



2020-2021 Financial Aid Guide for Undergraduate Students

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Contacting the Office Of Financial Aid

Location	Bertrand Hall, Room 105	Fax	415-485-3294
Address	50 Acacia Avenue San Rafael, CA 94901-2298	Admissions	888-323-6763
Phone	415-257-1350	Email	finaid@dominican.edu
		Web	dominican.edu/financialaid

Dates to Remember for Financial Aid and Business Services

April 1	Priority deadline for outstanding financial aid documents	Oct. 1	Federal Direct Parent PLUS Loan or Private Loan applications should be submitted and approved for Spring Semester and Priority deadline for outstanding Financial Aid documents
May 1	Federal Direct Parent PLUS Loan or Private Loan applications should be submitted and approved for Fall Semester	Nov. 15	Federal Direct Stafford Loan Promissory Note and Loan Entrance Counseling priority deadline for Spring Semester (studentloans.gov)
June 6	Federal Direct Stafford Loan Promissory Note and Loan Entrance Counseling priority deadline for Fall Semester (studentloans.gov)	Dec. 6	First notification of Spring billing statement
July 6	First notification of Fall billing statement	Jan. 1	Spring Semester payment due
Aug. 1	Fall Semester payment due	Jan. 19	First day of the Spring Semester
Aug. 24	First day of the Fall Semester	Feb. 2	Last day to add/drop a class for Spring Semester with a 100% tuition refund
Sept. 8	Last day to add/drop a class for Fall Semester with a 100% tuition refund	Feb. 9	Spring Semester Census (Financial Aid is frozen as of this date)
Sept. 15	Fall Semester Census (Financial Aid is frozen as of this date)	Feb. 16	Last day to add/drop a class for Spring Semester with a 75% tuition refund
Sept. 22	Last day to add/drop a class for Fall Semester with a 75% tuition refund	March 2	Priority deadline to file 2021-22 FAFSA
Oct. 1	FAFSA for 2021-22 available (fafsa.gov)		

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. It will be enriched by our exceptional professors and integrative coaches; engaging with the community and partaking in extracurricular activities; completing signature work and a digital portfolio; and creating new friendships, relationships, and a network.

This guide will help you understand the financial aid process, your award, and the billing process, as well as planning for 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. This guide is applicable only to students admitted into Dominican's Undergraduate Day Program.

The Office of Financial Aid strives to guide students and families 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 — such as meeting with you before you even apply — to the end, providing in-person Loan Exit Counseling prior to graduation, and beyond.

The Value of a Dominican Education

The value of a Dominican education extends well beyond your college years. The Office of Financial Aid understands that financing an education and managing college costs can seem challenging. The good news is that our students receive significant financial support from a variety of sources including Dominican scholarships and grants, federal and state grants, federal and private loans, work-study, and external agency support. In fact, more than 75% of students at Dominican receive aid to help manage college costs, and more than 90% of undergraduate freshmen receive scholarship and/or grant aid.

The Dominican Experience is designed for the twenty-first century student — the thinker, the doer, the artist, the activist, the trailblazer, the entrepreneur — from every walk of life. We've done our research. The data shows that some educational practices are better than others. We've picked the best ones and built them into the Dominican Experience.



Determining your Financial Aid Award

A financial aid award consists of all types of aid available based on the student's eligibility. The award may include some, but not all, of the aid mentioned in this guide. Certain awards have specific qualifications and limits; however, all students will receive the maximum amount of financial aid for which they are eligible.

The foundation of any financial aid package is the Expected Family Contribution (EFC) that is calculated by the Department of Education using the information reported by a student/family on the Free Application for Federal Student Aid (FAFSA). The EFC acts as an index to determine the amount of aid you may receive.

A family's actual contribution may be more or less than the EFC depending on eligibility for different financial aid programs. The EFC takes into account a family's income, assets, demographic information, number in the family, and number in college. The lower a student's EFC is, the more need-based financial aid that student may be eligible to receive.

It is important to remember, when comparing financial aid packages from different schools, to look at both the costs and the financial aid package. A budgeting worksheet is on the next page to assist you with calculating an estimated amount due to Dominican after financial aid.

