward their educational objectives. The law compels students to maintain specified minimum grade point averages, satisfactorily complete a specific number of units each term or year, and finish their educational objectives within a specific period of time. The law further requires that all terms of college attendance be considered, including terms in which financial aid was not received.

Academic records will be evaluated at the end of spring semester each year to determine if satisfactory academic progress standards are achieved. Fifth year (credential) students are evaluated at the end of each semester. The following minimum academic standards must be met:

**Qualitative Measure:** With the exception of academic scholarships, an undergraduate student must maintain a minimum Chapman University cumulative grade point average (GPA) of at least 2.0 in order to be eligible for financial aid. A Chapman University cumulative GPA of at least 2.75 must be maintained in order to remain eligible for academic scholarships.

Graduate students must maintain sufficient grade point averages to allow their continued enrollment as stated in the university catalog.

**Quantitative Measure for Undergraduate Students:** Full-time undergraduate students (12 or more units per semester) must complete at least 24 Chapman units each year (fall and spring semesters). Three-quarter-time students (nine through 11 units per semester) must complete at least 18 Chapman units per year, and half-time students (six through eight units) must complete at least 12 Chapman units per year. Students who enroll in less than six units will be expected to complete all units attempted.

Undergraduate students who have different statuses during the academic year will have their minimum completion standard based on their status each semester. Thus, a full-time student in the fall semester who becomes a half-time student in the spring will be expected to complete at least 18 Chapman units (12 for fall and six for spring).

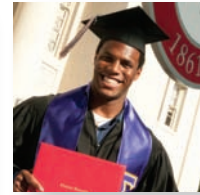
For the purpose of this policy, interterm is considered part of spring semester. Therefore, an undergraduate student who takes three units in interterm and nine units in the spring will be considered a full-time student when evaluating academic progress for financial aid.

Students who enroll in the summer session are expected to complete all the units they attempt during summer school in addition to the units required for the fall and spring semesters. For instance, a student who takes six units in the summer and 15 units in each of the fall and spring semesters would be expected to complete at least 30 units (the six units in the summer plus the 24 units expected of a full-time student for fall and spring semesters).

Students who enroll in only one semester are expected to complete half the units required of students who enroll in both semesters.

Determination of an undergraduate student's status is based on the number of units in which the student is enrolled at the end of the second week of classes. Thus, a student who enrolls in 12 Chapman units and withdraws from three units, would be evaluated as a full-time student and would be expected to complete at least 24 Chapman units over the entire year, if he or she attended both semesters.

**Quantitative Measure for Graduate Students:** Graduate students must complete at least two-thirds of all Chapman units in which they originally enroll from the time of first attendance at Chapman. Thus,



a first year graduate student who originally enrolls in nine units, withdraws from three units, and successfully completes the remaining six units, would be meeting the quantitative measure requirement since the student passed at least two-thirds (6/9) of the units in which he or she enrolled.

This policy applies to cumulative units only. A graduate student who successfully completes 21 units without withdrawing from any classes and then enrolls in six units but drops all of them would still be making satisfactory progress because the student would have completed 21 out of 27 total units (21/27 or 7/9), which is greater than two-thirds.

**Time Limit for Undergraduate Federal Financial Aid:** Federal assistance is available to undergraduate students for the first 12 semesters of full-time study (12 or more units per semester), for the first 16 semesters of three-quarter time attendance (9 through 11 units), within 24 semesters of half-time attendance (6 through 8 units), and within 48 semesters of less-than-half-time attendance.

Students who change attendance statuses (for instance, are full-time one semester and half time the next) will have their time limits measured on a full-time equivalency basis. For instance, two half-time semesters would equal one semester of full-time attendance, or two three-quarter time semesters would equal 1.5 full-time semesters.

When undergraduate students complete at least 11 full-time equivalent semesters but fewer than 12 (for instance 11.5 full-time equivalent semesters), they will be able to receive federal financial aid for one more semester. It is only after a student crosses the 12 semester threshold that federal financial aid is no longer available.

The time limit for transfer students will be based on their grade level when they enter Chapman subtracted from the eight semesters it normally takes to receive a Chapman degree multiplied by 150 percent. For instance, a student who transfers to Chapman as a second-semester sophomore will be eligible to apply for federal financial aid at Chapman for the next 7.5 full-time-equivalent semesters of attendance. (A second-semester sophomore has completed three full-time-equivalent semesters. Three semesters subtracted from eight equals five, which when multiplied by 150 percent equals 7.5).

