

2020-2021

Financial Aid Guide for Adult Degree Completion Program



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# **CONTACTING THE OFFICE OF FINANCIAL AID**

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# **DATES TO REMEMBER**

# For Financial Aid and Business Services

Priority deadline for outstanding financial aid documents			
Federal Direct Grad PLUS Loan or Private Loan applications should be submitted and approved for Fall Semester (studentaid.gov)			
Federal Direct Stafford Loan Promissory Note and Loan Entrance Counseling priority deadline for Fall semester (studentaid.gov)			
First notification of Fall billing statement			
Fall Semester payment due			
Last day to drop a class with a 100% tuition refund			
First day of the Fall Semester			
Last day to add/drop a class for Fall Semester with a 75% tuition refund			
Fall Semester Census			
FAFSA for 2021-2022 available (fafsa.gov)			
Federal Direct Grad PLUS Loan or Private Loan applications should be submitted and approved for Spring Semester (studentaid.gov)			
Federal Direct Stafford Loan Promissory Note and Loan Entrance Counseling priority deadline for Spring semester (studentaid.gov)			
First notification of Spring billing statement			
Spring Semester payment due			
Last day to drop a class with a 100% tuition refund			
First day of the Spring Semester			
Last day to add/drop a class for Spring Semester with a 75% tuition refund			
Spring Semester Census			

## **WELCOME**

Welcome to the 2020-2021 academic year at Dominican University of California. Investing in a quality educational experience from Dominican will change the rest of your life.

This guide will help you understand the financial aid process, your award, and the billing process, as well as planning and managing your costs. As you read this guide, you will learn about the different financial aid programs, along with your rights and responsibilities as a financial aid recipient.

The Office of Financial Aid strives to guide students through one of the most complex aspects of college enrollment—managing college costs. We are here to provide assistance from the beginning of your Dominican experience to the end.



## FINANCIAL AID ELIGIBILITY AND AWARDS

## Eligibility

In order to be eligible for federal financial aid, students must complete a FAFSA for each academic year they will attend. Students who choose not to take federal financial aid are not required to complete a FAFSA. Students may only qualify for and receive financial aid for classes that pertain to the degree program to which they were admitted and enrolled. Students may take classes outside of their degree program, but will pay for those out of pocket.

## AWARD LETTER

A Financial Aid Award notifications will be mailed to entering Adult Degree Completion (ADC) students that outline the amount of financial aid they are offered and estimated cost to attend. Included with the award letter are other documents that may be required in order to receive aid.

# COMMUNICATION FROM THE OFFICE OF FINANCIAL AID

Our primary method of communication with students is email. Please activate your Dominican domain email address once you have registered for classes. Refer to the link for instructions on how to activate: **mail.students.dominican.edu**. The first award letter will be sent by regular U.S. mail to your permanent address on file. You will receive a revised award notification by email any time we are notified of an additional tuition benefit or scholarship, your enrollment level or your eligibility changes.

# FINANCIAL AID PORTAL

With the first Award notification, you will receive instructions on how to access Dominican's Financial Aid Portal. All future communication about your award will be sent to your email with instructions to view your updated award online through the Portal. The Portal gives you the opportunity to manage all aspects of your financial aid, including:

- Check the status of your financial aid application
- Download and print any requested documents
- Review the status of submitted documents
- View your current financial aid award

## **ENROLLMENT**

Financial Aid awards are based on the number of units a student enrolls in each semester. In order to receive federal financial aid, students must be enroll at least half-time each semester. Half-time enrollment is taking at least 6 units in a given semester.

Each academic year, students report the planned number of units they will enroll in to the Office of Financial Aid in order for their financial aid awards to be created. If those plans change, students are responsible for informing the Office of Financial Aid so that aid eligibility can be updated. If the Office of Financial Aid is not notified, there may be delays in aid appearing on the student's account.

## FINANCIAL AID RESOURCES

Below is a list of scholarships and grants that may appear in a student's financial aid award package. There are certain criteria associated with each award and not every student may qualify for all awards. Every student is packaged with the maximum institutional awards based on their eligibility.

## Scholarships/Grants

**Adult Degree Completion Scholarships** are awarded to students on the basis of financial need as determined by the FAFSA. A student's eligibility for this scholarship is reviewed upon receipt of the FAFSA and the Dominican Financial Aid Application.

**Federal Pell Grants** are awarded based on the Expected Family Contribution (EFC) as determined by the FAFSA. When a FAFSA is filed, a family's eligibility is considered. The 2020-2021 PELL Grant awards range from \$634 to \$6,195 depending on the EFC. Every year the Department of Education sets funding levels and eligibility requirements. These amounts are subject to change.