Direct and Indirect Costs

The cost to attend Dominican includes both costs you pay directly to the Institution (Direct Costs) and other expenses a family needs to plan for that are paid elsewhere (Indirect Costs). Together, Direct and Indirect costs comprise the Cost of Attendance (COA) used by the Office of Financial Aid in determining eligibility for financial aid. The COA also determines the maximum amount of financial aid a student can receive in a year.

Direct Costs include tuition, fees, and, if living on-campus, room and meal costs. Indirect Costs can include off-campus living expenses, books, supplies, transportation expenses, and personal expenses. Indirect Costs can vary widely from student to student, so Dominican uses an average when considering these costs. It is important when budgeting for college that a family considers both types of expenses. The COA is included in the Financial Aid Award Letter, and at dominican.edu/financialaid.

Disbursement of Financial Aid

If the total amount of financial aid disbursed to a student's account exceeds the Direct Costs, then the student has a credit balance and that amount may be refunded following federal and institutional policies.

Most loans and institutional scholarships/grants will be disbursed at the beginning of the semester. Grants that are dependent on enrollment (such as the Federal Pell Grant, Cal Grants, and some Veteran's Educational Benefits) will not be disbursed until after the census date of the semester (typically September 15 in Fall and February 15 in Spring). Enrollment must be finalized by the last day to add/drop a course each term as this determines final eligibility for enrollment-based aid.



Charges	Fall Semester	Spring Semester	Annual Total
Tuition (12-18 units per semester)	\$23,595	\$23,595	\$47,190
Campus Comprehensive Fee & ASDU Fee	\$340	\$340	\$680
Housing * (Double Occupancy)	\$4,351	\$4,351	\$8,702
Meal Plan * (14 Meal Plan)	\$3,147	\$3,147	\$6,294
Total Direct Costs	\$31,433	\$31,433	\$62,866

Financial Aid Worksheet

University Merit Scholarship	\$
University Grant	\$
Cal Grant	\$
Pell Grant	\$
Coaches Award/Music Scholarship	\$
Supplemental Educational Opportunity Grant (SEOG)	\$
Federal Direct Subsidized Stafford Loan (multiply amount by .98 to get net amount and enter to the right)	\$
Federal Direct Unsubsidized Stafford Loan (multiply amount by .98 to get net amount and enter to the right)	\$
Other Grant or Loan Assistance	\$
Total Financial Aid	\$
Total Balance Due (Total Costs - Total Financial Aid)	\$

**Cost of housing and meal plan may vary upon dorm room occupancy and meal plan selected. For additional housing and meal plan options, visit our website at dominican.edu/undergradcosts.*

Financial Aid Award

Financial Aid Award Packet

Financial aid award packets are mailed to entering undergraduate students so that students can make an informed decision regarding college attendance. The packet will include either an Official Financial Aid Award Letter or a Preliminary Financial Aid Award Letter, this Financial Aid Guide, documents to be completed and returned, and information about our financial aid portal.

Preliminary Financial Aid Award Letter

Some students are required to submit additional documents for a process called Verification (see below) before receiving an official award. Students selected for Verification will receive a preliminary award letter with an estimate of financial aid based on the information provided on the FAFSA. After the Verification process is complete, a revised Financial Aid Award notification will be sent through the Financial Aid Portal. This revised award can differ from the preliminary award, so we encourage students selected for Verification to submit their information as quickly as possible.

Verification

As mentioned above, some students may be required to complete a process called Verification in which the Federal Government requires the Office of Financial Aid to verify the information reported on the FAFSA by students and their families. As part of the process, student will submit additional forms and provide federal income tax information. Tax information can be submitted through the IRS Data Retrieval Tool on the FAFSA (recommended), or by ordering a tax return transcript from the IRS. Students and families are encouraged to contact the Office of Financial Aid with any questions regarding this process.

Reapplying for Financial Aid

The FAFSA is an annually renewed application, so students who plan on attending the next academic year and want federal/state/institutional need-based financial aid will need to submit a renewal FAFSA between October 1 - March 2 each year. Some forms of financial aid are limited and on-time applicants are given first priority. Late financial aid filers may not be guaranteed the same awards as the prior year due to limited funding of some programs.

