

2020-2021 **Financial Aid Guide for Graduates**



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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 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.

Award Letter

Financial Aid award letters outline the amount of financial aid a student is offered and provides an estimated cost to attend. Included with the award letter are other documents that may be required in order to receive aid. Read and review carefully.

COMMUNICATION FROM THE OFFICE OF FINANCIAL AID

Our primary method of communication with students is email. Please to activate your Dominican domain e-mail address once you have registered for classes. Refer to the link below for instructions on how to activate: **mail.students.dominican.edu**. The first award letter will be sent by regular 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.

ENROLLMENT

Financial Aid awards are based on the number of units graduate students take each semester. In order to receive federal financial aid, students must be enrolled at least half-time each semester (4 units in Fall/Spring semesters and at least 3 units in the Summer semester).

Each academic year, students are required to report to the Office of Financial Aid their planned number of units per semester; this helps the Office of Financial Aid determine the student's complete eligibility for the year. Students should notify the Office of Financial Aid if there are changes to their plans of enrollment and registration. If units enrolled do not match the planned units communicated, there will be delays in funding.

FINANCIAL AID PORTAL

With the first Award Letter, 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 other aspects of your financial aid, including:

- Checking the status of your financial aid application
- Downloading and printing any requested documents
- Reviewing the status of submitted documents, and/or viewing your current financial aid award.

FINANCIAL AID RESOURCES

Scholarship eligibility is reviewed at the point of admissions for students entering the Master of Business Administration or Master of Science in Education programs; all admitted students who have met the Priority Application Deadline for Admission are automatically considered. No minimum or maximum number of units must be taken however, continuous term-to-term enrollment, as defined by the individual program, is required. On-going scholarship eligibility requires that the student maintain a 3.25 GPA in each semester and complete all courses attempted (grades of I, F, UF and W do not represent a completed course). Scholarship eligibility will be revoked after ONE unsuccessful semester below a 3.25 GPA or course(s) not completed. If a student stops out or takes a Leave of Absence for more than one term, eligibility will be revoked the scholarship; an appeal process may be considered on a case-by-case basis. This program is a non-need based scholarship and will be awarded for academic criteria only. The scholarship is renewable each year up to a maximum of three (3) years from the start of enrollment in the program.

New students entering the Master of Science in Counseling Psychology and Master of Arts in Humanities programs may be considered for scholarship by providing the required supplemental application provided by the Office of Admissions. Students must submit a FAFSA annually to demonstrate on-going financial need. The student must maintain a 3.25 GPA (Counseling Psych) or 3.0 GPA (Humanities) in each semester and complete all courses attempted (grades of I, F, UF and W do not represent a completed course). Scholarships will be revoked after ONE unsuccessful semester below a 3.25 GPA or course(s) not completed. Students must maintain a minimum of 6 units per semester to be eligible for the scholarship. If a student stops out or takes a Leave of Absence, they will lose the scholarship. If a student defers admission, the scholarship will be retracted.

Reapplying for Financial Aid

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

Work Study Awards

Federal Work-Study (FWS) is awarded to students who complete the 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. Graduate students who are interested in Federal Work-Study must contact the Office of Financial Aid in order to express interest. Additional forms may be required to confirm eligibility.

Institutional Work-Study is available to graduate 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 in Dominican's Financial Aid Portal at: aid.dominican.edu

LOANS

There are two types of Federal Direct Loans: Unsubsidized Stafford Loan and Grad PLUS Loan.

Federal Direct Unsubsidized Stafford Student Loan

Upon receipt of the FAFSA and the Dominican Financial Aid Application, the Office of Financial Aid will assess a student's aid eligibility. All qualifying students who are enrolled at least half-time will be offered an Unsubsidized Stafford Loan. The maximum amount a student may borrow in Unsubsidized Stafford Loans is \$20,500 per award year. For most programs, an award year sequence is Fall, Spring, and Summer. For the Masters in Physician Assistant Studies program, an award year sequence is two consecutive semesters. The total loan is allocated evenly among the semesters for the award year (as long as the student is enrolled at least half-time). A signed Master Promissory Note and record of Loan Entrance Counseling completion are required for disbursement.

Unsubsidized Loans will accrue interest while the student is enrolled. Students are not required to make payment on the principal balance 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. The Unsubsidized Loan is a fixed interest rate loan. The APR is currently 6.08%*.

