

General Criteria for all Dominican Scholarships and Grants

- Students must enroll in at least 6 units per semester (Fall/Spring/Summer) at Dominican on the San Rafael campus.
- Dominican scholarships are not transferable to other universities and programs. Courses taken at other institutions may not be counted towards meeting the enrollment requirement for Dominican gift aid.
- Students must re-apply for need-based grants each year.
- Students must meet the renewal criteria for scholarships and grants in order for the aid to be renewed.

Please contact the financial aid office if you have not received an award letter prior to August 1 of each year or if your scholarship does not appear on your billing statement.

Grants from Dominican include the Pathways Scholarship and certain other endowed and restricted (named) scholarships and grants from private and foundation donors.

Grants are need-based and require that students complete the financial aid application process by completing the Free Application for Federal Student Aid (FAFSA) and the Dominican Aid Application.

Pathways Scholarship requires at least half-time enrollment status per semester and demonstrated need from FAFSA.

Dominican grants require at least a 2.00 GPA for renewal eligibility, as well as demonstrated financial need.

Each year, private donors and foundations sponsor the enrollment of individual Dominican students through endowed or restricted (named) scholarships. These named scholarships fund unrestricted Dominican gift aid, therefore replace Dominican gift aid resources dollar for dollar. Students are automatically considered for these awards in the fall or spring semesters.

Dominican Scholarship are limited to the equivalent of 8 full-time semesters for students entering as freshmen. For transfers, the maximum number of semesters depends on grade level.

For more information, visit our web pages at www.dominican.edu.



50 Acacia Avenue
San Rafael, California 94901

www.dominican.edu



PATHWAYS FINANCIAL AID GUIDE 2010-2011

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Dominican Scholarship

Welcome! This award guide is a tool to assist you in understanding:

1. Your scholarships, grants, and other financial aid at Dominican University of California.
2. Your rights and responsibilities.
3. What you need to do to maintain eligibility for your aid now and in future years.

Your first responsibility as a financial aid recipient is to read this guide and your Award Letter. We urge you to review this information carefully and to keep this guide for future reference.

AWARD LETTER INSTRUCTIONS:

1. Read and review carefully.
2. Return your Award Letter only if you are making changes to your award.
3. Save one copy for your records.
4. Loans require further steps as outlined in this guide.

COMMUNICATION FROM THE FINANCIAL AID OFFICE

Our primary method of communication will be with you, the student, via e-mail. Please be sure to **activate your Dominican domain e-mail address** once you have registered for classes (see instructions on how to activate: <http://mail.students.dominican.edu>).

Award Letters will be sent by regular mail to your permanent address when school is not in session and to your local address when school is in session.

You will receive a Revised Award Letter any time we are notified of an additional tuition benefit or scholarship, your enrollment level at the end of add/drop period does not match what you reported on your application, or your eligibility changes.

A college education is one of the most significant and worthwhile investments that a student and his or her family can make.

Contact Information:

Office of Financial Aid
50 Acacia Avenue
San Rafael CA, 94901-2298

p: 415-257-1350
f: 415-485-3294
E-mail: finaid@dominican.edu

Walk-In Hours:
Monday-Thursday: 9:00 a.m.-6:00 p.m.
Fridays: 10:00 a.m.-5:00 p.m.

www.dominican.edu/financialaid

YOUR ENROLLMENT INFORMATION

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Your award has been based on expected enrollment that you reported on your financial aid application. Your cost of attendance and financial aid eligibility is affected by your enrollment plans. Therefore, your award may be affected by any change in enrollment, and funds may be adjusted and/or returned if you do not enroll as expected.

YOUR HOUSING PLANS

Your cost of attendance is based on your housing status as indicated by your Dominican financial aid or admissions application. If your housing plans change, it may impact your aid eligibility since there are different costs for off-campus apartment home or commuting from a relative's home.

OTHER AID RESOURCES

If you will be receiving additional financial aid resources that are not listed on your award letter, such as private scholarships or grants, Veteran's Benefits, or tuition reimbursement, you must report those sources to the Financial aid Office.

Promptly notify the Financial Aid Office in writing (or by e-mail) if your enrollment or housing plans change, or if you receive other sources of assistance not listed on your award letter.

TIMELINE FOR DISBURSING AID & CREDIT BALANCES

Most federal financial aid and institutional scholarships may not be applied to student accounts earlier than 10 days before the standard semester first day of classes. Some types of aid require verification of eligibility and/or additional processing before the funds can be applied to a student account. These include, but are not limited to: Cal Grants, Federal Pell Grants, Stafford and Perkins Loans. The Financial Aid Office works to disburse financial aid as seamlessly and as quickly as possible. You can help us by ensuring that you:

- Return your Award Letter only if you are making changes to it
- Enroll in the correct number of units
- Complete the federally required entrance loan counseling for Stafford Loans
- Complete the Master Promissory Note for Stafford Loans
- Maintain Satisfactory Progress

If your aid and any other payments cause a credit balance on your student account, this credit balance will be refunded to you. A check is mailed by Business Services unless you select HOLD on the Authorization of Allowable Changes form.

Because your eligibility for a refund must be verified before it is issued, you should plan to cover indirect costs for the first month of school.

SATISFACTORY PROGRESS STANDARDS FOR FEDERAL AND STATE AID

Satisfactory Progress for Federal and State Funds is separate from your academic standing, which is determined by the University Registrar's Office.

