

GRAND CANYON UNIVERSITY™



2015-16

Financial Assistance Information

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The purpose of financial aid is to provide funding resources to students who otherwise would be unable to pursue a postsecondary education. The primary responsibility for meeting Grand Canyon University costs lies with the student and their family.

General Eligibility Requirements

To receive federal Title IV financial assistance, all students must be admitted to the university, enrolled in a degree program of study, in good academic standing and making satisfactory academic progress. Students who are “accepted with specifications” are eligible for financial assistance according to the university’s admissions policy. According to federal regulations, financial aid recipients must be U.S. citizens or eligible non-citizens, not owe money back on a federal student grant and cannot be in default on any federal student loans.

Application Process

The university uses the Free Application for Federal Student Aid (FAFSA). Students are encouraged to complete the FAFSA on the Internet at fafsa.ed.gov. If a student does not have Internet access, he may complete a paper FAFSA that may be obtained from either the Department of Education or from most high schools. The university does not require any of the supplemental forms processed by the College Scholarship Service (CSS) or American College Testing (ACT), for which there is a fee charged.

Verification

Based on information reported on the FAFSA, the Department of Education will require certain applicants to complete the verification process before becoming eligible for Title IV aid. If a student is selected for verification, the university will request that the student provide all required documentation which may include, but is not limited to:

- IRS tax return transcript
- Verification of household size and number in college
- Documentation of high school completion
- Government-issued photo identification
- Statement of educational purpose

Additional documentation may be required to complete the verification process. All paperwork must be submitted as soon as possible, but no later than 120 days after the student’s last day of enrollment or the end of the award year (through September), whichever comes first. Failure to complete the verification process will result in the cancellation of all Title IV funding except for any non-need based funding such as Direct Unsubsidized or PLUS loans, which are not subject to the verification rules.

Preference/Deadline Dates

Students, both new and returning, are strongly encouraged to submit initial or renewal FAFSA applications as soon as possible after Jan. 1 of each year. Some types of financial aid have limited funding and those students whose FAFSA applications are delayed run an increased risk of receiving reduced awards. Only students who have applied for admission to Grand Canyon University will be issued a financial aid award notice through the Student Portal.

Financial Need and Expected Family Contribution (EFC)

Aid for most federal funding is awarded based on financial need. The EFC is a measure used to determine a family’s financial strength. The EFC indicates how much of students’ and students’ families (for dependent students) financial resources should be available to help pay educational costs.

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The EFC is calculated from information reported on the FAFSA using a formula established by law. Family income and assets are considered in determining the EFC, along with household size and number of family members attending a postsecondary school. The EFC can be found on the Student Aid Report (SAR), which is the document produced from the information supplied on the FAFSA.

To determine financial need for federal student aid programs, the EFC is subtracted from the cost of attendance (COA), which is the estimated amount that it will cost to attend school for an academic year. Estimated costs include tuition and fees, housing, allowances for books, supplies, transportation and personal expenses. Federal grants and other financial aid are used to meet financial need.

Upon completion of all required paperwork, Title IV funds will be awarded along with a financial aid award letter, available on the Student Portal.

Any changes made to information originally reported on the FAFSA may result in a change in financial aid award amounts. If the FAFSA is selected for verification, any changes made during the verification process may also change financial aid award amounts.

Traditional Academic Calendar

The majority of aid processed for traditional students on Grand Canyon University's main campus is completed using the scheduled academic year calendar, which consists of a fall and spring term (semester), with aid for a summer term optional. To receive maximum financial aid benefits, undergraduate students must be enrolled full-time (minimum 12 credits per term), while graduate students must be enrolled in at least eight (8) credits per term. Part-time undergraduate students may be eligible for prorated amounts of federal aid depending on the funding source. Undergraduate programs require enrollment of at least six credits per term for federal loan eligibility. Graduate programs require a minimum of four credits per term. Students who receive any institutional scholarships (i.e., academic, departmental, endowed and/or merit) must maintain continued full-time enrollment status. Courses taken at other colleges do not count toward enrollment at GCU for financial aid or scholarship purposes. Payments of financial aid awards are posted to the student's account in two equal disbursements following the appropriate payment period rules.

Non-Traditional Academic Calendar

Non-traditional campus aid is processed using the borrower-based, non-term academic calendar. An academic year for undergraduate programs is defined as a minimum of 24 earned credits and 30 instructional weeks. The academic year for master's programs, as of July 2012, is defined as a minimum of 16 earned credits and 32 instructional weeks. Doctoral programs and graduate enrollments before that date utilize an academic year definition of 12 earned credits and 32 instructional weeks.

An academic year begins with participation in the first eligible course of a degree program and ends when a student successfully completes both the credits and weeks of instructional requirements. An academic year has no calendar time constraints and continues through periods of non-attendance that are less than 180 days until both the credit and weeks requirements are met.

The academic year is divided into payment periods (terms). The first payment period consists of half of the credits and instructional weeks as defined in the academic year. The second payment period begins when a student has successfully completed the first payment period requirements and has continued with the next scheduled course. Aid for students is packaged and disbursed using these definitions. Payments of financial aid awards are posted to the student's account in two equal disbursements following the appropriate payment period rules.

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Informing the Office of Financial Aid

Students who receive additional outside assistance must report this to the Office of Financial Aid through their assigned student services advisor (SSA). Students who receive any Title IV aid from a prior school or are currently receiving Title IV aid at another institution while attending Grand Canyon University must also notify the Office of Financial Aid through their assigned SSA, as this other source of funding may affect students' eligibility to receive maximum Title IV aid with GCU.

