

Student Financial Aid Policies

Policy No.: 425-40

Effective: 04/15/2012

PURPOSE:

To ensure that the institution, and its students, maintain eligibility for Federal, State and Institutional Aid. All colleges and universities are required to have policies for Satisfactory Academic Progress for financial aid purposes, Coordination of Aid, Withdrawals, Refunds and Return of Title IV funds. These policies are detailed below.

POLICY:

I. Satisfactory Academic Progress for Financial Aid Eligibility:

Federal, State, and Institutional aid provide needed funding to students pursuing academic degrees, credentials, or certificates. Financial Aid is awarded to students based on federal formulas for determining the need for taxpayer-funded student aid programs. Students receiving financial aid are expected to enroll in coursework required for their academic program and to complete their courses in a timely manner. Unnecessary enrollment leads to excessive debt and eventual loss of financial aid prior to program completion as students exceed Satisfactory Academic Progress unit maximums.

To be eligible for financial aid, students must meet the conditions of all four components of the Satisfactory Academic Progress Policy. Not meeting the standards for satisfactory progress will make the student ineligible for financial aid of any kind, including Federal Direct Stafford Loans.

Financial aid runs an annual process at the end of spring term to determine the SAP status of aid applicants for the upcoming financial aid award year. The process is then run on a weekly basis for students who apply for financial aid late. The process is run at the end of the fall term for students enrolled in certificate programs and for those who have been assigned an academic plan and are in probationary status.

Students are informed via email and portal messages that they are not meeting the standards for satisfactory progress for financial aid purposes. The email provides details of the basis for denial, and whether the student is eligible to file an appeal for reinstatement of aid eligibility. Students who are eligible to appeal will be sent appeal instructions and must file their appeal by the annual deadline. Students who apply late for financial aid and miss the annual appeal deadline will be ineligible for aid for the entire aid year.

Undergraduate students who have reached the maximum attempted units allowed, for any reason, are not eligible to appeal. Appeals from students who are not meeting the qualitative measure (pass rate) will be denied if the students cannot graduate within 150 attempted units or within 125% of units required for degree.

All post-baccalaureate students are allowed to appeal, regardless of pass rate or maximum units attempted. Generally, only appeals that document circumstances beyond the student's control and certify that those conditions no longer exist, are successful.

Reinstatement is possible through a successful appeal or by regaining full eligibility by meeting the standards described below.

Students are allowed only one successful appeal in their degree, credential, or certificate program. Students must regain eligibility by the end of the appeal year to continue receiving aid in future years of their program.

All appeals are reviewed by either a Financial Aid administrator or a university-wide academic committee. The Director of Financial Aid has final authority for appeal decisions.

II. Components for Review:

1. Quantitative Measure – Time and Unit Limits

Undergraduates are limited to 150 attempted units (125% of units required to graduate) and are ineligible for further financial aid at the undergraduate level. Undergraduates enrolled in programs that require more than 120 units can have the cap extended to 125% (e.g., a student in a program requiring 135 units would be capped at 169 attempted units). Post-baccalaureate students are capped at approximately 125% attempted units of the total units required for the academic program being pursued (see chart below).

Programs	Units	Maximum Units
Certificate	18	23
Credential	45	57
Second bachelor's	60	75
Master's	30-60	40-75
Doctorate	60	75

Units attempted at all institutions attended (including all transfer units) must be counted for both undergraduate and post-baccalaureate maximums, including units of repeat, incomplete, no credit, failure, in progress, and withdrawal.

2. Qualitative Measure – Acceptable Pass Rate

All Northridge students must complete 80% of all units attempted at Northridge. Federal regulations require that all units attempted be counted, including withdrawals, failures, no credit, repeats, incompletes, in progress, medical withdrawals, academic renewal units, etc.

3. Acceptable Grade Point Average

Students with less than a 2.00 cumulative Northridge GPA may receive financial aid if allowed by the University to continue enrollment. Students disqualified by the University are ineligible for financial aid based on acceptable Grade Point Average standards. Students are not eligible for financial aid until after an official re-admittance to CSU, Northridge. Students re-admitted must request reconsideration from the Department of Financial Aid and Scholarships. Re-admitted students that exceed the maximum unit cap required for degree, are ineligible for aid.

