

# Three Important Financial Aid Rules

(which may impact a student's Academic Plan and Financial Aid)

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**Rule 1: Dropping/Withdrawing from Classes.** If a student is planning on dropping or withdrawing from any of their classes within a term/session, the student must contact their assigned student account counselor immediately as it may result in a delay, revision of their financial aid, or an owing balance.

- Federal Direct Loans are given to students while they are enrolled in courses, therefore if they completely drop/withdraw from all courses, funds may be adjusted potentially creating an owing balance.
- If a student drops/withdraws from partial units, it may cause a small revision to their financial aid, but it is still important for students to maintain an open dialogue with their Student Account Counselor.

## **Rule 2: Taking Courses within a Program and Understanding Half-Time Limits.**

Students must take courses within the program they are enrolled in and be sure that they are enrolled in at least half-time units for the program to be eligible for Federal Financial Aid.

**Half Time =**

Credential or certain Certificate Only: 6 units per term, including summer

Masters: 5 units per term, 3 units for summer

M.A. in Clinical Psychology: 4 units per term, 3 units in summer

M.S. in Nursing: 3 units per term

Doctor of Ministry: 4 units per term, all other Doctoral Degrees are 3 units per term.

- If a student is enrolled in multiple programs, they will receive financial aid based on the program they are enrolled in at least half-time.
- Change of programs can mean different unit load requirements and financial aid eligibility.
- **Students cannot receive financial aid for courses taken outside of their program in order to meet half-time unit requirements; they must be in courses within their program.**

**Rule 3: Satisfactory Academic Progress (SAP).** Satisfactory academic progress for students is measured in three ways: qualitative, quantitative and maximum time frame for their program. If a student fails to meet any one of these criteria, they will not be eligible for federal financial aid.

- **Qualitative:** A student must maintain a minimum grade-point average or at least 3.0. Students with exceptions are in the following programs- Master of Divinity, Master of Pastoral Studies, and Master of Youth Ministry which have a 2.7 minimum cumulative GPA requirement.
- **Quantitative:** Student must complete 67 percent of all units.
- **Maximum Time Frame:** Every program has a maximum time frame for completing the program. Students can only receive aid within the time limits established for their program. This starts from the date of initial enrollment in a program:
  - **5 years:** School of Business and Management degrees, School Counseling, Psychology and School of Education.
  - **10 years:** Master in Divinity.
  - **8 years:** for all other master's and doctoral degrees.
  - **Credential/Certificate programs:** measured at 150 percent of the total units within the program. Repeated or attempted courses will count towards the time limits.

### **QUESTIONS? - Contact a Student Account Counselor**

Counselors are assigned by program. To contact your counselor call the Graduate Center at (626) 815-4570 or visit [www.apu.edu/graduatecenter/sfs/counselors](http://www.apu.edu/graduatecenter/sfs/counselors).