Student Responsibilities

All students should do the following:

- Accurately complete and return all applications, additional documentation, verification forms, corrections and/or new information that are requested by any Grand Canyon University department or any other agency providing financial assistance. Errors or omissions may delay the disbursement of eligible funds.
- Read and understand all documentation and/or agreements that are signed and submitted to any department and/or agency.
- Review award letter and all other notices issued regarding the responsibilities and conditions that must be adhered to by students receiving financial aid.
- Understand what portion of the financial aid package is gift aid (grants and scholarships that do not have to be repaid) and what portion is self-help aid (funding that must be repaid, such as student loans). If any portion of the self-help aid is in the form of a student loan, understand the total amount of the loan, the interest rate assessed to the amount borrowed, the repayment schedule, the time-frame of the repayment schedule and the start date for the repayment schedule.
- Notify the lender(s) of any changes to personal name, address and enrollment status.
- Review and understand the amounts pertaining to the cost of attendance and the Course Tuition Refund Policy for GCU as stated in the Financial Services section of the University Policy Handbook.
- Review and comply with all rules and regulations pertaining to academic, financial aid and university conduct policies.
- Understand that any intentional misrepresentation of information on applications and/or documentations submitted for federal financial aid is a violation of law. This is considered a criminal offense subject to penalties under the U.S. criminal code and will be reported to the Office of Inspector General (OIG).

Satisfactory Academic Progress

Satisfactory academic progress (SAP) is defined as a student's progress toward successful completion of his or her degree requirements, as measured by cumulative GPA (qualitative measure) and a completion rate of at least 67% of the cumulative credit hours attempted (quantitative measure).

Warning

SAP calculations for non-traditional students are performed at the completion of the intervals listed below and are calculated using both the Grand Canyon University enrollment cumulative GPA and cumulative earned credits at each review time period.

- Non-traditional undergraduate students: Every 12 earned credit intervals
- Non-traditional doctoral and graduate students who began their program prior to July 5, 2012: Every six (6) earned credit intervals
- Non-traditional graduate students who began their program on or after July 5, 2012 or out of attendance for more than 180 days: Every eight (8) earned credit intervals
- Traditional undergraduate and graduate students: After each semester

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Failed grades (F), incompletes and withdrawals will be counted as attempted credits, but will not count as earned credits. Credits earned for repeated coursework, in addition to the original credits, will be counted as both attempted and earned credits.

- Undergraduate students are placed on warning if their enrollment cumulative GPA drops below 2.0 or if they have not completed and earned at least 67% of the cumulative credit hours attempted at each review time period as stated above.
- Graduate students are placed on warning if their enrollment cumulative GPA drops below 3.0 or if they have not completed and earned at least 67% of the cumulative credit hours attempted at each review time period as stated above.

Warning status is removed when the minimum enrollment cumulative GPA specified above is regained and/or students earn 67% of the credits attempted. The warning period provides for an additional credit interval described above. If the student fails to meet the minimum GPA or 67% earned versus attempted credit, the student will be placed on suspension.

Support for Students on Warning Status

Students who are notified that they are on financial aid probation are encouraged to contact their SSA to discuss strategies to assist in student success. The following resources are available to students for academic support.

Tutorials and Demos

- GCU Career Services
- Student success webinars

Quick Start Resource Center

- Bookstore
- Library

Center for Learning and Advancement (CLA)

- Academic success tutorials
- Turn it in - plagiarism guide
- Smart thinking resource
- Writing Center
- Math Labs

Suspension

Students who are placed on suspension are not permitted to enroll in courses for a 15-week suspension period, due to the inability to meet the minimum enrollment cumulative GPA of 2.0 for undergraduate students or 3.0 for graduate students and/or not completing at least 67% of the credit hours attempted. Non-traditional students will begin their suspension period on the last day of attendance. Traditional students will begin their suspension period on the last day of the semester.

After fulfilling the terms of the suspension, students may apply for reinstatement by submitting a request for reinstatement. Students may or may not be granted re-admittance based on their academic record that includes participation in previous courses. If readmission is granted, an academic plan will be created which may require students to first repeat any course (or its equivalencies) for which they did not earn a C or better (undergraduate) or a B or better (graduate). Students granted re-admittance will need to follow their academic plan specifying courses to repeat, grades required to be earned and/or any other activities students must complete. The student's progress under the terms of

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the academic plan is monitored. If the student fails to adhere to the terms of the academic plan, he will not have the opportunity to continue under the reinstatement plan and will be expelled.

Additionally, students will be placed on probation until their enrollment cumulative GPA meets the required 2.0 for undergraduates or the required 3.0 for graduates and/or raising the credit completion percentage to 67% within the next credit interval described above. Students who do not meet this requirement are subject to expulsion. Students whose GPA fall below minimum allowances at any time after the suspension period will not be granted additional probationary time and will be expelled.

Students may regain financial aid eligibility if the student is reinstated academically.

It is important to note that students may also be suspended for other reasons, such as violations of the Code of Conduct and academic standards policy.

Expulsion

Expulsion is reserved for students who have continually failed to meet the university's expected performance requirements, measured by enrollment cumulative GPA and/or credit completion percentage. After a suspended student is permitted reinstatement, a student must raise his GPA to the required minimum and/or raise his credit completion percentage to 67% by the completion of the credit interval described above. If the student fails to meet this requirement, they will be expelled from the university and cannot register for any additional courses for two academic years. Students may reapply after that time period. If readmission is granted, students will be required to first repeat any course (or its equivalencies) for which they did not earn a C or better in their program major or minor (undergraduate) or a B or better (graduate). Additionally, the student's progress under the terms of the academic plan is monitored. If the student fails to adhere to the terms of the academic plan, he will not have the opportunity to continue under the reinstatement plan and will be expelled. Non-traditional students will begin their expulsion period on the last day of attendance. Traditional students will begin their expulsion period on the last day of the semester.

