

Hope International University

Online Undergraduate and Graduate Programs



Financial Options Guide

2024-2025

Overview of Financial Aid Process and Philosophy

We are pleased you have chosen to complete your education at Hope International University (*HIU*).

Investing in a high-quality education for the future may be one of the most important decisions and investments an individual can make. Cost should not be the final determining factor in selecting the right university; nevertheless, applicants should have a clear understanding of expenses in mind when making a final choice.

Students enrolled at HIU may be eligible to receive federal and/or state funding if they meet certain criteria. This Financial Options Guide will assist you in understanding how your financial aid eligibility is determined, the types of funding programs available, how aid is disbursed, and how you can maintain eligibility.

We would like to take this opportunity to provide you with information concerning your various payment options. Please take a moment to read through the information provided.

The Student Financial Services staff is available to assist you from 8:00 a.m. to 5:00 p.m. Monday through Friday. You can reach us by phone at (714) 879-3901 extension 2202 or by contacting your Student Financial Services Advisor listed below.

Kelli Sprouse - Assistant Director of Student Financial Services

ksprouse@hiu.edu

(402) 238-7104

After you have completed the appropriate paperwork and been accepted into the program, we will be able to provide you with your estimated charges for your registered coursework. Your account information can be viewed via your student portal at ***my.hiu.edu***.

We look forward to helping you further your educational goals. Please contact us with any questions.

Thank you,

Student Financial Services
Hope International University
2500 East Nutwood Avenue
Fullerton, CA 92831



Information For Financial Aid Recipients

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

What You Need to Do to Receive Your Financial Aid

Review Your Financial Aid Award Letter

Follow the steps below:

1. Complete a FAFSA (*Free Application for Federal Student Aid*). Make sure to add HIU's school code – 001252.
2. Submit required items to the Student Financial Services Office.
3. Review the financial aid programs. A detailed description of each program is discussed in this guide.
4. Note the total amount of your financial aid eligibility.
5. By signing your Award Letter, you are agreeing to accept the awards offered; however, if you wish to decline or reduce any amount, this can be done on your Student Portal.

Required Documents:

The Student Financial Services Office will review students who have been officially admitted to the University. There may be additional documents required before your eligibility is determined, awarded, or funds disbursed.

Please refer to the Document Center of your student portal, to determine if you need to submit any additional documentation.

Tell Us About Any Changes

- Will you receive or have you received any awards that do not appear on your Award Letter (*i.e., other scholarships*)?
- Has your family status changed - marriage, birth, death, adoption?
- Has your family's employment status changed (*reduced hours, loss of employment*)?
 - If you answered "yes" to any of these questions, please notify us in writing. If there is any change in your financial aid eligibility, we will send you a replace with any necessary paperwork needed to have your eligibility reevaluated.

Meet All General Eligibility Requirements

To be eligible for the awards listed on your Award Letter:

- You must be a citizen or eligible non-citizen of the United States to receive any federal aid.
- You must be enrolled at HIU; however, some awards may have specific enrollment requirements.
- You must not be in default on any student loans.
- You must not owe refunds for federal grant funds to any institution or the Department of Education.
- You must show satisfactory academic progress (*SAP*) toward your degree.

Register for Classes

To receive the aid listed on our award letter, you must register at least half-time (*6 units or more, per semester for undergraduate students and 4 units or more per semester for graduate students*). If you are enrolled below half-time, you may not be eligible for aid.

Management of Your Student Account and Payment Plan Options

Your tuition charges, credits, payments, and refunds are processed and posted to your record by the Student Financial Services Office. This information can be obtained by checking your student portal – My Finances, Account Information. A document, known as a Fee Schedule Summary, will be posted to your portal, and you will receive an email with more information after registration.

As an **alternative** to borrowing loans:

Debit/credit card payments or checking/savings account withdrawals can be made via your student portal. More information and directions will be provided on the Fee Schedule Summary each semester.

How Your Financial Aid is Determined

The information that you submitted on the Free Application for Federal Student Aid (FAFSA) (and/or additional documents) is used to determine your “financial need.” Listed below is the calculation used to determine your financial need – subtracting the Student Aid Index (SAI) from the estimated Cost of Attendance.