**Time Limit for Undergraduate Chapman University Assistance:** Assistance from Chapman University requires full time attendance and is available to students who have not completed requirements for a baccalaureate degree. For students who enter Chapman as freshmen, scholarships are provided for the first eight semesters of undergraduate enrollment, and Chapman Grants are available for up to 10 semesters. Transfer students are eligible based on their grade levels when they entered Chapman subtracted from the number of semesters allotted for freshmen. Thus, a second-semester sophomore would be eligible to renew a scholarship award for up to five semesters (eight minus three)

of undergraduate enrollment and could receive a Chapman Grant for up to seven semesters (10 minus three).

**Time Limit for Graduate Student Financial Aid:** Graduate students must complete their educational objectives within a reasonable period of time. To accommodate all students and their schedules, this “reasonable period” is not measured chronologically, but by the number of semester hours in which each student enrolls. The time limit is based on the number of units required for graduation multiplied by 150 percent. For instance, students who are required to earn 30 semester hours for graduation can apply for financial aid for the first 45 semester hours in which they enroll (30 units times 150 percent).

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

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

**SAP Probation:** Students may appeal for reinstatement of assistance and be put on SAP probation if they, a spouse, or dependent children have experienced illness that prevented class attendance for an extended period of time; they have experienced a death in the immediate family (parents, siblings, spouse, or dependent children); or they have experienced some extraordinary situation that prevented them from meeting the minimum standards. Such a situation must be exceptional and nonrecurring in nature. The appeal for reinstatement must explain the cause of the academic difficulty and how the situation has been resolved.

An appeal must be made within 60 days of the date the notice of ineligibility is mailed to the student by the Financial Aid Office. Students may appeal for reinstatement and be put on financial aid probation for one payment period.

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

**Suspension:** Students who do not meet the foregoing standards are ineligible for financial aid and are put on suspension, but in many cases can be reinstated. Undergraduate students are ineligible for federal aid and Chapman Grants if their grade point average is below 2.0. Eligibility can be renewed when the cumulative grade point average equals or exceeds 2.0 and a written appeal has been approved. Academic scholarships cannot be reinstated.



Graduate students with GPAs below their required standards will have their assistance reinstated when they are permitted to re-enroll.

Undergraduate students who did not successfully complete a sufficient number of units in a year will have their aid reinstated when they complete at least 12 units in a single semester or successfully complete 12 units without withdrawals in two consecutive semesters. They must attain a GPA of at least 2.0 for these 12 units.

Graduate students who did not successfully complete at least two-thirds of all the units in which they originally enrolled will have their aid reinstated when they achieve completion of at least two-thirds of all the graduate classes they have taken.

In addition, students may appeal for reinstatement of assistance if they, a spouse, or dependent children have experienced illness that prevented class attendance for an extended period of time; they have experienced a death in the immediate family (parents, siblings, spouse, or dependent children); or they have experienced some extraordinary situation that prevented them from meeting the minimum standards. Such a situation must be exceptional and nonrecurring in nature. The appeal for reinstatement must explain the cause of the academic difficulty and how the situation has been resolved.

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

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

## Federal Aid Programs

**Federal Pell Grant:** If your award letter indicates a Federal Pell Grant award, the amount has been determined based on full-time attendance (12 units or more). If you will be taking less than 12 units, your award will be modified as follows: Nine through 11.5 units = 75% of the award; six through 8.5 units = 50% of the award. Federal law requires that a Pell Grant award be at least \$200 per year, so if the modification results in an amount less than \$200, the Pell Grant is forfeited. In some instances, Pell Grants may be available to students enrolled in less than six units.

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

**Federal Supplemental Education Opportunity Grant:** These grants are awarded to the lowest income applicants without baccalaureate degrees who are enrolled in at least six units. Funds are extremely limited; many eligible students cannot be awarded. Federal law permits these grants to range in size from \$100 to \$4,000.

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

A Federal Work Study award does not automatically qualify a student for a job. As with any job, you will need to meet the qualifications specified by the employing department. A listing of job openings is kept in the Career Development Office. To secure a position, consult with staff in the office and follow whatever procedure is specified. In most instances, you will be required to interview with a supervisor, and there may be other requirement. Once you have secured a position on campus, you must complete employment forms. Your employing department will have information. If your job is with an off-campus agency, please follow employment policies outlined by the Career Development Center.

Student employees are paid on the 10th and 26th of each month. Payroll checks are available from the Cashier's Office. If the 10th or 26th falls on a Saturday or Sunday, checks will be available the Friday before. Awarding of federal work study does not guarantee a job.

**Federal Perkins Loans:** Federal Perkins Loans are available to students with exceptional financial need. The interest rate is five percent. The maximum amount that can be borrowed each year is \$3,000, but because funds are limited, awards are seldom this high. No interest is charged while the student maintains at least half-time enrollment. Repayment begins nine months after the borrower leaves school or drops below half-time status. Federal Perkins Loan borrowers are required to complete online entrance counseling and a Master Promissory Note (MPN) prior to their first receipt of funds. Instructions will be sent to your Chapman email address after you accept your loan. Recipients must complete online loan exit counseling when they leave Chapman.