Cal Grants are grants from the state of California and administered by the California Student Aid Commission (CSAC). Eligibility is determined by CSAC for students who file a FAFSA and submit their GPA through their California high school (for transfer students, the last school they attended) by March 2. Cal Grants are awarded for a maximum of four years. Remember, to graduate in four years, a student needs to enroll in an average of 15.5 units per semester. Students can check their eligibility status online at: calgrants.org.

Yellow Ribbon Program and Post 9/11 GI Bill benefits are available to any degree-seeking veteran or their designated recipient student. Veterans must request a Certificate of Eligibility (COE) from the Veterans Administration (VA) which outlines the amount of benefits for which the student is entitled. The COE must be submitted to the Office of Financial Aid for eligibility certification. For the 2019–2020 academic year, Post-9/11 GI Bill benefits covered \$22,805.34. For any remaining tuition costs, Dominican and the VA will cover the remaining net cost for tuition and fees. Merit scholarships and Cal Grant eligibility is replaced by 100% benefit eligibility. The combination of Post-9/11 GI Bill, Yellow Ribbon, Cal Grants, and Dominican aid cannot exceed the cost of tuition and fees.

Federal TEACH Grants are available to students who intend to complete a teaching certificate program. Eligible students must file a FAFSA and document in writing their intent to enter a credential program after receiving their bachelor's degree. New undergraduates must have a high school GPA of at least 3.25, or a test score above the 75th percentile. This award has an annual limit of \$3,764 net (19-20) per academic year, which may be renewed as long as the renewal GPA is met, with a total aggregate limit of \$16,000. gross TEACH Grants carry an obligation for the student to teach in a low income school in a high need subject area for four years after completing their degree in which they received the grant. For more information please visit: **studentaid.ed.gov/teach**.

## **Work-Study Awards**

**Federal Work-Study (FWS)** is awarded to students who complete a FAFSA and demonstrate financial need. FWS is the opportunity for the student to work either on-campus or with one of the University's community service partners. ADC students who are interested in Federal Work-Study must contact the Office of Financial Aid to express interest. Additional forms may be required to confirm eligibility.

*Institutional Work-Study* is available to students who have not been awarded Federal Work-Study. Some on-campus departments may hire students who did not receive a FWS award. The availability of these limited positions are determined by the individual hiring department's budget and job availability.

Under both forms of Work-Study, earnings are paid directly to the student in the form of a check or direct deposit. Earnings are not applied directly to the tuition bill. These funds may be used at the student's discretion to cover educational expenses such as books, fees, personal items, and/or other expenses.

It is the student's responsibility to pursue and obtain Work-Study employment. Dominican holds a student employment fair at the beginning of each academic year in which supervisors and students have an opportunity to connect. Open positions are also posted in Bertrand Hall and online on the Dominican Financial Aid Portal at:

aid.dominican.edu

#### Loans

Many students and families find that loans are a useful resource because they help spread educational costs over a longer period of time. We encourage students and families to carefully weigh the need for loans and to borrow the minimum amount needed. Unlike the aid programs previously mentioned, loans must be repaid and require the student and/or their families to carefully plan how to repay these debts.

#### Federal Direct Stafford Student Loan

After submitting a FAFSA, students, at minimum, are eligible to borrow a Stafford Loan from the Federal Government. Depending on their Expected Family Contribution EFC, a student may be eligible for two types of Stafford Loans: Subsidized and Unsubsidized. A Subsidized Loan does not accrue interest while the student is enrolled at least half-time or during the grace period after the student ceases half-time enrollment (such as after graduating). Unsubsidized Loans will accrue interest while the student is enrolled. For either Stafford Loan, students are not required to make payments on the principle or the interest while enrolled at least half-time or during the grace period, but if the interest on the Unsubsidized Loan is not paid, it will accrue and add on to the principal when repayment is required.

#### **Loan Limits**

The maximum amount a student can borrow in the Stafford Loan Program depends upon grade level. As students advance in grade level, their eligibility to borrow under the Stafford Loan Program increases. The following loan limits apply to all or a combination of the Stafford Loans:

	MAXIMUM SUBSIDIZED	STAFFORD LOAN ELIGIBILITY
First Year	\$3,500	\$9,500
Second Year	\$4,500	\$10,500
Third Year and	\$5,500	\$12,500
Beyond		

Stafford Loans have a fixed interest rate. Additionally, the government assesses an origination fee at disbursement. Below is the interest rate and fee schedule for all Stafford Loans disbursed on or after July 1, 2020.