Example:

Cost of Attendance	\$30,000
- Minus Student Aid Index (SAI)	\$2,000
= Financial Need	\$28,000

Cost of Attendance (COA)

In most cases, the annual cost of attendance is based on a twelve-month budget. Components include tuition, fees, books and supplies, housing, personal expenses, and transportation costs (*on campus programs only*). All these figures are standardized as established by Hope International University and the California Student Aid Commission. Your institutional “direct costs” for tuition, fees, and housing, are listed on your Award Letter.

Student Aid Index (SAI)

Your Student Aid Index is an eligibility index number determined by the federal government based on the successful completion of the Free Application for Federal Student Aid (FAFSA). This figure is used by the University to determine how much federal aid a student would be eligible for to attend Hope International University.

Other Resources

The following are considered resources other than income available to help meet your educational costs: veteran’s benefits, vocational rehabilitation benefits, scholarships (*from a church or an outside agency*), AmeriCorp benefits and other forms of financial assistance.

Financial Aid Programs

The types of Financial Aid Awards listed on your Award Letter are based on full-time (*12 units for undergraduate and 8 units for graduate students or more per semester*) enrollment. Any enrollment below full-time may result in a reduction in aid awarded. Based on the availability of funds, you may be offered one or more of the following types of assistance:

Grants - Federal and State

Federal Pell Grant

The Federal Pell Grant Program provides grants (*funds that do not have to be repaid if courses are successfully completed*) to eligible undergraduates, students who demonstrate financial need as determined by completion of the FAFSA.

Cal Grant A

Cal Grant A is awarded to California residents by the California Student Aid Commission (CSAC). These awards are based on a student’s grade point average and financial need to pay for registration fees only. The estimated award amount for tuition for private colleges and universities is \$9,358.

Cal Grant B

Cal Grant B is also a state grant awarded to California residents to pay for living expenses (*and sometimes university fees*). The estimated stipend for living expenses is \$1,648. Freshman awards are limited to the non-fee college costs such as living expenses, books and supplies, transportation, etc. When renewed for sophomores, juniors and seniors, a Cal Grant B may also cover all or part of the tuition fees. All Cal Grant B recipients must complete, sign and return a **Cal B Subsistence** form to the Student Financial Services Office before any funds can be credited to their student account.

Golden State Teacher Grant (GSTG)

A California state grant for some post-baccalaureate programs up to \$20,000. Students must complete the program within 6 years from the first payment date and there is a post-completion employment requirement. For more information about this program, please visit *California Golden State Teacher Grant (GSTG) Program - California Student Aid Commission*.

To be considered for eligibility of any of the Cal Grant options, a student must complete either a FAFSA or a CADAA - California Deam Act Application for undocumented/Deamer Students - application each academic year. Both of these applications are typically available after October 1st (example: 10/1/2024 for the 2025/2026 academic year). Visit *Students - California Student Aid Commission* for additional information about the CADAA or any of the state grant programs.

Military Benefits

HIU offers several benefits to help you achieve your professional, personal, and academic goals in a supportive environment including:

- Active-Duty Tuition Discount
- Post 9/11 GI Bills & Yellow Ribbon (*Chapter 33*)
- Survivors' and Dependents' Education Assistance (*DEA/Chapter 35*)
- Vocational Rehabilitation and Education (*Chapter 31*)
- FAFSA

In addition, we accept military credits earned through service schools (*SMARTS, AARTS and CCAF*) or DANTES/CLEP exams. With HIU you will be connected with an Academic Coach who is specially trained to assist with military and VA benefits.

Federal Work-Study Program

The Federal Work Study Program (*FWS*) provides funds to employ students (*on-campus or off-campus in selected opportunities*) who qualify for financial aid. Students must be enrolled at least half-time and demonstrate financial need (*through the need-analysis process*). FWS awards typically range up to \$3,000; however, requests for increases may be directed to the Student Financial Services Office. Hourly wages are paid in compliance with minimum wage laws; students may work from 5 to 20 hours per week, depending upon the supervisor's need and the student's work-study award. Also, you may reduce your student loan eligibility to be eligible for FWS. The amount a student can earn is limited to the amount he/she is awarded. During the semester breaks, up to 40 hours per week can be worked. Students are responsible for monitoring their earnings so that they do not earn more than their award.

Semi-monthly paychecks will be based on your hourly wage and number of hours worked. Paychecks are normally available on the 5th and 20th of each month.