Additionally, there are some factors that may result in a change to a student's financial aid package from one year to the next.

Some of these factors include:

- Late submission of required applications or documents
- Changes in family size or number of dependents in college
- Moving from on-campus to off-campus (or vice versa)
- The correction of information on the FAFSA
- A change in federal or state law or University policy
- Not meeting aid eligibility standards such as GPA requirements, or Satisfactory Academic Progress (SAP)

Special Circumstances

Each student's financial aid award is determined by the information provided on the FAFSA. Students who experienced a change since the tax year being reported on the FAFSA, such as a reduction of income, may consider proceeding with a Financial Circumstances Appeal. In many cases, an appeal may result in a decrease in the student's EFC and the student may qualify for additional grants or other aid.

Circumstances that may be considered for appeal include:

- Loss of employment
- Reduction of income
- Divorce or separation of student's parent or spouse
- Death of a student's parent or spouse
- Medical expenses that are not covered by insurance
- 401K/IRA rollovers

Financial Aid Resources

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

Grants

Dominican Grants are awarded to students based on financial need as determined by FAFSA.

Federal Pell Grants are awarded based on the EFC as determined by the FAFSA. When a FAFSA is filed, a family's eligibility is automatically considered. The 2019 – 2020 Pell Grant awards range from \$657 to \$6,195 depending on the student's EFC. Every year the Department of Education sets funding levels and eligibility requirements, and these amounts are subject to change.

Federal Supplemental Educational Opportunity Grant (SEOG) is awarded to students who are eligible for a Pell Grant. This grant is limited and subject to the availability of funds.

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 (or 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, students need 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 veterans or their eligible dependents. The veteran 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 2020 – 2021 academic year, Post-9/11 GI Bill benefits cover \$24,476.79 per academic year. For any remaining tuition costs, Dominican and the VA will cover the remaining net cost for tuition and fees. Merit scholarship 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 costs of tuition and fees.

Federal TEACH Grants are available to students who intend to complete a teaching certificate program. To be eligible, a student must file a FAFSA and be a liberal studies major;

another major may be approved if the student documents in writing the intent to go into a credential program after receiving a 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 (19-20) per academic year, which can be renewed as long as the renewal GPA is met, with a total aggregate limit of \$16,000. 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 the degree program in which the grant was awarded. For more information go to: studentaid.ed.gov/teach.

Scholarships

Merit Scholarships are awarded by the Admissions Office at the time of admission and determined by the student's academic accomplishments as demonstrated by GPA. Recipients may receive the scholarship for a total of four years (eight semesters) provided the terms and conditions of the award are met. Transfer students have a total of three years (six semesters) of eligibility.

Trustee Scholarship:

Maximum award of up to \$25,000 for freshmen and \$20,000 for transfers per year. *The minimum renewal requirement for this award is a 3.0 cumulative GPA.*

Presidential Scholarship:

Maximum award of up to \$22,000 for freshmen and \$17,000 for transfers per year. *The minimum renewal requirement for this award is a 2.7 cumulative GPA.*

Deans Scholarship:

Maximum award of up to \$19,000 for freshmen and \$15,000 for transfers per year. *The minimum renewal requirement for this award is a 2.7 cumulative GPA.*

Dominican Scholarship:

Maximum award of up to \$17,000 for freshmen only. *The minimum renewal requirement for this award is a 2.4 cumulative GPA.*

Honors Scholarship:

Maximum award of up to \$2,000 per year for freshmen only. A limited number of scholarships are awarded each year. *The minimum renewal requirement for this award is a 3.5 cumulative GPA.*

Financial Aid Resources Continued

Coaches Award: Awarded to student-athletes who are determined eligible by the appropriate athletic coach. Students electing to study abroad or take a semester away will not be eligible for this award.

Music Scholarship: Awarded by the Music Department based on an audition. Students may be awarded up to \$2,000 per academic year, and renew for up to three years beyond the initial awarding year. Auditions are scheduled through the Department of Music, Dance, and Performing Arts.

Alemany Achievement Award:

\$12,000 awarded to students based on academic achievement and other criteria. (Only awarded when a student is not eligible for merit scholarship).