It is important to note that students may also be expelled for other reasons, such as violations of the Code of Conduct and academic standards policy.

Notification to Students

Once a student has been determined to be on warning or suspension, an official university notice will be sent to him. This status is added to the student record and will be used in determining continued eligibility for financial aid.

Appeal of Financial Aid Suspension

Students may appeal their financial aid suspension status if they have extenuating or mitigating circumstances. The appeal process is designed to offer the student two opportunities to be heard. Students should be aware that appeals in which policy or process was not followed, or where extenuating circumstances are not existent, are unlikely to be approved. Students are encouraged to discuss the intended appeal with an SSA prior to submission. The only acceptable way to submit an appeal is by having an SSA assist the student in filing an appeal form. This form must be submitted with all supporting documentation that clearly and explicitly describes the appeal (including the actual policy being appealed), demonstrating an attempt in good faith to resolve the issues with the involved parties. Under extenuating circumstance, if the student believes the first level decision is unjust, the student may escalate the appeal to the second level by submitting another appeal. Not liking the first level decision is not justification for filing a second appeal. A second appeal decision requires additional documentation to justify a resubmission of the appeal. The second level of appeal decision is the final decision of the university.

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Federal Financial Aid Penalties for Drug Violations

Federal guidelines focus strongly on illicit drug use and distribution. The Higher Education Opportunity Act states that students convicted for an illicit drug violation can be denied federal financial aid for a specific period, in addition to other legal penalties.

The FAFSA asks students if they have been convicted of a drug-related offense: “Have you ever been convicted of possessing or selling illegal drugs?” If you answer “yes,” the university will send a worksheet in the mail to determine if your conviction affects your eligibility for aid. Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both.

If students are convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, students will be ineligible for the longer period.

Possession of Illegal Drugs

- First offense: A student loses eligibility for federal financial aid for one year from the date of conviction.
- Second offense: A student loses eligibility for federal financial aid for two years from the date of conviction.
- Third offense and subsequent offenses: A student is indefinitely ineligible for federal financial aid from the date of conviction.

Sale of Illegal Drugs

- First offense: A student loses eligibility for federal financial aid for two years from the date of conviction.
- Second offense and subsequent offenses: A student is indefinitely ineligible for federal financial aid from the date of conviction.

How to Regain Eligibility

A student can regain eligibility for federal student aid funds the day after the period of ineligibility ends or upon successful completion of a qualified drug rehabilitation program that must:

- Include at least two unannounced drug tests

AND

- Have received or be qualified to receive funds directly or indirectly under a federal, state or local government program

A student who is denied eligibility for an indefinite period can regain it after successfully completing a rehabilitation program, passing two unannounced drug tests from such a program or, if a conviction is reversed, set aside or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. The student is responsible to certify that a rehabilitation program was successfully completed. As with the conviction question on the FAFSA, the university is not required to confirm the reported information unless conflicting information is determined.

Convictions During Enrollment

Federal regulations require enrolled students convicted of a drug offense after receiving federal financial aid to notify their SSA immediately; they will become ineligible for further federal financial aid and must repay federal financial aid received after the conviction.

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Disbursement of Title IV Funds for Books and Supplies

If a Pell Grant-eligible student meets all requirements to receive Title IV funds at least 10 days before the start of a payment period, any Title IV funds in excess of the amount owed to the school at that time (Title IV credit balance funds) are to be made available to the student up to the amount needed to obtain books and supplies.

The school must make the Title IV credit balance funds for books and supplies available to the student by the seventh day of the payment period.

If a student has not yet established eligibility to receive Title IV funds at least 10 days before the beginning of a payment period due to outstanding verification requirements, unresolved “C” codes on the SAR or conflicting information, this requirement does not apply. In determining whether a Title IV credit balance exists, the school considers all Title IV funds that could be disbursed at least 10 days before the term/payment period, regardless if funds have been received by the institution. It is the student’s eligibility to receive Title IV funds at that time, rather than the school’s schedule for receiving or disbursing those funds, that determines the existence and amount of a Title IV credit balance for this purpose.

If a student requires monetary assistance with purchasing books and supplies, he should contact his SSA to determine if he meets the qualifications listed above. If the SSA determines that the student is eligible to receive assistance in purchasing books/supplies, the student will have a maximum of \$300 available at the GCU bookstore to purchase the required books/supplies.

The student is under no obligation to take advantage of this provision.

Excess Funds - Stipend Checks

Many times students are awarded aid in excess of the total account charges. Once funds post to the student’s account, any excess funds create a credit on the account. When the university determines that there is no existing balance from a prior payment period within the academic year, in compliance with federal regulations, the university will mail an excess funds (stipend) check within 14 calendar days from the date the credit was created on the account.

It is university policy to mail all refund checks to the current address on file. Students who wish to change their address must go through the Office of Academic Records to make this change. Students will be subject to a \$25 charge for stop payments after seven (7) business days of mailed date.

Stipend checks are processed according to federal regulations and university policies. For further details, please contact your SSA.

Leave of Absence – Non-Traditional

Leave of absence (LOA) refers to a specific time period during a program when a student is not in attendance. A student who requires a temporary break of enrollment in his program of study that will last for more than 14 days has the option of requesting an LOA. An LOA must meet certain conditions to be counted as a temporary interruption in a student’s education rather than being counted as a withdrawal from the university. There must also be a reasonable expectation that the student will return from the LOA in order for the leave to be approved.