Required forms:

- Free Application for Federal Student Aid (*FAFSA*) for the current academic year (www.studentaid.gov/h/apply-for-aid/fafsa)
- *Hope* FWS Job Application www.hiu.edu/current-students/career-services/job-search.php

Federal Work study employment is coordinated through the office of Human Resources and students must fill out a FWS Job Application via the ***Hope FWS Job Application*** link listed above. The Student Financial Services Office will award the FWS funds upon receipt of notification that the FWS Job Application has been submitted to Human Resources.

Federal Work Study awards will continue to be offered to students as long as funds and job opportunities are available.

Direct Loan Program

The Direct Loan Program provides low-interest, long-term loans through the federal government. **These funds must be REPAYED.** Interest rates are subject to change each year as of July 1st and the current rates are available online at ***Home|Federal Student Aid***.

Loans can be **subsidized, unsubsidized or PLUS**. To be eligible to borrow a Direct Loan, students must be enrolled at least half-time (*6 units undergraduate and 4 units for graduate students, per semester*). If you drop below half-time during a semester, the remainder of your loan may be canceled. If you decide to borrow a Direct Loan, you will be required to complete a Master Promissory Note. Visit the following web site, ***Completing a Master Promissory Note|Federal Student Aid***, to complete the promissory note online. *Special Note: First-time borrowers at HIU are required to complete an Entrance Loan Counseling session.* Students may satisfy this requirement by completing an online session at ***Entrance Counseling|Federal Student Aid***. More information regarding Federal Direct Loans can be found online at ***Home|Federal Student Aid***.

Subsidized Loan

The amount of a subsidized Federal Direct Loan you can borrow is the difference between the cost of education and your resources (*SAI, financial aid, and any other assistance you receive from the school and outside sources*). However, you cannot borrow more than the federal maximum. If you are eligible for a subsidized loan, the federal government pays the interest for you while enrolled at least a semester, during your grace period, and qualified deferment programs. Your loan servicer can provide more detailed information regarding your specific situation.

Unsubsidized Loan

The unsubsidized Federal Direct Loan is awarded to graduate students and undergraduate students. The unsubsidized loan can replace all or part of the SAI. However, the amount of the loan cannot be more than the difference between the cost of attendance and any financial assistance you will receive from the school, federal/state agencies, and any other outside source. Interest will be charged beginning the day the loan is disbursed until the day the loan is repaid in full.

Federal PLUS Loan for Parents or Graduate/Professional Students

A PLUS loans is intended to provide a source of financial assistance to parents of dependent students or graduate/professional students. A borrower with a satisfactory credit history may borrow up to the estimated cost of attendance each year, minus all financial aid awarded to the student regardless of the source (*federal, state, institutional, private, etc.*). Interest begins to accrue immediately after the first disbursement. Repayment begins immediately after the final disbursement of the loan occurs, with the first payment due within 60 days. An in-school deferment request can be made with the loan servicer your loan is assigned to. If you are a dependent student and your parent does not qualify for a Federal PLUS loan, you may be eligible to borrow an additional unsubsidized loan. Direct PLUS loan applications are available online by visiting <https://studentaid.gov>.

Loan Repayment begins after your grace period ends, which is up to **six months** following graduation or when you cease to be enrolled at least half-time. Payments and length of repayment period depends on the size of your debt and your qualifying repayment plan. Under special circumstances, repayment of a Direct Loan that is not in default may be deferred or canceled. Repayment, deferment and cancellation are handled by your lender or loan servicing center. If you are eligible for a Direct Loan, we have included one (*either subsidized or unsubsidized or a combination of both*) as part of your financial aid award. Please refer to the following paragraphs to learn the differences between the **subsidized** and **unsubsidized** Direct Loans. For more information about repayment options please go to **Home|Federal Student Aid** under the Loan Repayment option or contact your loan servicer. The loan servicer contact information is also available at this site after you log in with your FSA ID.

	Standard	Graduated	Extended Fixed	Extended Graduated
Repayment Period	10 years	10 years	25 years	25 years
Payment Type	Fixed Payment	Payments start low, then increase every 2 years.	Fixed Payments	Payments start low, then increase every 2 years.
Conditions and Payment Guidelines	Payments of \$50 or more	Payments must be at least equal to monthly interest due. No single payment will be more than 3 times greater than any other payment.	More than \$30,000 in Direct Loans and/or more than \$30,000 in FFEL Loans. New borrower as of Oct. 7, 1998. Payments of \$50 or more.	More than \$30,000 in Direct Loans and/or more than \$30,000 in FFEL Loans. New borrower as of Oct. 7, 1998. Payments must be at least equal to monthly interest due. No single payment will be more than 3 times greater than any other payment.