Bay Area Transfer Grant:

\$2,000 grant for non-nursing full-time Undergraduate Day program Transfer Students. Must have directly transferred to Dominican from College of Marin, Diablo Valley College, Santa Rosa Junior College, Solano Community College, or Napa Valley College.

Transfer Honor Society Award:

\$2,500 for Alpha Gamma Sigma or Phi Theta Kappa honor society students transferring into the Undergraduate Day program. Students must notify the Office of Admissions at the time of application.

Outside Scholarships

Outside scholarships are awarded by private sources who set their own terms and conditions for awarding and renewal. There are limits to the amounts of aid a student can receive. In that case, other types of aid, such as loans, may need to be reduced in order for the student to receive scholarship money. Loans or Federal Work-Study awards will be reduced first before any grants or scholarships.

For more information and resources regarding outside scholarships, please visit the financial aid website at:

dominican.edu/scholarships

Work Opportunity Awards

Federal Work-Study (FWS) is awarded to students who complete the FAFSA by March 2. FWS is the opportunity for the student to work either on-campus or with one of the University's community service partners and earn income to help with their expenses. FWS benefits students as earnings are treated differently by the FAFSA and are not counted as regular income when the EFC is calculated.

The financial aid award letter will notify the student of the maximum amount that may be earned during the academic year. The amount a student earns of the total FWS award depends on the student's rate of pay and hours worked, but over the course of an academic year, the student may earn up to \$3,000.

Institutional Work-Study is available to undergraduate day students that have not been awarded Federal Work-Study. Some on-campus departments can hire students who did not receive a Federal Work-Study award. These limited positions are determined by the individual department's budget and job availability.

Work-Study helps prepare students for life after graduation as it offers them the opportunity to learn about working in a safe environment as well as gives them practice in writing resumes and interviewing.

In both the case of Federal and Institutional 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 can be used at the student's discretion to cover educational expenses such as books, fees, personal items, and/or other expenses.

Students can potentially work with various on-campus departments such as Alemany Library, Conlan Recreation Center, or even the Office of Financial Aid. Alternatively, students can work with some of the University's community service partners such as local elementary schools.

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 during which supervisors and students have an opportunity to connect. Open positions are also posted in Bertrand Hall and online in 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 are eligible, at minimum, to borrow Staffords Loan from the Federal Government. Depending on their EFC, students 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 even while the student is enrolled. For either Stafford Loan, students are not required to make payment 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 students can borrow in the Stafford Loan Program depends upon their year of attendance. 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:

	Subsidized Loan Base Amount	Maximum Stafford Loan Amount
First Year	\$3,500	\$5,500
Second Year	\$4,500	\$6,500
Third Year and Beyond	\$5,500	\$7,500

Additional Unsubsidized Stafford Loan

If a parent of a dependent students applies for a Parent PLUS Loan and is denied, the students will become eligible to borrow an additional Unsubsidized Stafford Loan. Additional unsubsidized loan amounts are as follows:

First and Second Year Students	\$4,000
Third Year and Beyond	\$5,000

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 after July 1, 2019.

Undergraduate Students

Subsidized	Unsubsidized	Federal Fees
4.53%*	4.53%	1.059%**

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

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

Federal Direct Parent PLUS Loan

This loan option is available to parents of dependent undergraduates students who are creditworthy, regardless of income. This is a federal loan program that allows a parent to apply for a loan to cover up to the amount of student's remaining Cost of Attendance. The Parent PLUS Loan has a fixed interest rate of 7.08%* and a loan origination fee of 4.248%*. For parents planning on borrowing this loan, the Office of Financial Aid recommends borrowing the amount needed for the entire year. For more information about the Parent PLUS Loan visit dominican.edu/financialaid/ParentPLUS.

*As of the print date for this brochure, for loans borrowed 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, many students 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.

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).