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Leave of Absence Criteria

- An LOA request must be signed, dated and submitted on or before the last day of class attendance in a course and must include the reason for the student's request. The request must be completed on the GCU Leave of Absence form. Any request submitted after the last day of class in a course will be denied unless unforeseen circumstances prevented the student from doing so.
- GCU policy allows two LOAs of up to 60 calendar days each in any 12-month rolling calendar year.
- A third LOA can be requested for extenuating circumstances only and will be approved within this 12-month period only if the student can demonstrate extenuating circumstances that would warrant a third leave of absence. The total LOA time cannot exceed a 180 days in a rolling calendar year.
- Students who do not return from an approved LOA will be withdrawn from the university as of their last date of documented attendance.
- Title IV loans cannot be disbursed to a student while on an LOA; Pell Grant, FSEOG and Perkins funds can be disbursed to a student while on an LOA.

A student wishing to request an LOA will need to initiate the process with his SSA. The final approval/denial will be completed within one week of the student's last day of attendance. No additional charges can be assessed to a student who returns from an approved LOA. If the LOA request is not approved or the student does not return as scheduled from the approved LOA, this time of nonattendance will be counted against any grace period for Title IV student loan repayment purposes. Because of the various federal requirements, LOAs are available only to the non-traditional student population.

Official Withdrawal

In the event that students choose to discontinue their enrollment at Grand Canyon University, they must officially withdraw from the university. Students in this situation lose all of the rights and privileges associated with being GCU students, including maintaining enrollment in their program of study (POS). To officially withdraw from the university, students must submit a University Official Withdrawal form to the Office of Academic Records via the Student Portal. When submitting the University Official Withdrawal form, students will be asked to identify the reason for withdrawing from the university. If students notify their SSA of their intent to withdraw from the university but do not complete the official withdrawal form, SSAs will notify the Office of Academic Records of the official withdrawal. Students may also be withdrawn from the university through the Unofficial Withdrawal Policy.

Students are still subject to the Course Tuition Refund Policy and the grading policy listed under the Course Drop Policy in the University Policy Handbook. Before withdrawing from the university, students are strongly advised to speak with an SSA to understand the academic and financial ramifications associated with dropping a course.

All financial aid students are required to complete exit counseling for any federal loans borrowed while in attendance at GCU. This is in accordance with the Department of Education requirements. Students should contact their SSA for further information on how to complete exit counseling. Officially withdrawn students must reapply for admission to the university if they decide to return and enroll in the most current POS.

Traditional campus students, who choose to discontinue their enrollment at GCU for the current semester enrolled, must complete a Semester Official Withdrawal form, which can be obtained through their SSA. Students are subject to the Course Tuition Refund Policy and the grading policy listed in under the Course Drop Policy in the University Policy Handbook.

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Federal Return of Title IV Funds

Any federal financial aid recipient who fails all courses in a semester (traditional campus) or withdraws from the university (traditional and non-traditional) is subject to a federal Return of Title IV Funds calculation. This calculation determines both the amount of federal aid that the school is allowed to retain as well as the amount that must be returned to the Department of Education. Federal aid is defined under the Financial Aid Section of the University Policy Handbook.

The federal refund calculation is as follows:

1. Withdrawal:

- a. Withdrawal from the university before the first day of classes: 100% of Title IV aid must be returned.
- b. Withdrawal from the university through 60% of the payment period: a prorated percentage of aid is returned. Any unearned aid due from the school will be returned to the appropriate funding source. In some instances, a portion of unearned aid will be the student's responsibility.
- c. Withdrawal from the university after attending more than 60% of the payment period: 100% of the student's Title IV aid is earned. The institution will retain 100% of funding that covers institutional costs; students may retain the remainder of funding.

2. Failing All Courses in a Semester (Traditional Campus):

Traditional campus students earning all failing grades for the semester will earn only 50% of Title IV aid. If validation can be obtained of a later last academic activity (LAA) date, that date will be used in the calculation. The student will continue to owe tuition and fees for the entire semester and will be responsible to the university for any remaining balance on account.

3. Unofficial Withdrawal Within a Term Containing Modules (Traditional Campus):

Coursework within a term where no courses taken span the entire length of the term will be subject to modular refund rules. If the withdrawal from future courses within the term occurs while the student is no longer attending a course, Title IV aid will be earned at a 50% rate and the student will be responsible to the university for any remaining balance. If validation can be obtained of a later LAA date, that date will be used in the calculation.

Maximum Timeframe

Federal regulations require a student to complete his POS within a measured maximum time frame that cannot exceed 150% of the published length of the program. The sum of the total required credits multiplied by 150% will be the maximum number of attempted credits for which a student is eligible to receive aid. If a student reaches the 150% timeframe and has not completed his program of study, he is no longer eligible for Title IV aid. The student may continue taking required coursework, but must make other payment arrangements.

Federal Funding Sources

Federal Pell Grant

A Federal Pell Grant is a free grant and is available to eligible undergraduate students who have not earned a bachelor's degree. Student and family income information provided when completing the FAFSA determines Pell eligibility.

Effective July 2012, the Department of Education limited the number of semesters/terms in which a student may receive Pell Grant funds to 12. A student's remaining Pell eligibility will be reported on the student's institutional SAR or students may contact their SSA for this information.

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Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is available to undergraduate students with exceptional financial need. Students with the lowest EFCs who also receive Pell grants for that award year have primary consideration for FSEOG funding. FSEOG is an award that does not require repayment. This award is dependent on financial need and availability of limited funds.

Iraq and Afghanistan Service Grant (IASG)

A student whose parent or guardian was a member of the U. S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001, may be eligible to receive this grant. For more information on this grant, students may contact their SSA.