**Federal Direct Loans:** If you are awarded a Federal Direct Loan, information about the application procedures will be included with your award letter. There are two types of Federal Direct Loans: subsidized and unsubsidized. A subsidized loan is one in which the federal government pays the interest during deferment periods. Students are always responsible for paying the interest on unsubsidized loans. The borrowing limit of your Federal Direct Loan award is based on your class level (freshman, sophomore, graduate degree student, etc.) With the exception of first-time freshmen, when awards are made, it is typically too early to establish a student's class level for the coming academic year, so the Financial Aid Office must make assumptions about each applicant. Current Chapman students are assumed to advance a class level (for instance, freshman to sophomore) from one



academic year to the next. If they remain at the same undergraduate class level, it may be necessary to adjust their award. Transfer students are assigned a class level based on the number of units accepted for transfer by the Office of the Registrar. Graduate students are not eligible for subsidized federal loans.

Your annual borrowing limit may also be affected by the cumulative amount you have already borrowed. Aggregate loan limits are explained in the loan application, Chapman's financial aid web page, and publications from the U.S. Department of Education. Federal law requires that loans be "pro-rated" for undergraduate seniors who have only one semester in their final year of study. The pro-ration is based on the number of units you need for graduation during the academic year, divided by 24. This quotient is multiplied by the annual borrowing limit of \$5,500 for subsidized loans and \$5,000 for unsubsidized loans. The result is the maximum amount that can be borrowed.

If you advance an undergraduate class level (for instance, from sophomore to junior) at the end of fall semester and wish to borrow additional moneys, please advise the Financial Aid Office. In most cases, your award can be increased. Beginning July 1, 2012 Graduate students will only eligible for unsubsidized direct loans.

First-time borrowers must participate in loan counseling (See "Loan Entrance Counseling"), which will further acquaint them with all terms and conditions of the loan and of their obligations as a borrower. Among the information that will be provided is: interest rates, deferments, forbearance, loan consolidation, consequences of default, borrowing limits, how to estimate monthly payments, etc. Loan exit counseling is required whenever you leave school, including graduation, or drop below half-time status. (See "Loan Exit Counseling".) You should also notify your lender promptly whenever you drop below half time status.

Students must enroll in at least six units in order to receive a Federal Direct Loan.

**Federal Graduate Direct PLUS Loans:** Graduate Direct PLUS Loans are available to graduate degree and graduate certificate students whose eligibility is not fully met with Federal Direct Loans and other financial aid. Students must meet all general eligibility requirements for financial aid and undergo a satisfactory credit evaluation by their lenders. Federal law does not permit teaching credential students to borrow in this program. First time borrowers must participate in loan counseling (See "Loan Entrance Counseling").

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

## State of California Financial Aid

**Cal Grants:** If the California Student Aid Commission has awarded you a Cal Grant, you must enroll in at least six units in order to be eligible (unless you are a graduating senior in your final semester).

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

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

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

## Chapman Financial Aid

**Academic Scholarships:** Presidential, Chancellors, and Deans Scholarships are academic awards based on entering grade point averages and test scores. They are awarded only to new students who enter Chapman directly from high school. Board of Trustees and Founders Scholarships are awarded to new transfer students based on their GPAs at their previous colleges. Academic scholarships are renewable for the time limit indicated in the "Academic Requirements" section of this guide, provided students enroll full-time, and maintain a minimum 2.75 cumulative Chapman GPA. Students must enroll in a semester at least once every two years to retain their scholarships.





**Talent Scholarships:** Talent scholarships are awarded to entering undergraduate students in recognition of special talents and skills in the areas of art, dance, theater, communications, film/TV, music, science, athletic training, creative writing, and journalism. The awards usually require a performance commitment for renewal and are awarded by the appropriate school.

**Disciples of Christ Awards:** These scholarships are awarded through Chapman University's Office of Church Relations. Funds are provided by Chapman University and the Christian Church (Disciples of Christ) in recognition of participation in church activities.

**Child of Chapman Award:** A \$1,000 award is provided to the children of Chapman alumni. The recipients must enroll on the Orange campus as full-time students. A special application, available from the financial aid office, is required.

**Endowed and Annual Scholarships:** Funds to provide these awards have been donated by generous individuals or companies to benefit Chapman students. An opportunity to meet the donor and write a letter of appreciation may be an expectation of the recipient.

**Chapman Grants:** These grants are designed to offset direct educational costs (tuition and residence hall expenses) for needy students. They are awarded only to full-time undergraduates.