Student Rights

You have the right to expect that your financial aid eligibility will be determined in an equitable manner consistent with federal regulations and university policies. If you are eligible for aid, you have the right to be considered for those programs for which you qualify, as long as funds are available. You have the right to receive complete information about how your financial aid eligibility was determined. You have the right to obtain full information about financial aid programs and pertinent regulations, policies and procedures. You have the right to obtain full information about your debt because of receiving loans of varying amounts. You have the right to receive information about monthly and total repayment options available as well as debt management strategies. You have the right to expect that your financial records, parent's financial records, and award information are kept confidential in accordance with the Rights and Privacy Act of 1974. You have the right to request written notification of your financial aid offer and any adjustments to it.

Student Responsibilities

When you sign your Award Letter (**Acceptance Agreement**) or **accept the funds awarded via your student portal**, you agree to fulfill your obligations as a financial aid recipient. Read carefully the terms of your Financial Aid Awards and the section you are required to complete. It is your responsibility to be aware of your obligations and rights. It is your responsibility to report additional resources (*such as other financial assistance*). If the receipt of additional funds results in an "over-award" (*financial aid and resources exceed the cost of attendance*) please be advised of the following:

- Federal, State, and/or Institutional aid for the current or subsequent terms in the academic year will be reduced or canceled.
- You may be required to repay all, or a portion of, the funds awarded and/or disbursed to your student account.

Additional Student Responsibilities:

You are responsible for supplying complete and accurate information on which we base your eligibility for aid. You must maintain satisfactory academic progress (*SAP*).

You must be enrolled in a program that leads to a degree, certificate, or program leading to a recognized educational credential.

You must not be in default or owe a repayment on any Title IV funds received for attendance at any institution.

You must not have borrowed more than any Title IV loan limits.

If you *withdraw*, you must contact a Student Financial Services Advisor. You may be expected to repay a portion of the financial aid disbursed to you after paying university fees. (*See Refunds and Repayment.*)

You are responsible for reporting any change in your status.

When you sign your loan promissory note, you are responsible for paying back the loan. You are responsible for informing your lender or loan servicer of changes in your name, address, social security number, and graduation date. You must inform your lender or loan servicer if you transfer to another school, withdraw from school, or drop below half-time in any term.

You are responsible for using the aid offered for educationally related expenses as defined in the cost of attendance.

If you are borrowing a Federal Direct Loan for the first time at *Hope* or as otherwise required, you must complete online Entrance Counseling before the Student Financial Services Office will disburse your loan.

If you accept a Federal Work-Study position, you are expected to perform the work in a satisfactory manner.

Consumer Information

Pursuant to federal regulations, institutions of higher learning are required to inform prospective and continuing students, staff, and faculty regarding information about the Annual Security Report, crime statistics, graduation rates, Family Education Rights and Privacy Act of 1974 (*FERPA*), athletic participation rates/financial support (*Equity in Athletics Disclosure Act*), Drug and Alcohol Policy, and other campus policies. This information is accessible on the University's web site: www.hiu.edu.

Graduation Rate. Percentage of full-time student who graduate within 6 years: 49%

Loan Default Rate. Percentage of borrowers entering repayment and default on their student loan: 4.5%. National average: 10.1%

Median Borrowing. Student's at HIU typically borrow \$19,894 in Federal loan for their undergraduate student. The Federal loan payment over 10 years for this amount is approximately \$239 per month. Your borrowing may be different.

FERPA – The Federal Rights to Privacy Act (1974)

This law ensures that you and your family's information will be confidential, even among family members. If you want the Student Financial Services Office to discuss your information with parents, spouses or guardians, please make the appropriate indication on the Authorization Form. The form is available on our web site at www.hiu.edu, select Admissions, then Financial Aid, then Download Forms.

Reapplying for Financial Aid Each Year

You must reapply for financial aid for each academic year. The academic year at Hope is June 1 – May 31. It is your responsibility to apply each year via the Free Application for Federal Student Aid (*FAFSA*). For the most update to date information regarding federal financial aid go to [Home|Federal Student Aid](#).