SUBSIDIZED	UNSUBSIDIZED	FEDERAL FEES
4.53%*	4.53%	1.059%**

<sup>\*</sup> As of the print date for this brochure, for loans borrowed on or after July 1, 2019.

#### **Private Loans**

Private educational loans have become a popular option for some students and their families. Generally, private lenders will require the student to be the borrower, however, the student may need a creditworthy co-signer for private loan approval. Some lenders may allow a parent or other third party to be the borrower of the loan. The Office of Financial Aid maintains a list of private lenders with rates and loan repayment favorable for Dominican students. For more information about private loans, visit our website at dominican.edu/financialaid/Privateloans.

# Reapplying for Financial Aid

The FAFSA is an annually renewed application, so students who plan on attending the next academic year and want federal financial aid will need to submit a renewal FAFSA prior to the start of each academic year. Late financial aid filers may not be guaranteed to have their aid disburse by the earliest disbursement date.

# **PAYMENT INFORMATION**

# Student Accounts and Billing Information

The University's Business Services Office handles all billing and payment related issues. Every month, you will be alerted to review your billing statement on Self-Service (see below for Self-Service information). The student is responsible for settling all debts to the University by the appropriate deadlines. Students are encouraged to submit any and all requested financial aid paperwork well before the first payment due date so aid can be taken into account for that bill. The billing statement can include items such as tuition, campus fees, and dorm fees (if living on-campus).

<sup>\*\*</sup>As of the print date of this brochure, for loans borrowed on or after October 1, 2019

#### Self-Service

Self-Service online is where students can view their balance, make payments, view their grades, and register for classes. Students can designate another person, as an authorized user so that person can access the finance portion of Self-Service to make payments. Business Services will update balances in Self-Service once a week, so students do not have to wait for a statement to arrive by mail to see changes to their accounts. Once a student commits to attending Dominican and makes their deposit, they may obtain access to Self-Service at: selfservice.dominican.edu.

## **General Payment Term**

Payment of the outstanding balance is due in full by August 1 for the Fall semester, January 1 for the Spring semester, and June 1 for the Summer semester. Alternatively, students may participate in a payment plan instead of paying the entire balance up front.

## **Payment Plan**

A payment plan is available to enrolled students for those who prefer to pay in increments. For more information, please contact Dominican's Business Services Office at bills@dominican.edu.

## **Methods of Payment**

Students may pay their accounts with either cash, check, electronic check, or money order. Dominican charges a \$50 returned check fee if a check is returned by the bank. Payments may be made:

**ONLINE:** Students may login to **selfservice.dominican.edu** and click "Finance" to make a payment. For further details, please visit **dominican.edu/epay**.

BY MAIL: Check or money order only.

*IN PERSON:* Students may come to the Business Services Office in Bertrand Hall, Room 103.

#### Credit Balances

If a student has excess aid or payment, the student may be issued a credit balance refund in the form of a check. This credit balance may then be deposited and used to cover (or reimburse) the student's out-of-pocket expenses such as books and supplies, room and board (if living off-campus), transportation costs, or other personal expenses.

The Business Services Office will transition to an E-Refund process during the current academic year. Please refer to **dominican.edu/business-services** for more information.

## **POLICIES**

## Family Educational Rights and Privacy Act (FERPA)

The Family Educational Rights and Privacy Act of 1974 (FERPA), is a federal law that protects the privacy of student records and safeguards students' personal information. The Office of Financial Aid will not release any student information without written consent of the student.

Any student who wants to have financial and/or student account information shared with a parent(s), spouse, or a designated person must complete the FERPA Release Form and submit it to the Office of Financial Aid. The FERPA Release Form is available online at: dominican.edu/finaid/forms

## **Enrollment Policy**

Each student's award is based on the anticipated enrollment plans indicated in the student's Dominican Financial Aid Application. Eligibility may be affected if enrollment plans change, and funds may be adjusted, rescinded, or returned depending on actual level of enrollment.

## **Repeating Coursework**

If a student has taken and passed a course (receiving a grade of D or higher), federal financial aid will only pay for that course to be repeated one more time. Should a student decide to enroll in a successfully passed course for a third time, federal financial aid will not cover the cost of that course. This policy also applies even if the program requires a higher grade to progress.

A student can continue to receive aid for a particular course until the student receives a passing grade (something other than an F, UF, I or W) for that course. Once the passing grade is received, federal financial aid will only pay for one more repeat of that course. With that said, a student still only has four years (less for a transfer student) of institutional aid eligibility. Additionally, a student needs to maintain Satisfactory Academic Progress toward a degree to qualify for financial aid.

## Withdrawal Policy

Students planning to withdraw from the University are encouraged to meet with their academic advisor and a financial aid counselor prior to initiating the withdrawal process.