Teacher Education Assistance for College and Higher Education Grant (TEACH)

The Teacher Education Assistance for College and Higher Education (TEACH) Grant was established under the College Cost Reduction and Access Act (CCRAA), to benefit current and prospective teachers. This program currently provides up to \$3,708 a year in grant assistance to students who plan on becoming a teacher and meet certain specified requirements. Based on the Budget Control Act of 2011, this amount is reduced to \$3,728 effective with any funds disbursed on/after Oct. 1, 2015. If a student who receives a TEACH Grant does not complete the required teaching, the grant must be repaid as a Direct Unsubsidized Loan under the William D. Ford Federal Direct Loan Program (ifap.ed.gov).

To be eligible to receive a TEACH Grant, students must:

- Be enrolled in an eligible institution
- File an application and Agreement to Serve
- Have a 3.25 GPA

The Agreement to Serve terms are:

- Full-time teacher for four (4) years within eight (8) years of completing degree
- Teach in high need subject areas such as math, science, foreign language, bilingual education, special education, reading specialist or a field as defined by the federal government as high need
- Comply with the requirements for being a highly qualified teacher

Amount of grant will be treated as an unsubsidized Stafford loan and interest will accrue from the date of grant award if the student fails to complete service.

Federal Carl D. Perkins Loan

The Federal Perkins Loan provides low-interest, long-term loans for graduate and undergraduate students who are United States citizens or permanent residents. The amounts awarded vary depending on financial need and the availability of limited funds. No interest is charged nor is repayment required while the borrower is enrolled at least halftime. Nine months after the borrower ceases to be enrolled at least halftime, payments begin at an interest rate of 5%. Loan repayment must be completed within a 10-year period at a minimum repayment rate of \$40 per month. Under certain circumstances, a portion of the loan may be canceled for designated public service. All financial records pertaining to Perkins Loans awarded to Grand Canyon University students are maintained by the Office of Financial Aid. Perkins Loan recipients must complete the Perkins Entrance Interview and sign the Perkins Promissory Note before funds can be disbursed.

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Federal Direct Loan Programs

Direct Subsidized Loans

Subsidized loans are available to undergraduate students who meet certain financial need criteria. The federal government will pay the interest on the loan while the student is in school at least halftime and during periods when the loan is deferred.

Due to recent regulations, the federal government no longer subsidizes interest during the six-month post-school grace period for new subsidized Stafford loans first disbursed between July 1, 2012 and June 30, 2014. Effective July 1, 2012, graduate and professional students are no longer eligible for this loan.

The Department of Education implemented a cap on the amount of time a student can attend an institution and continue to receive a subsidized loan. Any student who had no loan debt effective July 1, 2013 will need to complete his program of study within 150% of the published time to completion. If the student does not complete his program of study within that timeframe, he will no longer be eligible to receive additional subsidized funding. Under certain conditions, the provision also causes first-time borrowers who have exceeded the 150% limit to lose the interest subsidy on their Direct Subsidized loans.

Direct Unsubsidized Loans

Unsubsidized loans are available to students regardless of financial need. Students are responsible for the interest that accrues on this loan from the date the funds are disbursed until the funds are paid in full. The student borrower also has the option to pay the interest during school or postpone payment. If payment is posted, the interest is added to the principal balance.

PLUS Loans

PLUS Loans are available for graduate/professional students as well as parents of dependent undergraduate students. The PLUS Loan enables parents/graduate students to borrow up to the full cost of attendance, less any other financial assistance awarded to the student. PLUS Loan borrowers are subject to a credit check before loan approval. Repayment will begin within 60 days after the loan is disbursed.

The interest rate for new loans is determined each year and is announced during the month of July. Contact your SSA for the current interest rates.

Repayment on the principle loan balance begins six (6) months after the borrower drops below halftime enrollment status or graduates. Monthly loan payments will not be less than \$50 and must be repaid within the time period specified by the terms of your repayment contract.

Academic Year Loan Limits

Academic Year Loan Limits	Base Loan Dependent/Independent Subsidized/Unsubsidized	Additional Loan Independent Unsubsidized	Total Loan Amount
Freshman	\$3,500/\$2,000	\$4,000	\$9,500
Sophomore	\$4,500/\$2,000	\$4,000	\$10,500
Junior	\$5,500/\$2,000	\$5,000	\$12,500
Senior	\$5,500/\$2,000	\$5,000	\$12,500
Graduate	\$8,500	\$12,000	\$20,500

Aggregate Stafford Loan Limits

Undergraduate Subsidized Limit	\$23,000
Undergraduate Combined Limit	\$57,500
Graduate Subsidized Limit (including all undergraduate loans)	\$65,500
Graduate Combined Limit (including all undergraduate loans)	\$138,500

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Scholarship Opportunities

Grand Canyon University offers a variety of scholarships to help support the educational goals of students attending the GCU campus full-time. Scholarships, unlike student loans, do not need to be repaid and are awarded on a variety of factors, from academic merit and fine arts to leadership and early decision.

On-campus scholarships are administered by the GCU Financial Aid Office, individual colleges and various campus departments and associations. Requirement criteria vary for each scholarship.

GCU scholarships are awarded based on one or more of the following criteria:

- Academic merit
- Financial need
- Personal background

Some scholarships have specific requirements or conditions that must be met and many are renewable each year.

Some scholarship opportunities may be located at gcu.edu/CampusScholarships

Arizona State Grants

Arizona Leveraging Educational Assistance Partnership Program (AzLEAP)

The AZ LEAP program is a state and institutional partnership that provides student financial assistance in the form of need based grants to low-income, undergraduate, Arizona resident students who have demonstrated substantial financial need.