4. Other Provisions

- a. Students who enroll in classes inconsistent with their academic program, or students who exceed the University's policies related to change of major, will be held to the maximum unit cap without exception. Should a review of a student's record reveal that the student is enrolling in courses for financial aid purposes and not because the coursework is required for the degree, the student will be considered not making satisfactory academic progress for financial aid.
- b. Students who exceed the University limit for repeated coursework are subject to review of continued eligibility.
- c. Students who exceed the University limit of 18 CR/NC units while in a degree, credential, or certificate granting program are subject to review of continued eligibility.
- d. Students who completed all undergraduate degree course requirements, but do not graduate, for any reason, are not eligible for funding. Reasons not acceptable for further funding include, but are not limited to: raising GPA, failure to take or pass the Writing Proficiency Exam, or wanting to complete a minor or an additional major (e.g., double majors).
- e. If at any point it becomes clear that a student will not be able to meet the quantitative measure by graduation, the student becomes ineligible for aid (barring a successful appeal by the student consistent with appeal procedures set by the school). In addition to being identified through the SAP appeal process, students may also be identified through individual consultations with financial aid counselors, or when a review of the aid status is requested by a student, parent, or university official.
- f. Students completing zero units in any term are not meeting reasonable academic progress standards and may be ineligible to receive aid the following term. Aid received in that term may be subject to repayment.
- g. Academic progress can be reevaluated at any time throughout the year, as identified by a member of the Financial Aid and Scholarship Department staff, academic personnel, or school administrators.

5. Appeals

Appeal conditions are established annually and updated conditions are published on the Financial Aid web site in early June, just prior to the first SAP process run. The conditions listed below are an example and were the appeal conditions for the 2012-2013 aid year.

Undergraduate students who have completed at least 50% of Northridge units attempted, but fewer than 75%, may appeal if they meet at least one of the following conditions:

- a. Have attempted fewer than 30 units at Northridge
- b. Death of a close relative during period of failure
- c. Military service
- d. Medical withdrawal approved by University
- e. Readmitted after at least a 5 year absence

- f. Graduation date of immediately upcoming Fall on record

Undergraduate students who have completed at least 75% of Northridge units attempted, but fewer than 80%, may appeal.

Master's, Credential, Certificate, Doctoral and Second Bachelor's degree students who have **not** passed at least 80% of their units may appeal if there are documented circumstances beyond the student's control that have contributed to the student's inability to meet the pass rate or grade point average standards.

All students who are eligible to appeal must do so by the deadline, published annually. Previously disqualified students who have been readmitted are not subject to the deadline.

III. Coordination of Resources:

Financial Aid is awarded to students based on federal formulas for determining the need for taxpayer-funded student aid programs. Federal and state regulations require that all financial aid awards have taken into account *any and all resources* that students have available to meet the cost of their education. All colleges and universities are required to have a mandatory **Coordination of Resources** policy in place to ensure compliance with these regulations.

STUDENTS are required to report all resources they receive during the school year (other than employment). Similarly, **ALL UNIVERSITY CAMPUS DEPARTMENTS, OTHER ADMINISTRATIVE OFFICES AND ANY UNIVERSITY AUXILIARIES** must notify the Financial Aid Office of any payments or benefits that they award to students (other than employment or short-term loans). Failure to do so, or late notification, puts the student at serious risk for overpayment of financial aid funds resulting in a reduction and or cancellation of Financial Aid already awarded and a billing by the University. Eligibility for all future financial aid may be affected. The entities making award decisions (rather than the disbursing agent) are required to report student resources to the Financial Aid Office. Such entities include but are not limited to:

1. All University Campus Departments
2. Administrative Offices
3. University Auxiliaries
 - Associated Students
 - CSUN Foundation
 - Housing
 - The University Corporation
 - University Student Union

Examples of resources that must be reported to the Financial Aid Office include:

1. Scholarships
2. Grants
3. Fellowships
4. Stipends
5. Book Allowances in the form of cash amounts
6. Fee Payments
7. Any other kind of direct payments to student (other than short-term loans)

8. Waiver of payments
9. Any other resources/benefits paid to students

Wages from employment reported on W-2's, short-term loan proceeds and non-cash gifts (such as textbooks) do NOT need to be reported.

It is the responsibility of the awarding entity to notify the Financial Aid Office of all awards made during each academic year within 30 days of making such awards. Notification should include the student's name, CSUN ID number, award amount, and the term for which the award is made. Resource coordination may result in a modification to a student's financial aid award by the Financial Aid Office. For this reason, it is often in the best interest of students for awarding entities to determine the impact on financial aid awards *prior to* making award decisions that will require resource coordination through the Financial Aid Office. Students who may be subject to award revisions due to the receipt of additional resources are encouraged to come to the Financial Aid Office to discuss the impact on their award and to explore their financing options with a financial aid counselor. Every effort will be made to protect a student's financial aid eligibility and to ensure that there are sufficient resources to meet the costs of attending the university.