Policies and Procedures

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

Credit Cards Accepted

Visa, MasterCard, and Discover are accepted if you are the authorized signer on the card. A card processing fee will be assessed based on the amount of at least 2.75%.

Changing Financial Options

You may change your Primary Finance Option while attending Hope International University, provided that you are in compliance with your current finance option. In order to change plans, you must submit your change in writing. All changes must be approved by Student Financial Services prior to becoming effective.

Late Fees

A late fee of \$50 will be assessed for each failed payment occurrence.

Diploma Release

Diplomas are released for students only when their account is paid in full. Transcripts are \$10.00 each and should be requested in writing from the Registrar's Office.

Graduation

Participation in graduation is granted only when account is paid in full.

Withdrawal

When withdrawing from class, it is your responsibility to notify your academic advisor and your instructor so a grade of "W" (*Withdraw*) can be posted for your class. If you fail to notify the instructor and the University, a grade of "F" (*Fail*) will be recorded.

Financial aid will not be applied to any withdrawn course that is not assessed 100% tuition.

If you wish to withdraw from HIU, you must notify your Academic Advisor. Upon receipt of your notification, HIU will audit your account, cancel any financial aid in process, and process any refunds as detailed under "Refund Policy" that may be due, or collect payment for any outstanding balance.

Note: Withdrawal from a course or changing your academic calendar may reduce or eliminate your financial aid award. Two withdrawals within one term could result in financial aid probation or suspension. Please consult with your Student Financial Services Advisor prior to withdrawing from courses.

Note: HIU reserves the right to change its tuition rate and fees at any time. Current fees can be found on our website at www.hiu.edu and in our catalog.

Refund Schedule

5-10 Week Session/Module

- Before opening date of a course, 100% refund of tuition
- Before 2nd week begins, 80% refund of tuition
- Before 3rd week begins, 60% refund of tuition
- After the 3rd week begins, NO REFUND

15-16 Week Term

- Within the first week of the semester, 90% refund of tuition
- Within the second and third weeks of the semester, 60% refund of tuition
- Within the fourth and fifth weeks of the semester, 30% refund of tuition
- After the fifth week of the semester, NO REFUND



Frequently Asked Questions

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

1. Am I eligible for tuition reimbursement where I work?

Please see your employer for details regarding your organization's benefits.

2. My company will pay for my tuition. Will HIU bill my company directly?

No, we will provide you the necessary invoice, upon request.

3. Will I be able to use my Military Tuition Assistance benefits at Hope International University?

Yes, you may use your Military Tuition Assistance benefits at Hope International University.

4. How will I be notified of my outstanding balance?

Your account information is available on your student portal and can be accessed anytime.

5. How does the financial aid process work?

Students must complete the appropriate financial aid paperwork. All required documents are located in the student portal - My Documents > Document Center.

See details for this option under "Financial Aid Plan" on the "Student Financial Services Financial Options" form.

Once the paperwork has been processed, the Student Financial Services Office will send the student an Award Letter outlining which aid programs the student is eligible for. Financial Aid applications cannot be processed until a student has been accepted to a qualifying degree program. Financial Aid awards are automatically posted to the student's account after the Student Financial Services Office has certified enrollment and confirmed eligibility. **Financial aid is not guaranteed to cover all charges.**

6. How will my aid eligibility be determined?

Financial aid eligibility is determined by a federally standardized methodology which takes into account many things, including your income from the prior year (*i.e.* 2022 income for 2024/25 academic year), and the number of dependents you have. Your "financial need" will be calculated in the same way no matter which school you attend.

7. What aid will I be considered for?

By filling out the FAFSA, available online at www.studentaid.gov/h/apply-for-aid/fafsa we will be able to determine your eligibility for all of the Federal grant and loan programs. Graduate Students are not eligible for federal grants.