Minimum Qualifications:

- Must be U.S. Citizen or an eligible non-citizen
- Must be a resident of Arizona
- Must be enrolled at least half-time as an undergraduate student
- Must have substantial financial need (be Pell eligible) as determined by the Free Application for Federal Student Aid (FAFSA)
- Must meet GCU Satisfactory Academic requirements
- Must not have concurrent enrollment in undergraduate and graduate courses

Math, Science, Special Education Teach Loan Forgiveness Program (MSSE)

The Math, Science and Special Education Teacher Loan Forgiveness Program (MSSE) is a student-centered, need-based forgivable loan designed to financially support and to encourage Arizona resident junior or senior college students to enter into the teaching profession and teach in a public school in Arizona.

The maximum forgivable loan is \$7,000 per academic year for up to three years excluding all grants, scholarships and other tuition benefits (ex: tribal and military). Funds can be applied toward tuition, instructional materials and mandatory fees as documented in the student's Cost of Attendance (COA) at their institution.

Students must enter into an agreement with the Arizona Commission for Postsecondary Education (ACPE) to teach in an Arizona public school in a term equal to the number of year of loan received plus one year. Additionally, students must sign a promissory note acknowledging the conditions of the loan and promising to repay the loan plus interest if the teaching obligation is not met.

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Minimum Qualifications:

- Must be U.S. Citizen or an eligible non-citizen
- Must be a resident of Arizona for at least the previous 12 months at the time of application
- Must be enrolled at least half-time as an undergraduate student
- Must be a junior or senior (completed at least 60 college credits) in a course of instruction with the intent to attain licensure as a teacher in math, science, special education in a public school in Arizona
- Must be seeking a first baccalaureate degree
- Must have financial need
- Must maintain satisfactory academic progress
- Must enter into an agreement with the Arizona Commission for Postsecondary Education to teach in an Arizona public school in a term equal to the number of year of loans of loan received plus one year
- Must sign a promissory note acknowledging the conditions of the loan and promising to repay the loan plus 7% interest if teaching obligations are not met.

Additional State Grant Programs

Students may be also eligible to receive grants and scholarships in their states where available. Depending on the program, student eligibility may be need-based, non-need based, credit-based or dependent on other specific conditions.

The amount of state grants awarded to any student is contingent on the available of funds. The university cannot guarantee any funding from the state grant sources listed, as the list is subject to change without notice based on changes in state budgetary constraints, state law or regulation and/or university participation. Where a work or other requirement is included in order to preclude the conversion of a scholarship or grant to a loan, the university makes no representation or warranty as to whether a graduate will be able to gain such employment or fulfill such other requirement.

For information regarding the grants offered by the university (how to apply, eligibility, deadlines, etc.), see the list of programs and their respective websites and phone numbers below. For additional specific eligibility information, the institution may contact you directly to determine grant eligibility.

Alabama

Alabama Commission on Higher Education

<http://www.ache.alabama.gov/Content/Departments/StudentAsst/StudentAsst.aspx>

Alaska

Alaska Commission on Postsecondary Education

800-441-2962

907-465-2962 (local)

<http://acpe.alaska.gov/>

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Arizona

Arizona Commission for Postsecondary Education (ACPE)

602-258-2435

<http://www.azhighered.gov/>

Leveraging Educational Assistance Partnership (LEAP) Grant

http://www.azhighered.gov/LEAP_Grant.html

College Access Challenge Last Stretch (CAC Last Stretch) Scholarship

<http://azgrants.gov/AZGrants2009/CollegeAccessChallengeLastStretchScholarship.htm>

Math, Science, Special Education (MSSE) Teacher Forgiveness Loan Program

<http://www.azgrants.gov/AZGrants2009/MathScienceSpecialEducationTeacherLoanForgivenessProgramMSSE.htm>

Private Postsecondary Education Student Financial Assistance Grant Program (PFAP)

<http://www.azgrants.gov/AZGrants2009/PFAP.html>

Postsecondary Education Grant (PEG) Program

<http://www.azgrants.gov/AZGrants2009/PEG.html>

Special Postsecondary Education Grant (Special PEG)

<http://www.azgrants.gov/AZGrants2009/SpecialPostsecondaryEducationGrantSPEG.html>

California

California Student Aid Commission (CSAC)

<http://www.csac.ca.gov/>

Colorado

Education and Training Voucher (ETV) Program

800-585-6118

<https://www.statevoucher.org/state.shtml?state=CO>

Connecticut

Connecticut Office of Higher Education

860-947-1800

<http://www.ctohe.org/SFA/>

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Florida

Office of Student Financial Assistance (OSFA)

888-827-2004

<http://www.floridastudentfinancialaid.org/>

Georgia

Georgia Student Finance Commission

<http://www.gsfc.org/gsfnew/index.cfm>

Georgia's Hope Program

<http://www.gsfc.org/gsfnew/HopeProgramm.cfm?sec=3>

Hawaii

Kamehameha Schools Financial Aid and Scholarship Services (FASS)

Na Ho Okama A Pauahi

Imi Na

800-344-8328

<http://www.ksbe.edu/finaid/>

Illinois

Illinois Board of Higher Education

217-782-2551

<http://www.ibhe.org/Grants/default.htm>

Indiana

Education and Training Voucher (ETV) Program

855-577-2388

<https://www.statevoucher.org/index.shtml>

Education and Training Voucher (ETV) Program

855-577-2388

<http://www.indianaetv.org/>

Iowa

Iowa Department of Higher Education

515-725-3400

<https://www.educateiowa.gov/>

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Kansas

The Kansas Board of Regents

785-296-3421

https://www.kansasregents.org/other_grant_initiatives

Kentucky

Kentucky Higher Education Assistance Authority

800-928-8926

<https://www.kheaa.com/website/kheaa/kheaaprograms?main=1>

Louisiana

Louisiana Office of Student Financial Assistance (LOSFA)

