

**Hope International University
Online Undergraduate and Graduate Programs**



**Financial Options Guide
2023-2024**

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 am to 5:00 pm 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
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 and have completed a FAFSA. 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*)?
- Is your housing information correct?
- 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 revised award letter.

Meet All General Eligibility Requirements

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

- You must be officially admitted to HIU.
- 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 repaying any student loans.
- You must not owe refunds for federal grant funds to any institution.
- 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 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. A document will be posted to your portal and you will receive an email with more information after registration.

As an **alternative** to borrowing loans:

Direct cash payments may be submitted to the Student Financial Services Office.

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 Expected Family Contribution (EFC) from the estimated Cost of Attendance.

Example:

Cost of Attendance	\$30,000
- Minus Student and/or Parent Contribution (EFC)	\$ 2,000
= Financial Need	\$28,000

Cost of Attendance (COA)

In most cases, the annual cost of attendance is based on a nine-month budget. Components include: tuition, fees, books and supplies, housing (*on-campus, off-campus, or living with parent*), personal expenses, and transportation costs. All of 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.

Expected Family Contribution (EFC)

Your Expected Family Contribution is the amount determined by the federal government that you and/or your parents can contribute toward your educational costs. The amount(s) listed for student and/or parent contributions reflect an estimated figure. This figure was computed utilizing income and asset information submitted on the FAFSA. The contribution is adjusted for the number of family members (*excluding parents*) attending college at least half-time and working toward a degree or certificate.

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*), child support, 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. 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*) to eligible undergraduates students who demonstrate need.

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.

To be eligible for consideration of a Cal Grant A or B, students must complete their FAFSA application and Cal Grant GPA Verification form by March 2nd. Students who are awarded or are current recipients of a Cal Grant need not re-complete a GPA Verification Form for the following year. However, to be considered for renewal, students should complete a FAFSA application anytime after October 1st, each year. Visit www.csac.ca.gov for additional information. Renewal awards are subject to household size, income and assets.

Military Benefits

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

- Active Duty Tuition Discount
- Post 9/11 and Montgomery GI Bills
- Yellow Ribbon
- Service members Opportunity Consortium
- 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.

Student Employment

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.

Loans

Direct Loan Program – Subsidized and Unsubsidized Student Loans

The Direct Loan Program provides low-interest, long-term loans through the federal government. These funds must be REPAID.

Loans can be **subsidized or unsubsidized**. 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*). 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, <https://studentaid.gov/mpn/> 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 on-line session at <https://studentaid.gov>.

Repayment normally begins **six months** following graduation or when you cease to be enrolled at least halftime. Payments and length of repayment period depends on the size of your debt but must be a minimum of \$600 per year. 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.

Subsidized Loan

The amount of a subsidized Federal Direct Loan you can borrow is the difference between the cost of education and your resources (*family contribution, 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 ½-time each semester.

Unsubsidized Loan

The unsubsidized Federal Direct Loan is awarded to students who do not qualify for the maximum subsidized loan eligibility. The unsubsidized loan can replace all or part of the family contribution. However, the amount of the loan cannot be more than the difference between the cost of education and any financial assistance you will receive from the school and any outside source (*including the subsidized Federal Direct Loan*). If you are a dependent student, your total Federal Direct Loan (*subsidized, unsubsidized, or a combination of both*) cannot exceed the annual and/or aggregate federal maximums for these loans. Interest will be charged beginning the day the loan is disbursed until the day the loan is repaid in full.

Federal Parent Loans to Assist Students (PLUS)

PLUS loans are intended to provide a source of financial assistance to parents of dependent students. Parents (*with satisfactory credit histories*) may borrow up to the estimated cost of attendance each year, minus any financial aid awarded to the student. 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. 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. PLUS loan applications Direct are available in the Student Financial Services Office or parents may choose to apply online by visiting <https://studentaid.gov>.

Interest rates on Direct Loans change annually, every July 1st. Please refer to <https://studentaid.gov> for more details.

Repayment Plans

	Standard	Graduated	Extended Fixed	Extended Graduated
Repayment Period	10 years	10 years	25 years	25 years
Payment Type	Fixed Payments	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.

Calculate your loan repayment at:

<https://studentaid.gov/h/manage-loans>

Repaying you loans. To learn about loan repayment choices and work out your Federal Loan monthly payment, go to <https://studentaid.gov/h/manage-loans>.

Terms of your loans. To learn more about your loan options and responsibilities, go to: <https://studentaid.gov/h/manage-loans>.