8. If I am interested in applying for a loan, what should I do?

Hope International University participates in the Federal Direct Loan Program. Students must apply for Federal Financial Aid by completing the FAFSA, a Master Promissory Note (MPN), and Entrance Counseling. (*The maximum loan amount the student is eligible for under Direct Loan guidelines is determined in the awarding process.*)

Federal Student Loans

Loan	Lender	Amounts	Interest Rates	Repayment Terms
Subsidized Federal Direct Loan	Department of Education	Limits for Subsidized Federal Direct Loans are: <input type="checkbox"/> \$3,500 – Freshman <input type="checkbox"/> \$4,500 – Sophomore <input type="checkbox"/> \$5,500 – Juniors, Seniors	Please refer to https://studentaid.gov for the most current interest rate information.	Repayment begins 6 months after you graduate or drop below ½ time. Minimum monthly payment is \$50.
Unsubsidized Federal Direct Loan	Department of Education	Limits for Unsubsidized loans are: <input type="checkbox"/> \$6,000 – Freshman & Sophomores <input type="checkbox"/> \$7,000 – Juniors & Seniors <input type="checkbox"/> \$20,500 – Graduates		Repayment begins 6 months after you graduate or drop below ½ time. Minimum monthly payment is \$50.

9. How long does it take to process a Student Loan?

Disbursements are initially scheduled at the beginning of each term or at the time it is determined the student has maintained enrollment and has been assessed charges for at least 6 units for undergraduate students and 4 units for graduate students. The delay in your disbursement will not prohibit you from beginning classes or requesting a book loan if you are eligible for this advance.

Please note that the date of disbursement is not the date the actual funds are available to the student. If you are anticipating a refund, it will take 7 to 10 business days after these funds are applied to your account before they will become available to you. Disbursement dates are indicated on your award and are set dates and cannot be changed (*advanced*). Your disbursement date could be delayed if there has been a change to your enrollment or delay in receiving necessary documents to complete and process your financial aid. Active participation in coursework will be verified prior to disbursement.

10. Are there other scholarships or grants available?

There are many private grants and scholarships available to qualified students. You should check these web sites for more information.

<https://www.fastweb.com> www.finaid.org/ www.salliemae.com/

State and Federal Grants (Undergraduate)

Grant	Provider	Eligibility	Amount of Aid	Duration of Aid
Cal Grant A	State of California	State grants for California residents based on financial need, GPA, and the filing date of your FAFSA form.	Determined by the California Student Aid Commission.	Awarded on a yearly basis with renewal subject to continued financial need as demonstrated by submitting an updated FAFSA form.
Cal Grant B	State of California	State grants for California residents from low income families.		
Federal Pell Grant	Federal Government	Federal Government	Grants range from \$7410 to \$7,395 per year.	

11. How can I get a book loan?

If you have completed your financial aid file and you will have funds in excess of the amount of your tuition and fees, you can get an advance on your aid for books. Contact the bookstore and they will invoice Student Financial Services the exact amount with tax and shipping if necessary. Book loans can take up to a week to process so it is best to contact the bookstore 1-2 weeks prior to the start of your course.

12. Will I need to re-apply for financial aid?

Yes! Every Year! A school year is defined as June 1st to May 31st. Aid covers Summer, Fall, and Spring terms (*summer term begins the year*). **Financial aid is not guaranteed to cover all charges.**



Online Attendance/ Participation Minimum Standard

Student Financial Services

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

Definition of Attendance/Participation in Online Courses

A student who performs a **minimum of two** of the following actions within the first two weeks of an online course is officially counted as attending and participating in that course:

- Participated in an assigned threaded discussion, excluding student introduction.
- Submit a completed Quiz or Examination.
- Submit a written assignment via Canvas.

Graduate courses/programs alternatives

A faculty member monitoring practicum, residency and/or student teaching courses(s), may update attendance via the faculty portal to confirm the student's attendance. This exception is provided due to the limited course work a student is required to submit for these hands-on course(s). Additionally, the in-person courses for Marriage and Family Therapy (*Master and Doctorate programs*), will be reviewed based on this exception and the above Canvas options as a secondary confirmation as needed.

Consequences of Failure to Attend/Participate

Grades and Tuition Charges

In any online course which a student is enrolled (*registered*) and fails to attend/participate (*as defined above*) and did not initiate a timely withdrawal according to the university's academic policies for good standing withdrawal from a class, will receive a grade of "F" for the course and will be charged full tuition for the course.

Financial Aid Disbursement

A student who has failed to attend/participate (*as defined above*), as monitored by the university at the beginning of the third week of the eligible term will have their financial aid delayed 30 days – except during the final month of the term (*Fall = December and Spring = May*). A subsequent review will be completed approximately 30 days later, and aid disbursed if eligible. If not eligible after the second review the student may be disqualified from receiving the disbursement of financial aid funds, notwithstanding any previously determined eligibility to receive such aid.