<http://www.osfa.state.la.us/>

Chafee Educational and Training Voucher (ETV) Program

800-259-5626

<http://www.osfa.state.la.us/Chafee.htm>

Maine

Gaining Early Awareness and Readiness for Undergraduate Programs

866-291-0004

<http://www.gearupme.org/students/scholarship.php>

Maryland

Maryland Higher Education Commission

800-974-0203

<http://www.mhec.state.md.us/financialAid/index.asp>

Massachusetts

Massachusetts Department of Higher Education

Office of Student financial Assistance

617-391-6070

<http://www.osfa.mass.edu/default.asp?page=aidPrograms>

Michigan

Gaining Early Awareness and Readiness for Undergraduate Programs

888-447-2687

http://www.michigan.gov/mistudentaid/0,4636,7-128-60969_61016---,00.html

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Minnesota

Minnesota Office of Higher Education (MOHE)

651-642-0567

<http://www.ohe.state.mn.us/>

Minnesota State Grant

<http://www.ohe.state.mn.us/mPg.cfm?pageID=138>

Child Care Grant

<http://www.ohe.state.mn.us/mPg.cfm?pageID=140>

Minnesota GI Bill Program

<http://www.ohe.state.mn.us/mPg.cfm?pageID=1803>

Minnesota Indian Scholarship Program

<http://www.ohe.state.mn.us/mPg.cfm?pageID=149>

Missouri

Education and Training Voucher (ETV) Program

800-585-7115

<https://www.statevoucher.org/missouri.shtml>

Montana

Montana Higher Education Student Assistance Corporation

800-852-2761

<http://www.mhesac.org/grants.jsp>

New Mexico

New Mexico Higher Education Department

<http://hed.state.nm.us/students/>

New York

Education and Training Voucher (ETV) Program

877-766-5025

<https://www.statevoucher.org/state.shtml?state=NY>

<https://www.tap.hesc.ny.gov/totw/>

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North Carolina

North Carolina State Education Assistance Authority (NCSEAA)

<http://www.ncseaa.edu/>

College Foundation of North Carolina (CFNC)

http://www.cfnc.org/about/info_about.jsp

Education and Training Voucher (ETV) Program

800-585-6118

<https://www.statevoucher.org/state.shtml?state=NC>

National Guard Tuition Assistance Program (TAP)

866-866-2362

<http://www.cfnc.org/Gateway?command=GetProgramDetail&type=3&id=56>

Ohio

Ohio Higher ED

<http://www.ohiohighered.org/>

Ohio Education Training Voucher (ETV) Program

855-471-1931

<https://www.statevoucher.org/state.shtml?state=OH>

Ohio National Guard Scholarship Program, Angela Wallace

614-336-7143

888-400-6484

http://ong.ohio.gov/information/education/scholarship_index.html

Oklahoma

Oklahoma's Promise

405-225-9239

800-858-1840

<http://www.okhighered.org/okpromise/>

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Oregon

Oregon Student Access Commission (OSAC)

541-687-7400

800-452-8807

<http://www.oregonstudentaid.gov/about-osac.aspx>

Chafee Education and Training Grant

<http://www.oregonstudentaid.gov/chafeeetv.aspx>

Pennsylvania

Pennsylvania Higher Education Assistance Authority (PHEAA)

800-233-0557

<http://www.pheaa.org/index.html>

Rhode Island

Rhode Island Higher Education Assistance Authority (RIHEAA)

401-736-1100

<http://www.riheaa.org/>

Rhode Island State Grant Program

401-736-1170

<http://www.riheaa.org/sng/>

South Carolina

South Carolina Student Loan Corporation

<http://www.scstudentloan.org>

Tennessee

Tennessee National Guard Scholarship Program

615-833-9100

888-642-8448

<http://www.ngatn.org/site/index.php/contact-mainmenu-31>

Texas

Every Chance for Every Texan

<http://www.everychanceeverytexan.org/funding/aid/aidtx.php>

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Vermont

Vermont Student Assistance Corp (VSAC)

888-253-4819

888-654-3798 (local)

<http://services.vsac.org/wps/wcm/connect/vsac/VSAC>

Vermont Incentive Grant Program

<http://services.vsac.org/wps/wcm/connect/vsac/vsac/pay+for+college/funding+sources/grants/vsac+-+pay+-+funding+sources+-+grants>

Virginia

State Council of Higher Education for Virginia

804-225-2600

<http://www.schev.edu/students/financialAidTypes.asp>

West Virginia

College Foundation of West Virginia

304-558-4618

https://secure.cfww.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/West_Virginia_Higher_Education_Grant.aspx

Wisconsin

State of Wisconsin Higher Education Aids Board

608-267-2206

<http://www.heab.state.wi.us/programs.html>

Student Loan Information Published by the U.S. Department of Education

Your Federal Student Loans provides information regarding loan availability and your rights and responsibilities under the federal loan programs. You may access this information at studentaid.ed.gov/sites/default/files/your-federal-student-loans_0.pdf

For quick access to federal student loan programs, visit studentaid.ed.gov/sites/default/files/federal-loan-programs.pdf

National Student Loan Data System (NSLDS)

Federal loan information will be reported to the NSLDS and will be accessible by guaranty agencies, lenders and schools determined to be authorized users of the data system.

Students may access the Student NSLDS system at nsls.ed.gov/nsls_SA/ to review their individual financial aid history.