Official withdrawal from Dominican should be reported to the Registrar's Office. The Registrar can be informed of a student's request to withdraw, verbally or in writing; please refer to the Registrar's Office for the Withdrawal/Leave of Absence Form.

If the date of withdrawal notice is received by the Registrar's Office prior to census date, the date of withdrawal for financial aid purposes is the date of the last academically related activity. If the date of withdrawal notice is received by the Registrar's Office after census date, the date of withdrawal for financial aid purposes is the date of receipt recorded by the Registrar's Office.

Federal law requires that a Return of Title IV Fund calculation be performed for any student who attended at least one class and withdrew. This means that financial aid eligibility will be calculated based on an earned versus unearned calculation. The calculation determines how much aid a student is eligible to keep based on the amount of time enrolled. Students who attend more than 60% of the semester will be eligible to keep their entire financial aid award.

The federal government has defined two types of withdrawal — an official withdrawal and an unofficial withdrawal. An official withdrawal is one in which the student notifies the Registrar of the desire to withdraw from Dominican. An unofficial withdrawal is one in which a student leaves without notifying the Registrar's Office. Students who do not officially withdraw and pass no units (receive grades of F or UF) in a semester or summer session are presumed to have unofficially withdrawn, unless the student provides the Office of Financial Aid with documentation showing attendance through the end of the semester. Such documentation must be presented within 30 days of the end of the semester being evaluated. The return of aid for an unofficial withdrawal is calculated at the 50% point of the semester or summer session.

After the return of federal aid is calculated and sent back to the U.S. Department of Education, students may owe a balance to the University in some cases.

#### Refund Schedule

Dominican's tuition refund schedule can be found within the academic calendar on the Registrar's web page at: **dominican.edu/registrar**.

## **Grant Proration Policy**

Ilf you are awarded financial aid as a full-time student (12 or more units per semester) and your enrollment status at the end of the add/drop period is below full-time, your financial aid will be recalculated and your federal and state grants will be prorated based on your enrollment status according to the chart below:

AWARD TYPE	9-11 UNITS	6-8 UNITS	1-6 UNITS
Cal Grant (A, B, & Access)	75%	50%	0%
Pell Grant	75%	50%	25%
Educational Grant (SEOG)	75%	50%	0%
TEACH	75%	50%	25%
Institutional Aid	75%	50%	0%

# Satisfactory Academic Progress (SAP)

Federal regulations require that colleges and universities monitor a student's progress toward earning a degree. This policy is called Satisfactory Academic Progress (SAP). Each student's progress is reviewed at the end of each semester, usually after the deadline for grades to be posted. SAP is monitored by using quantitative, qualitative, and maximum time frame measures.

#### Quantitative Measure

- Students must meet a quantitative standard of academic progress measured by completion rate.
- Students must successfully complete 67% of all attempted units to graduate within 150% of the published program length.
- Units attempted will include non-credit courses, late dropped courses, withdrawals, and incomplete courses.

#### Qualitative Measure

Every financial aid recipient must maintain a minimum of a 2.0 cumulative GPA to maintain financial aid eligibility and receive federal funding.

## Maximum Time Frame for Completion (Time Limit)

In addition, maximum time frame limits apply to a student's eligibility. A student may not receive federal aid for more than 150% of the published program length required to complete their degree at Dominican. For undergraduates, this is a maximum of 186 total units (including repeat courses and units transferred into Dominican) or 12 full-time semesters, whichever comes first.

## **Repeated Courses**

If you have already taken a course and earned credit, the repeated class will not count toward the quantitative measure; however, it will count toward the qualitative measure of meeting the minimum GPA requirement of a 2.0 and the maximum time limit.

## Incompletes

For purposes of evaluating SAP, a grade of incomplete counts as attempted but not earned credit. Therefore, it will not be counted toward meeting the minimum GPA or credit completion and may qualify the student for Financial Aid Warning or Suspension until the grade has been posted.

#### Withdrawals

If you withdraw from a semester in which you received financial aid, that semester counts toward the maximum time limit for completion.

# **Evaluation periods**

The Office of Financial Aid will review Undergraduate Day Program students for SAP at the end of each semester. Once the Registrar has posted the grades from that semester, the student's entire academic history will be evaluated for SAP, not just the semesters in which the student received financial aid.

## **Financial Aid Warning**

If a student fails to meet minimum SAP requirements to maintain financial aid eligibility, the student will be placed on Financial Aid Warning for the following semester. While on Financial Aid Warning, the student retains financial aid eligibility and receives their normal financial aid award. At the end of the warning semester, the student is expected to meet the minimum SAP requirements. Financial Aid Warning is only allowed once during the student's degree tenure at Dominican.