Federal Loan Instructions

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

What you will need:

- Computer with internet access
- Federal Student Aid ID (studentaid.gov)

Entrance Counseling Instructions:

1. Log on to <https://studentaid.gov>
2. Click on the "LOG IN" button (*top right*)
3. Sign in using your FSA ID
If you are a parent applying for a parent loan, you will need your FSA ID, not your student's FSA ID
4. Click "Loans & Grants"
If you are the student, select "Complete Entrance Counseling"
If you are the parent with an endorser, select "PLUS Credit Counseling"

Master Promissory Note:

1. Log on to <https://studentaid.gov>
2. Click on the "LOG IN" button (*top right*)
3. Sign in using your FSA ID
If you are the parent applying for a parent loan, you will need your FSA ID, not your student's FSA ID
4. Click "Loans & Grants"
5. Choose appropriate application:
If you are the student – MPN for Subsidized/Unsubsidized Loans
If you are the parent – PLUS MPN for Parents
If you are a graduate student using a PLUS loan – MPN for Direct PLUS Loans

Once successfully submitted, an electronic file will be sent to the University. Print a copy for your records.

If you have any questions, or need assistance, please contact the Student Financial Services Office at (714) 879-3901 ext. 2202.



Student Financial Services Financial Options

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

Hope International University provides the following options for meeting your financial obligations. Please select **all** that apply. Additional documentation may be required.

Self-Pay: Single Payment, Monthly Payments, Private Loan

Third Party Payment: Name of church/organization: _____

Military Benefits: Active-Duty Tuition Assistance, OR Chapter _____ at _____%.

Financial Aid Plan (*Federal/State Aid*)

You may be eligible for financial aid to help cover your tuition charges. To determine if you qualify, you must complete the following:

- FAFSA
- Master Promissory Note and Loan Entrance Counseling
- Any additional documents requested from the Student Financial Services Office

For more information, please contact your Student Financial Services Advisor (*page 2*) or the main office at (714) 879-3901 ext. 2202.

I have read and fully understand the information outlined in the Financial Options Guide. I agree that the terms and conditions of payment are not contingent upon receipt of grade, transcript, invoice, statement, reimbursement by my employer, or financial aid eligibility.

I understand that I am financially responsible for all charges incurred from registered coursework, regardless of participation. I also understand that I may be charged all or a portion of dropped coursework as outlined in the University catalog and this Financial Options Guide.

I also agree to notify Hope International University of any changes to my current contact information including mailing address, email address, and phone number at the time those changes go into effect.

I understand I am responsible for checking my HIU email as important correspondence will be sent to this email address.

Student Name (Please Print)

Student Signature

Date



Authorization to Release Financial Aid/ Student Account Data

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

The Family Educational Rights and Privacy Act (*FERPA*) of 1974 is Federal law designed to protect the privacy of student educational records. Financial aid information and data collected for purposes of completing the Free Application of Federal Student Aid (*FAFSA*) fall under the *FERPA* provision. Institutions must have written authorization to disclose information protected under *FERPA*, except under limited exceptions provided for by *FERPA*. You can obtain more information through the U.S. Department of Education's website: <https://www2.ed.gov/policy/gen/guid/fpco/ferpa/index.html?src=rn>.

Privacy of Information

I, _____ authorize Hope International University to discuss information pertaining to my financial aid and/or student account with the following person(s):

- Parent** Name of Parent(s) _____
- Guardian** Name of Guardian(s) _____
- Spouse** Name of spouse _____
- Other** Name(s) _____
- None**

This authorization will be retained by the Student Financial Services Office for the duration of enrollment. It is the student's responsibility to notify the Student Financial Services Office in writing of any requested changes to this information.

By signing this form, you, the student, certifying that you are granting permission to release your financial aid and/or student account information. This disclosure is valid only for financial aid and student account information.

Student Signature

Date

Parent Signature

Date



Student Authorization Form 2024-2025 Academic Year

2500 E. Nutwood Ave.
Fullerton, CA 92831
(714) 879-3901 x2202
FAX (714) 681-7421

This form is required for all new students and is valid for the entire enrollment for the graduate students at Hope International University. Please complete and return to the Student Financial Services Office. If you wish to make any changes to your information on this form during your enrollment, please see the Student Financial Services Office to make updates.