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Entrance Counseling

Prior to the first federal loan disbursement, a first-time borrower must be provided with comprehensive information on the terms and conditions of the loan and the borrower's responsibilities. A summary of entrance counseling information may be accessed at studentaid.ed.gov/fafsa/next-steps/entrance-counseling. Grand Canyon University uses the Federal Student Aid website at studentloans.gov/myDirectLoan/index.action to provide this information to the borrower.

Exit Counseling

Shortly before a student borrower ceases at least halftime study at Grand Canyon University, the borrower must complete exit counseling. A summary of repayment and other exit counseling information may be accessed at studentaid.ed.gov/repay-loans. GCU uses the Federal Student Aid website at studentloans.gov/myDirectLoan/index.action to provide this information to the borrower.

Code of Conduct for Education Loans

The Grand Canyon University Code of Conduct prohibits a conflict of interest with the responsibilities of an agent of the school with respect to Federal Family Education Loan Program or private education loans. This code of conduct prohibits:

- Revenue-sharing arrangements with any lender
- Receiving gifts from a lender, a guarantor or a loan servicer
- Contracting arrangement providing financial benefit from any lender or affiliate of a lender
- Directing borrowers to particular lenders, or refusing or delaying loan certifications
- Offers of funds for private loans
- Call center or financial aid staffing assistance
- Advisory board compensation

Student Employment

Federal and Non-Federal Work Study

On-campus Federal Work Study and Non-Federal Work Study employees will not be able to work without completed hiring documents. Federal and Non-Federal Work Study positions are paid bi-monthly. A student employed by GCU must be registered for at least six credit hours in order to maintain his exemption from social security taxes. Students are unable to receive state unemployment upon termination of their position.

Students are expected to do the following:

- Report to work promptly.
- Notify supervisors in advance if they will be late or absent from work.
- Refrain from conducting personal business and schoolwork on the job.
- Accurately report the hours worked (sign time sheet).
- Dress appropriately according to position.
- Monitor earnings in relation to their Federal Work Study award.
- Give two weeks' notice before resigning.

International Student Employment

It is the responsibility of the student to be aware of, and comply with, Student Exchange Visitor Program (SEVP) employment regulations.

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Working illegally while in the U.S. is a serious offense that can result in loss of immigration benefits and/or deportation. All international students are encouraged to confer with the staff of the Center for International Education before accepting or beginning any employment.

On-Campus Employment

Participants of the SEVP in F-1 status and whose I-20 was issued by Grand Canyon University may be employed on campus in Non-Federal Work Study positions only. Employment is limited per 8 CFR 214.2(f)(9)(i) which states, among other things, employment must not exceed 20 hours per week while school is in session.

Off-Campus Employment

After being enrolled full-time for one academic year, international students may be eligible for employment off campus. Off-campus employment authorization is described below. Please consult with the Center for International Education for more information.

Practical Training (PT) is a benefit that allows F-1 students to gain practical experience working in the U.S. in their field of study. There are two types of PT: Optional Practical Training (OPT) and Curricular Practical Training (CPT).

OPT is a form of employment authorization granted by USCIS lasting for 12 months. OPT may be taken following the completion of one's degree program. Students may apply for OPT 90 days before their last day of class or within 60 days of their grace period. However, if a student leaves the country before applying or decision by USCIS, the student will have revoked their eligibility for OPT. The international student coordinator in the Center for International Education will determine eligibility for OPT and may recommend to USCIS that work authorization for OPT be given. Prior to submitting an application for OPT, students must have completed full-time enrollment for one academic year in their degree program. USCIS will review the application and upon approval will issue an Employment Authorization Document (EAD) card as legal permission to work. Students must have the EAD in their possession before they begin work. Students are not required to have a job offer to apply for OPT.

CPT may be authorized for those F-1 students who have first been approved by the director of internships for an internship and enrolled in an internship course. Eligibility for CPT and dates of employment are determined by the agreed internship. Up to 12 months on full-time CPT does not detract from a student's OPT. Students who complete 12 or more months of full-time CPT, however, are not eligible for OPT.

Employment with an international organization is very limited and must fit within the guidelines of the International Organization Immunities Act. It may require a change of status that could be detrimental to the student's status.

Social Security Number

A social security number (SSN) is required in order to be employed in the U.S. For F-1 students to obtain an SSN, they must have employment on campus or have other work authorization like CPT or OPT. To apply for an SSN on the basis of an on-campus job, students must provide a letter from the campus department and the Center for International Education, verifying the job and eligibility, as well as the following documentation: unexpired passport containing F-1 visa, Form I-94 arrival/departure record, I-20 form and one other piece of identification (a student ID card, driver's license, etc.).

To apply on the basis of CPT, after approval for the internship and registration for an internship course, the staff in Center for International Education will generate a new I-20 that lists the student's work permission for that specific employment.

In the case of OPT, a student may request an SSN after receiving the EAD card showing work authorization. Please see staff in the Center for International Education for these types of employment.

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To apply for an SSN, the student will need to go in person to one of two Social Security Administration offices:

16241 N. Tatum Blvd., Phoenix, AZ 85023
250 W. 7th Ave., Suite A, Phoenix, AZ 85007

International Student Tax-Reporting Responsibilities

International students have some responsibilities for reporting to the Internal Revenue Service each year. Students may be subject to U.S. taxation based on the source and type of income and the number of years they have been present in the U.S. Each tax year, all international students must file Form 8843. Those who earned income from a U.S. source must file Form 1040NR or 1040NR-EZ. Grants and scholarships may be subject to taxation. Generally, tax forms must be filed by April 15 for the previous tax year (Jan. 1 – Dec. 31). It is students' responsibility to determine tax liabilities and file the appropriate forms in a timely manner.

The Center for International Education will provide tax information and resources for international students. However, the staff is not trained as professional tax consultants and cannot complete and/or file any tax forms.