**Graduate Fellowships:** These grants are awarded to new graduate students by the graduate department in which they have been admitted. Students must attend at least half-time.

**Employment:** In addition to Federal Work-Study, Chapman provides employment opportunities for students on and off the campus. The Career Development Center maintains listings of available positions and will assist you in finding a job.

**Chapman Interest-Free Loan:** Chapman provides interest-free loans to undergraduate students who graduate from a California high school and possess a GPA of at least 3.0. Funds are extremely limited, so it is not possible to award all eligible students. If you have been awarded a Chapman Interest-Free Loan, you must meet with Business Office personnel to receive more information about the loan and sign a promissory note. A co-signer is required.

## Loan Defaults

There are many consequences of defaulting on a student loan, such as:

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

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

## Government Financial Aid Web Sites

**US Department of Education Office of Postsecondary Education**  
[www2.ed.gov/about/offices/list/ope/index.html](http://www2.ed.gov/about/offices/list/ope/index.html)

**Personal Identification Number**  
(US Department of Education PIN number)  
[www.pin.ed.gov](http://www.pin.ed.gov)

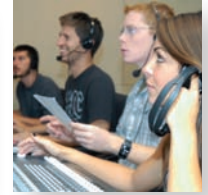
**FAFSA on the Web**  
(Online submission of FAFSA to the U.S. Department of Education)  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**California Student Aid Commission**  
For general information about State of California Grant Programs  
[www.csac.ca.gov](http://www.csac.ca.gov)

For specific information about your State of California Grant Application  
<https://mygrantinfo.csac.ca.gov>

**Selective Service Administration**  
[www.sss.gov](http://www.sss.gov)

**Federal Financial Aid History**  
(A record of all federal grants and loans you have received. You need your federal PIN.)  
[www.nsls.ed.gov](http://www.nsls.ed.gov)



**Internal Revenue Service**

<http://www.irs.gov>

**Students.gov**

(A comprehensive web site for federal services for students)

<http://www.students.gov>

**Student Loan Ombudsman**

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

<http://ombudsman.edu.gov>

## Independent Financial Aid Web Sites

**Mark Kantrowitz's Financial Aid Information Page**

(excellent, comprehensive information)

[www.finaid.org](http://www.finaid.org)

**Fastweb**

(The premier scholarship search service with over 1,000,000 listings)

[www.fastweb.com](http://www.fastweb.com)

**MACH 25** (A data base of over 500,000 private sector scholarships)

[www.collegenet.com/mach25](http://www.collegenet.com/mach25)

## Helpful Government Telephone Numbers

To request a duplicate Student Aid Report (SAR):

(800) 433-3243

To find out who your student loan lender is:

(800) 433-3243

Federal Student Aid Information Center

(800) 433-3243

Federal Student Loan Ombudsman

(877) 557-2575

Internal Revenue Service

(800) 829-1040

Social Security Administration

(800) 772-1213

Immigration and Naturalization Services

(415) 705-4205

Selective Service

(847) 688-6888

California Student Aid Commission

(916) 445-0880

## Undergraduate Tuition, Fees, and Residence Hall Costs for 2012-13

	Semester	Academic Year
Tuition for Full Time Study (12-18 units)	\$20,520	\$41,040
Accident and Sickness Plan	\$190	\$380
Wellness Center	\$120	\$244
Associated Student Body Fee	\$60	\$120
Parking Permit		\$300

	Semester	Academic Year
Residence Halls (Double Room)		
North Morlan Double Room	\$5,964	\$11,928
South Morlan Double Room	\$6,319	\$12,638
Pralle Sodaro Double Room	\$6,786	\$13,572
Henley, Glass and Sandhu Residence Center	\$7,077	\$14,154

Part Time Tuition Rate: \$1,275 per unit

Overload (Enrollment in more than 18 Units)

Tuition Rate: Same as Part Time Rate

Course Fees are charged for some classes and vary per class.

## Graduate Tuition for 2012-13

	Per Unit
MBA	\$1,300
English	\$750
Film and Television (Non-Conservatory)	
Production and Film Studies	\$1040
International Studies	\$1100
Psychology	\$900
Food Science	\$800
Health Communication	\$860
Education	
MA, MAT and Credentials	\$700
Ph.D.	\$1,095
MS Communication Science	\$750

Doctor of Physical Therapy: \$11,136 per trimester (\$33,408 per year)

Dodge College of Film and Media Arts Production Conservatory: \$16,050 per semester (\$32,100 per year). All other conservatory students \$17,025 per semester (\$34,050 per year).

Executive MBA: \$87,220 for the two year program or \$1,780 per unit.

Fees are subject to change.



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