*As of the print date for this brochure, for loans borrowed after July 1, 2019

Federal Direct Graduate PLUS Loan

Graduate (Grad) PLUS Loans are available to graduate students enrolled at least half-time who submit a FAFSA and are approved based on credit via the federal government PLUS loan application. This federal loan program allows grad students to borrow enough to cover up to their remaining Cost of Attendance. The Grad PLUS Loan has a fixed interest rate of 7.08%* and a loan origination fee of 4.236%**. For students planning on borrowing this loan, the Office of Financial Aid recommends borrowing the amount needed for the entire award year. A signed Master Promissory Note is required for disbursement and record of Loan Entrance Counseling completion may be required for disbursement. For more information about the Grad PLUS Loan, visit our website at: dominican.edu/admissions/aid/loans/federal-grad-plus-loan

*As of the print date for this brochure, for loans borrowed between July 1, 2019—June 30, 2020
**For loans borrowed between October 1, 2019—September 30, 2020

Private Loans

Private loans are an option for students who need additional resources to attend college above and beyond any federal or institutional aid they may receive.

Depending on the student's credit, private lenders may offer a lower or higher interest rate than the Unsubsidized Loan or the Grad PLUS Loan. Students may need a creditworthy co-signer for private loan approval. To view the Office of Financial Aid's list of private lenders with rates and loan repayment information, visit our website at: dominican.edu/financialaid/privateloans

FEDERAL AND PRIVATE STUDENT LOANS

Student Loan Information

	Stafford Unsubsidized Loan	Graduate PLUS Loan	Private Educational Loan
Source	Federally regulated, funded by the Department of Education (Federal Direct Loan)		Not regulated, terms vary by lender
Application Process	Free Application for Federal Student Aid (FAFSA) and Dominican Financial Aid Application		Apply for loan directly with lender
Interest Rate	*6.08% fixed	**7.08% fixed	
Repayment Terms	6 months after student graduates, withdraws or ceases to be enrolled half-time	6 months after student graduates, withdraws or ceases to be enrolled half-time	Varies by lender
Other Fees	Stafford origination fee of 1.059%	Grad Plus origination fee of 4.236%	Varies by lender
Other Requirements	At least half time enrollment (4 units a for Fall/Spring and 3 units for Summer) Complete Loan Entrance Counseling and Master Promissory Note (MPN) online at studentaid.gov	- Credit based - At least half-time enrollment - Sign Master Promissory Note online at studentaid.gov	- Credit based - Most lenders require at least half-time enrollment
Annual Limit	\$20,500	Cost of attendance minus other estimated financial aid	
Aggregate (Lifetime) Limit	\$138,500 including any Federal Stafford loans for undergraduate study	n/a	Varies by lender

^{*} As of the print date of this brochure, 6.08% will be the fixed interest rate for loans borrowed between July 1, 2019—June 30, 2020. Interest rates are calculated using the 10–Year Treasury note from the period leading up to July 1, 2019 plus 2.05% with an interest rate cap of 9.5%. The exact rate charged for 2020-2021 will not be determined until June 1, but will then by locked in based on the Treasury note yield.

^{**} As of the print date of this brochure, 7.08% will be the fixed interest rate for loans borrowed between July 1, 2019—June 30, 2020. Interest rates are calculated using the 10-Year Treasury note from the peiod leading up to July 1st, 2019 plus 4.60%, with an interest rate cap of 10.5%. The exact rate charged for 2020-2021 will not be determined until June 1, but will then by locked in based on the Treasury note yield.



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 may include items such as tuition, campus fees, and dorm fees (if living on-campus).

Self-Service

Self-Service online is where students can view their balance, make payments, view their grades, and register for classes. Students may designate another person, such as a parent, 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 will be able to obtain access to Self-Service and may access it 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 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 either with 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, 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.

POLICIES

Family Education 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**

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 3.0 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% (200% for Counseling Psychology degrees) of the published program length required to complete their degree at Dominican. See the table below for specific program length

PROGRAM	STANDARD LENGTH	MAXIMUM LIMIT
Biological Sciences	36 units	54 units
Business Administration (inc. Healthcare Leadership)	40 units	60 units
Data Analytics	36 Units	54 units
Education (Interdisciplinary)	30 units	45 units
Education (Teaching)	50 units	75 units
Humanities	30 units	45 units
Occupational Therapy	80 units	120 units
Physician Assistant Studies	102 units	153 units
Counseling Psychology (MS)	43 units	86 units
Counseling Psychology (MFT/PCC)	60 units	120 units

Repeated Courses

If you have already taken a course and earned credit, the repeated class will not count toward the quantitative measure of completing units attempted; however, it will count toward the qualitative measure of meeting the minimum GPA requirement of a 3.0 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.

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)		
October 1 Federal Direct Grad PLUS Loan or Private Loan applications show 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		
nuary 1 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		
February 9 Spring Semester Census		



REFERENCE LIST

FAFSA ON THE WEB

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

ADDRESS: 50 Acacia Avenue San Rafael, CA 94901

Office: 415-257-1350 Fax: 415-485-3294

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.