Students must maintain a minimum cumulative Grade Point Average (GPA) of 2.00. Full-time students must also successfully complete at least 12 units per semester. Part-time students in all programs must successfully complete 75% of attempted units each semester.

If a student fails to meet these requirements, he or she will be given "probationary" aid for one academic period. If, after the probation period, satisfactory standards still have not been met, all aid is discontinued. Appeals due to special or unusual circumstances are available.

Disbursement of your aid will be delayed if your actual enrollment level is different than what is on your award letter.

Be prepared to pay for living expenses, books, transportation, and other costs during the first month of classes.

FEDERAL AND STATE AID RESOURCES

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Some basic "rules" apply for federal and state need-based aid resources, including grants, and loans.

- You must be admitted into a degree-granting program at Dominican.
- Your aid eligibility is determined by the information you report on the Free Application for Federal Student Aid.
- Your enrollment status impacts your eligibility; most federal and state aid programs are pro-rated for less than full-time (per semester) study, and most require at least half-time enrollment per semester.
- You must reapply for aid each year.
- You must maintain satisfactory progress towards your degree.
- Generally, you may receive federal and state aid for approved study abroad programs.
- Your aid may be prorated or returned if you withdraw.

FEDERAL GRANTS

Undergraduate students with significant financial need may qualify for federal grants. Eligibility is determined by federal regulation, program guidelines, and need determined by the FAFSA. Your award letter may include one or more of these grants:

Pell Grant: Determined by federal eligibility and enrollment status, this grant is designated for students with high financial need.

SEOG Grant: Reserved for students with the most significant financial need at Dominican.

Academic Competitiveness Grant (ACG): For certain Pell grant eligible recent high school graduates in their first and second years of study.

SMART Grants: Reserved for certain first-degree seeking students in their third and fourth years of study who are majoring in Biological Sciences at Dominican, are eligible for Pell Grant, and meet other criteria.

TEACH Grants: Available for eligible students who intend to pursue a career in teaching in 'high need' fields. Has a service obligation to teach for at least 4 years, full-time, in a designated high-need area in a designated low-income school within 8 years of graduation.

STATE GRANTS

Qualifying Dominican students may be eligible for Cal Grant A or Cal Grant B. Dominican includes estimated awards based on the California Student Aid Commission's award cycles and tentative eligibility information. If included on your award letter, the amount is estimated based on the projected State budget and the income, household, and asset information reported on the FAFSA. Cal Grant eligibility is subject to confirmation before the amount can be applied to a student's bill, and are subject to change. You will be notified via a revised award letter if your estimated Cal Grant eligibility changes. If you receive a Cal B Access, you may request the funds to be issued to you, otherwise it will be applied to your direct costs.

Awards granted by the state under the competitive cycle for transfer and continuing students are not finalized by the state until October. New and continuing students who receive a competitive award for the first time will receive a revised award letter in October.

Federal Perkins Loan

Your Award Letter may include a Federal Perkins Loan. Dominican funding for this program is very limited; and as such funding priority is reserved for undergraduate day students with the greatest demonstrated financial need who apply by the March 2nd priority deadline. The Federal Perkins Loan is a low-interest student loan with an interest subsidy while the student is enrolled at least half time. Interest is fixed at 5% annually. Repayment begins nine months after the student graduates, withdraws, or ceases to be enrolled at least half time.

If you are a recipient of a Perkins Loan, you will need to complete the Perkins Loan Entrance Interview at: <http://www.fc.campusoncall.com/cgi-bin/home.pl?campus=Dominican> And also eSign the Master Promissory Note at <https://www.acs-education.com/CS/Jsp/cpsesign/personalInput.jsp> These links are also available on our website.

We strongly encourage students and others borrowing on behalf of students to make responsible decisions about borrowing.

STUDENT LOAN INFORMATION

	Stafford Subsidized Loan	Stafford Unsubsidized Loan	Private Educational Loan
<i>Source</i>	Federally regulated, funded by the Department of Education		Not regulated, terms varies by lender
<i>Application Process</i>	• Free Application for Federal Student Aid (FAFSA) and DU Financial Aid Application		Apply for loan directly with lender
<i>Interest Rate</i>	4.5% fixed Interest is paid by the government during in school period	6.8% fixed	Variable rate, tied to Prime or LIBOR rate
<i>Repayment Terms</i>	6 months after student graduates, withdrawals, or ceases to be enrolled half time		Varies by lender (check with lender)
<i>Other Fees</i>	1% with Federal Rebate of .5%		Varies by lender (check with lender)
<i>Other Requirements</i>	• Enrolled at least half time • Complete Stafford Loan Entrance Counseling and Master Promissory Note (MPN) online at studentloans.gov		• Credit based • Most lenders require at least half time enrollment
<i>Annual Limit</i>	\$3,500 grade level 1 \$4,500 grade level 2 \$5,500 grade level 3 & 4	\$4,000* grade level 1 & 2 \$5,000* grade level 3 & 4 \$2,000 all grade levels	Cost of attendance minus financial aid (some lenders have minimum limits)
<i>Aggregate (Lifetime) Limit</i>	• \$31,000 for Dependent students • \$57,500 for Independent (no more than \$23,000 may be in Subsidized)		\$100,000-\$120,000 (varies by lender)

*For undergraduate federally-independent students, or dependent students whose parent applies for a PLUS and is denied.