Student's Name: _____

Program/Major: _____

I am participating in a sport: Yes _____ No,
Sport

I plan to live on campus: Yes No

STATEMENT REGARDING CREDIT BALANCES AND AUTHORIZATION TO APPLY FUNDS

I authorize Hope International University to apply all Title IV financial aid toward my tuition for the classes scheduled during my enrollment.

I recognize I am responsible for incurred expenses not covered by my financial aid for each term.

I am aware that if my payment and/or total financial aid amount exceeds my current tuition, fees and other allowable charges have been paid, my account will have a credit balance. If granted approval by the Department of Education, I am requesting that the balance be handled in the following manner:

- Yes No 1. The school should retain any existing credit balance on my account to be applied to future charges or to be disbursed to me at my request.
- Yes No 2. In the event I do not request the funds prior to leaving school, or at the end of the academic year, the school should return the credit balance to the Department of Education as payment on my student loan.

I understand that if I do not authorize the above that 1) the University will still retain federal funds to pay for current outstanding institutional charges, including but not limited to: tuition, fees, housing and food and 2) subsequent to the University disbursing aid, I will need to pay for future courses before beginning class. By signing this form, I verify that all the information reported on this form is true and correct.

Note: This authorization is valid for the entire period of enrollment at Hope International University. However, excess funds will be distributed, as required under Title IV regulations. I understand that I may withdraw my approval for any one or all of these authorizations at any time. This may be accomplished by contacting Student Financial Services Office in writing. I also understand that a cancellation or modification of this Authorization will be effective for disbursements processed after the date Hope International University received the change and will not affect funds already retained.

By filling out my name and submitting this application, I agree to the above statements.

Student's Signature: _____ Date: _____



Satisfactory Academic Progress Policy

2500 E. Nutwood Ave.
Fullerton, CA 92831 USA
(714) 879-3901 x2202
FAX (714) 681-7421

Students attending Hope International University who wish to receive financial aid, in addition to meeting other eligibility criteria, must be in good academic standing and making satisfactory academic progress in their degree or certificate program.

Quality of Progress (*Good Academic Standing*)

- Students receiving financial aid must maintain a minimum GPA each term and cumulatively - Graduate programs 3.0 and Undergraduate programs 2.0.
- GPA's are reviewed each term.
- Students who fail to maintain the minimum GPA will be placed on financial aid "warning"/probation and given one semester to raise their GPA to the required minimum. If GPA is not met at the end of the warning period, financial aid will be suspended.
- Students admitted to the University with status other than "Clear" may be placed on Financial Aid Probation or may be ineligible for aid until the minimum GPA, and/or other requirements are attained.
- Failure to properly withdraw from school, producing "F" grades, may result in the return of financial aid.

Quantity of Progress (*Unit Completion Requirement*)

- Students receiving aid must make forward movement toward their degree completion as follows:

<i>Graduates</i>	<i>Undergraduates</i>
Full-time = 8 units	Full-time = 12 units
3/4 time = 6 units	3/4 time = 9 - 11 units
1/2 time = 4 units	1/2 time = 6 - 8 units

- Unit completion is reviewed each term.
- The following grades are considered to demonstrate satisfactory course completion: A, B, C, D, and Credit. Grades that do not demonstrate course completion are F, No Credit, Incomplete, W.
- Students are eligible to receive financial aid for up to 9 units for repeat courses for which a failing grade was given. Students are eligible to receive financial aid once for repeat of a previously passed course.
- Remedial or pre-requisite work may be considered if the course work is specifically prescribed by the student's academic advisor.
- Students who fail to complete at least two-thirds of all units in which they originally enroll or withdraw from 2 courses during one term are subject to a financial aid "warning". Financial Aid suspension will be placed on the student if failure to complete at least two-thirds of units enrolled, or 2 withdraws occur any additional time during enrollment in the graduate program.
- Students have one opportunity to appeal a financial aid suspension on quantitative or qualitative measures during their enrollment in the graduate program at Hope International University. Approval of appeal is not guaranteed.
- Financial aid may be reinstated to a suspended student when they achieve completion of deficient units and/or raised their GPA to the required minimum.

Quantity of Progress (*Maximum Time Frame*)

- Students requesting aid are expected to complete their academic program within a reasonable time frame (*including transfer units*) not to exceed 150% of the publish program length.
- Time frame is reviewed each term.
- All semesters attended will be used in calculating quantity of progress regardless if financial aid was received at that time.

Student's Signature: _____

Date: _____