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, such as a parent, as an authorized user so that person can access the finance portions of Self-Service to make payments. Business Services updates 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 students commit to attending Dominican and makes their deposit, they will be able to obtain access to Self-Service: **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 Spring Semester, and June 1 for 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. Payments may be made in four monthly installment payments for each Fall/Spring semester, and two monthly installment payments for a Summer semester. Payments are calculated based on the outstanding balance due after any financial aid for which the student is eligible is taken into account. See below for the payment plan schedule:

Fall

August 1: 1/4 of the outstanding balance is due

September 1: 1/3 of the outstanding balance is due

October 1: 1/2 of the outstanding balance is due

November 1: Remaining outstanding balance is due

Spring

January 1: 1/4 of the outstanding balance is due

February 1: 1/3 of the outstanding balance is due

March 1: 1/2 of the outstanding balance is due

April 1: Remaining outstanding balance is due

Summer

June 1: 1/2 of the outstanding balance is due

July 1: Remaining outstanding balance is due

The University assesses a finance charge of 0.83% per month on any remaining unpaid balance. A late fee of \$50.00 will be assessed each month if the minimum monthly payment has not been met by the first day of the month.

Methods of Payment

Students may pay their accounts either with cash, check, electronic check, or money order. The University assesses 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: Checks or money orders 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 can 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. Parents who borrow the Parent PLUS Loan may choose to have the credit balance refund from the PLUS Loan issued to them rather than the student.

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 full-time enrollment (at least 12 units a semester). Eligibility may be affected if enrollment plans change, and funds may be adjusted, rescinded, or returned depending on actual level of enrollment. Full-time enrollment is required to receive most Dominican scholarships and grants.

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 for Nursing students even though a grade of B or higher is required to progress in the program.

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.

Transfer classes do not count in determining repeated coursework. Only coursework taken at Dominican will be looked at under this policy.

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.

Policies continued

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

If 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 Grants (A, B, & Access)	75%	50%	0%
Pell Grants	75%	50%	25%
Educational Grant (SEOG)	75%	50%	0%
TEACH	75%	50%	25%
Institutional Aid*	0%	0%	0%

* Proration may be available for seniors and transfer students enrolled in clinical courses.

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.

Please note: In order to graduate within four years, full-time enrollment will need to consist of a minimum of 15.5 units per semester.

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.

Please note that merit scholarships may require a higher minimum GPA in order to maintain eligibility.

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. Students entering college for the first time are eligible for a maximum of four years (eight semesters) of Dominican aid. Transfer students have a maximum of three years (six semesters) of eligibility.

Repeated Courses

If you have already taken a course and earned credit, the repeated class will not count toward the quantitative measure of completing 24 units for the year; 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 students 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.

Policies continues on next page



Frequently Asked Questions

Q *Do I have to reapply for financial aid every year?*

A Yes. The financial aid package you have received applies to this 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. Housing changes can impact your total award package and if the information submitted on your FAFSA varies from year to year, so can your award package. Please refer to "Reapplying for Financial Aid" and "Special Circumstances" on page 4 of this Award Guide for more information. Please contact the Office of Financial Aid for individual guidance.

Q *Are there scholarships for continuing students?*

A Yes. Most of our scholarships are renewable; however, merit scholarships have a GPA requirement for renewal.

Q *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 will need to be 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 Parent and private credit-based loans can help families finance their share of the cost of education after other financial aid. The choice to borrow reflects a family decision. 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.

Q *What happens to my financial aid package if I move off-campus?*

A When you move off-campus your financial aid package is reassessed due to the change in your Cost of Attendance. Often times, a change in Cost of Attendance results in a change in the Dominican Grant eligibility.

Check List

- ☐ Create your account on the Dominican Financial Aid Portal
 - ☐ Complete any paperwork requested by the Office of Financial Aid by April 1 (priority deadline)
 - ☐ Review your final financial aid award offer
 - ☐ Make your deposit to attend and live on-campus by May 1
 - ☐ Apply for any additional aid, such as loans, by May 1
 - ☐ Complete class placement testing
 - ☐ Complete an advising session for classes
 - ☐ Register for classes before the end of June
 - ☐ Review your 1st billing statement mailed in July
 - ☐ Make your 1st payment on or by August 1
 - ☐ File your FAFSA on October 1 for the next year
-



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.ed.gov

Federal Student Aid

Financial aid information from
the Department of Education

studentaid.ed.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

**DOMINICAN
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Office of Financial Aid

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