Campus entities that make awards to students subject to "Coordination of Resources" requirements are required to contact the Director of Financial Aid for instructions and to establish appropriate notification procedures.

RESPONSIBILITIES:

1. **Students:** Students are required to report all resources they receive during the school year to the Financial Aid and Scholarship Department.
2. **Departments:** All University Departments and Auxiliaries must notify the Financial Aid and Scholarship Department of any payments or benefits that they provide to students (other than employment).

WITHDRAWALS:

Federal and state regulations require that students receiving financial aid maintain enrollment in all units on which financial aid has been paid. All colleges and universities are required to have and follow a Return of Title IV Funds Policy when students leave the institution prior to the end of the enrollment period or modular session, including withdrawals for any reason.

Funds to be returned by the student and the University are calculated based on the date, as determined by the institution, that the student began the withdrawal process or the date, as determined by the institution, that the student otherwise provided official notification to the institution, in writing or orally, of his or her intent to withdraw. In the absence of an official withdrawal date, the midpoint of the term is used. The calculation may result in the student being responsible to repay a portion or all of their aid received to the University. Students who maintain enrollment until the 60% point of the payment period are considered to have earned the full amount of financial aid for which they were paid. The payment period for students enrolled in a term composed of modules includes all the modules the student was scheduled to attend in that term.

1. Official Withdrawals:

Students who **completely withdraw** from Northridge will be subject to a pro-rata calculation of "earned" Title IV eligibility based on the withdrawal date and the requisite return of Title IV funds to the appropriate funds. Students who leave the institution and provide official notification to the institution, establish a withdrawal date (see Admissions and Records) that is used by University Cash Services and the Financial Aid Office in calculating return of Title IV funds, refund amounts, and award revisions.

Northridge must determine whether a Return of Title IV Funds calculation must be processed for any student who withdraws from a standard term comprised of a series of modules (i.e. Extended Learning degree programs and summer terms). Students who withdraw from Northridge before completing at least one course in one module are considered to have withdrawn from Northridge unless the student confirms in writing their intent to attend a module later in the term. Northridge may not rely upon the student's previous registration.

Students who fail to respond to a request for written confirmation or confirm attendance but later are assigned UW grades for all courses in later module(s) of that term are considered withdrawn and the withdrawal date would be the withdrawal date that would have applied if the student had not indicated an intention to attend a module later in the term.

2. Unofficial Withdrawals:

The California State University is budgeted on a Full-Time-Equivalency Standard, rather than on an attendance-based budgeting model and is not required to take attendance. Students who cease attendance without providing an official notification of withdrawal (identified by their failure to complete any units) are considered to have withdrawn at the "midpoint" of the term and return of financial aid funds is based on that date. The responsibility for returning "unearned" Title IV funds is shared between the institution and the student based on the pro-rata calculation.

Return of Title IV aid will be calculated according to the pro-rata formula prescribed by Title IV regulations.

RETURN OF TITLE IV FUNDS:

At California State University, Northridge the return of Title IV funds are distributed in the following priority order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal PLUS Loan
5. Federal Pell Grant
6. Federal SEOG Program
7. Other Financial Aid Programs

REFUNDS:

The refund policy for the California State University System is based on the California Code of Regulations, Title V, Section 41802 and is outlined in the Tuition Refund section on the [Student Accounting](#) website. A determination of refund amounts and the amount of Federal and State aid eligibility are calculated based on the withdrawal date. Refunds will be applied to outstanding debts on the student account and any remaining balance will be remitted to the student. Refund checks are mailed to the address on file in SOLAR.

Parking refunds are pro-rated beginning the first day of class and based on when the permit is returned. Parking refunds are only processed once the original permit is returned to University Cash Services or reported lost or stolen in Public Safety. More information on parking refunds may be found on the University Cash Services web site under "[Student Parking](#)".

REFERENCES:

1. Student Aid Regulations regarding Satisfactory Academic Progress have been consolidated into the requirements for Student Eligibility, [Title 34: Subpart C, CFR 668.34](#).
2. Student Aid Regulations ([34 CFR, Section 673.5\(2\)\(c\)](#)) require that institutions take into account all resources available to the student in determining eligibility for federal (and state) aid.
3. Student Aid Regulations require a Return of Title IV funds to be calculated when a student withdraws during a specified period during a payment period ([CFR 668.22\(b\), \(c\), \(l\) \(2\)](#)).

FURTHER INFORMATION:

Financial Aid and Scholarship Department 818-677-2085

APPROVED BY THE PRESIDENT