Student's Rights and Responsibilities

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 money is 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 burden as a result 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 expect written notification of your financial aid offer and any adjustments to it.

Responsibilities

When you sign your Award Letter **Acceptance Agreement**, 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 education*) please be advised of the following:

- Assistance for the current or subsequent terms in the academic year will be reduced or canceled; any excess will be considered as a resource for the following academic year, and subsequent financial aid eligibility will be reduced by that amount.
- You may be required to repay all or a portion of your federal funds received.

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.
- You must be enrolled in a program that leads to a degree, certificate, or other program leading to a recognized educational credential.
- You must not be in default or owe a refund on any Title IV funds received for attendance at any institution.
- You must not have borrowed in excess of any Title IV loan limits.
- If you *withdraw or take a leave of absence from school*, you must see 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 have signed your loan promissory note, you are responsible for paying back the loan. You are responsible for informing your lender or loan servicing center of changes in your name, address, social security number, and graduation date. You must inform your lender or loan servicing center 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 student budget.
- If you are borrowing a Federal Direct Loan for the first time at *Hope*, you are required to complete an Entrance Interview 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 borrower \$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 insures 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

In October each year, you must reapply for financial aid for the upcoming academic year. You can renew your FAFSA at www.studentaid.gov/h/apply-for-aid/fafsa. It is your responsibility to apply each year.



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.

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.

A late paperwork fee of \$50 will be assessed after week three of each semester for requested documents that have not been received. This fee will be added each month until all documents are collected.

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.
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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 previous year, the number of dependents you have, and how many of your dependents will be attending college in the same year you are. 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 \$711 to \$6,195.00 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. **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 *substantive (excluding student introduction)* threaded discussion.
- Completed and submitted a Quiz or Examination.
- Submitted a written assignment to via canvas.

Consequences of Failure to Attend/Participate

Grades and Tuition Charges

In a first online course in which a student is enrolled (*registered*) and fails to attend/participate (*as defined above*), and also has not initiated 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.

In a second consecutive online course in which a student is enrolled (*registered*) and fails to attend/participate (*as defined above*) within the first two weeks of the course, the student will be administratively withdrawn from this second course and receive a "W" on their academic transcript for this course. The student will also be charged tuition on the prorated basis prescribed in the University catalog.

Financial Aid Disbursement

A student who has failed to attend/participate (*as defined above*) for two consecutive online classes, as monitored by the University at the beginning of the third week of the second class, will be disqualified from receiving the disbursement of financial aid funds, notwithstanding any previously determined eligibility to receive such aid.



Federal Loan Instructions

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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

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

- Single Payment
- Third Party Payment
- Monthly Payment Plan

A monthly payment option is available for students who would like to have their balance divided into equal monthly payments (*balance must be paid off at end of term*), or for those who are anticipating a balance due as a result of charges in excess of their financial aid.

- Military Benefits
- Tuition Assistance
- Post 9/11 - Percentage _____
- Chapter _____
- Financial Aid Plan

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
- Loan Entrance Counseling
- Any additional documents requested from the Student Financial Services Office

For more information please contact the Student Financial Services Office at (714) 879-3901 ext. 2202 or your Student Financial Services Advisor.

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 any and 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 outline 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 Signature

Date

Student Name (Please Print)

Student ID#



Authorization to Release Financial Aid/ Student Account Data

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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 _____
- 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.

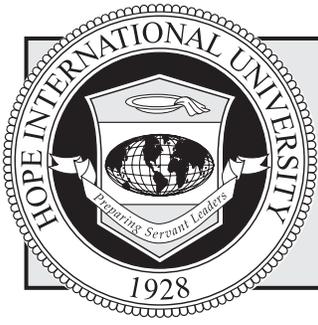
By signing this form, you, the student, certifying that you are granting permission to release your financial aid and/or student account information. This disclosure is valid only for financial aid and student account information.

Student Signature

Date

Parent Signature

Date



Student Authorization Form 2023-2024 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: _____ HIU ID: _____

Program/Major: _____

I plan to enroll for: Summer 2023 (MFT/DMFT/MSC) Fall 2023 Spring 2024

I plan to take the following units: _____

I am participating in a sport: Yes, _____ No I will be living 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, to include tuition charges, technology fee charges and administrative fees; 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 at the end of each loan period, 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:

Graduates
Full-time = 8 units
3/4 time = 6 units
1/2 time = 4 units

Undergraduates
Full-time = 12 units
3/4 time = 9 - 11 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. Student 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