## **Financial Aid Suspension**

If a student fails to meet the SAP requirements for any semester after the initial Financial Aid Warning semester, the student will be placed on Financial Aid Suspension and will not be eligible for Federal, State, and/or Institutional Financial Aid. The status of Financial Aid Suspension will remain in place until the student is again meeting the SAP requirements or the student has filed a successful SAP Appeal.

## SAP Appeals

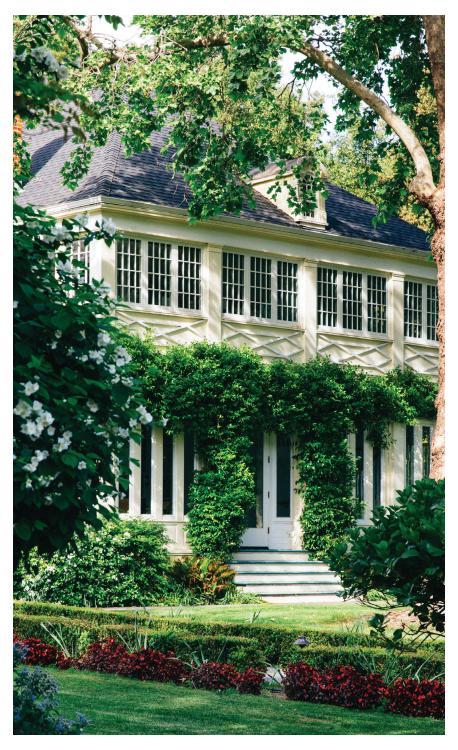
Students who have been placed on Financial Aid Suspension have the right to appeal their status to the Office of Financial Aid. Students may submit their appeal documents to the Office of Financial Aid in person. SAP Appeals must be based on extenuating circumstances that seriously affected the student's academic performance.

#### **Financial Aid Reinstatement**

If the student's SAP Appeal is approved by the SAP Committee, the student will be placed on Financial Aid Probation and may be able to receive Federal, Institutional, and/or State Aid for the following semester (or the next semester that the student is enrolled at Dominican). All Federal Financial Aid rules will apply. The Office of Financial Aid will monitor the student's satisfactory academic progress. If the student has not regained compliance with the SAP requirements or met the conditions of their appeal when SAP is checked by the Office of Financial Aid, the student will lose financial aid eligibility.

# FREQUENTLY ASKED QUESTIONS

- Q Do I have to reapply for financial aid every year?
- A Yes. The financial aid award you have received applies to the current academic year only. In order to receive financial aid in future years, you are required to complete the FAFSA by the March 2 deadline.
- Q Will my award package be the same each year?
- A It depends. If the information submitted on your FAFSA varies from year to year, so can your award package. Please refer to "Reapplying for Financial Aid" on page 6 of this Award Guide for more information. Please contact the Office of Financial Aid for individual guidance.
- Should I consider student loans?
- A Student loans represent a manageable way to access funds you need now to invest in your future, but require careful consideration. Loans need to repaid and students who decide to take student loans should plan early on how to comfortably repay their obligation.
- Q What if I need other loans?
- A Private credit-based loans can help students and families finance their share of the cost of education after other financial aid. Credit-based loans require a two-year credit and employment history. Students generally borrow with an eligible co-signer. Please visit our website for specific information on these types of loans and for links to comparison sites.



## REFERENCE LIST

#### **CALIFORNIA STUDENT AID COMMISSION (CSAC)**

Organization that administers the Cal Grant program. 916-526-7590 or 888-CA-GRANT

csac.ca.gov

#### **FAFSA ON THE WEB**

To submit your Free Application for Federal Student Aid (FAFSA) online 800-4-FEDAID

fafsa.gov

#### **FEDERAL STUDENT AID**

Financial aid information from the Department of Education studentaid.gov

#### **FINAID**

A website that provides reliable general financial aid information

finaid.org

#### **INTERNAL REVENUE SERVICE (IRS)**

If you need a copy of your federal tax transcript or have a tax related question 800-TAX-1040 irs.gov/Transcript

irs.gov/Individuals/Get-Transcript

# **CONTACT INFORMATION**

**OFFICE OF FINANCIAL AID** 

**LOCATION:** Bertrand Hall, Room 105

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94901

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FINAID@DOMINICAN.EDU
DOMINICAN.EDU/FINANCIALAID

**WALK-IN HOURS:** 

MONDAY-THURSDAY: 10:30 A.M.-4:30 P.M.

FRIDAYS: 11:00 A.M.-4:00 P.M.

