



2026-27 Financial Assistance Information

2026-27 FINANCIAL ASSISTANCE INFORMATION

The purpose of financial aid (FA) is to provide funding resources to students who otherwise would be unable to pursue a postsecondary education. The primary responsibility for meeting University costs lies with students and their families.

General Eligibility Requirements

To receive federal Title IV financial assistance, all students must be admitted to the University, be enrolled in an eligible Program of Study, be in good academic standing, and making satisfactory academic progress. Students who are [Accepted with Specifications \(University Policy Handbook, p. 68\)](#), under Admission Policies and Application Procedures, are eligible for federal financial assistance based on the University's admission 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.

Financial Aid Application Process

Each year, students must complete the Free Application for Federal Student Aid (FAFSA), which is the first step in determining financial need. The application can be accessed at <https://studentaid.gov/h/apply-for-aid/fafsa>. If a student does not have Internet access, a paper FAFSA may be obtained directly from the Department of Education. 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. The results of the FAFSA will be sent electronically to the financial aid department. Eligibility will be determined, and funds will be awarded after receipt of all required documentation. Before any federal loans can be awarded, both a Master Promissory Note (MPN) and Entrance Counseling must be completed on the Department of Education's website, <https://studentaid.gov/> under Grants and Loans.

GCU Policy for the Disclosure of FTI, FAFSA Data, and Derived FAFSA Data

GCU ensures disclosure of FTI, FAFSA data, and derived FAFSA data meet the requirements of applicable agencies such as the Department of Education (ED) and the Internal Revenue Service (IRS). This policy explains the data that is protected, the GCU and GCE positions entitled to access the data without additional consent by the student, and the approved methods to obtain authorization to disclose the information when needed. The policy applies beginning with the 2024-25 FAFSA cycle. It applies to Federal Tax Information (FTI), FAFSA data, and derived FAFSA data. (See definitions below.) All GCU and GCE staff will abide by this policy.

The data access, use, and disclosure of FTI, FAFSA data, and derived FAFSA data are covered by the following. See the definitions/references section for the applicable citations. The strictest rule applies.

- Internal Revenue Code (IRC) (6103(1)(13))
- Higher Education Act (HEA) of 1965, as amended (483, 485B, and 494)
- Privacy Act of 1974, as amended
- Family Educational Rights and Privacy Act (FERPA) of 1974, as amended
- School Policy

Beginning with the 2024-25 FAFSA cycle, Federal Tax information (FTI), received via the ISIR, is not considered FAFSA data. This has resulted in the expansion of disclosure requirements for FTI data included in the FAFSA application and in the resulting ISIR record provided to GCU. As referenced in this policy, FAFSA data is all information included on the ISIR, other than the FTI. Derived FAFSA data is the calculated Student Aid Index (SAI) provided on the ISIR, as well as whether the student is eligible for Pell Grant.

FTI, FAFSA data, and derived FAFSA data shall be used by GCU/GCE staff only for the application, award, and administration of Federal Student Aid and/or institutional aid. Subject to the restrictions stated below, additional access may be provided with written consent from the student/applicant/inquiry. Evaluation of the need for access and confirmation of student consent to disclose (where required) must precede disclosure before providing information to anyone other than the student/applicant or GCU/GCE staff confirmed to require access to the data. The strictest limitations apply to the use, distribution, and storing of FTI data; FTI cannot be shared with any external entities, unless those entities are scholarship organizations expressly designated to receive FTI by ED.

2026-27 FINANCIAL ASSISTANCE INFORMATION

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 TIV 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 family size
- Government Issued Photo Identification

Additional documentation may be required to complete the verification process. All paperwork must be submitted as soon as possible but no later than the earlier of 120 days after the student's last day of enrollment or the end of the award year which runs through the month of September. Federal awards will not be processed until the verification process is completed.

Preference/Deadline Dates

Both new and returning students are strongly encouraged to submit initial or renewal FAFSA applications as soon as possible each year as some types of financial aid have limited funding and those students whose FAFSA applications are delayed run an increased risk of receiving reduced awards. Students will be able to complete the FAFSA as early as the preceding October of the award year. Only students who have applied for admission to Grand Canyon University will be issued a financial estimate offer through the GCU Student Portal.

Financial Need and Student Aid Index (SAI)

The Student Aid Index (SAI) is an eligibility index number that the college's or career school's financial aid office uses to determine how much federal student aid a student would receive if attending the school. This number results from the information provided on the FAFSA® form. This number is not a dollar amount of aid eligibility or what the student's family is expected to provide. A negative SAI indicates the student has a higher financial need (studentaid.gov). The SAI can be found on the FAFSA Submission Summary which is the document produced from the information supplied on the FAFSA. The minimum SAI is -1500; a negative SAI is converted to a zero when determining financial need.

Information above retrieved from [Home | Federal Student Aid](https://studentaid.gov) (studentaid.gov).

To determine financial need for federal student aid programs the SAI is subtracted from the Cost of Attendance (COA) (<https://www.gcu.edu/tuition/cost-attendance>). The combined total of Student Financial Aid funds and other aid cannot exceed the Cost of Attendance.

Upon receipt of the FAFSA data and completion of all required paperwork, Title IV funds will be awarded. An estimated financial offer will then be available on the student's GCU Student Portal.

To minimize debt, and graduate with the least amount of debt possible, GCU encourages students to accept the most beneficial sources of financial assistance first such as scholarships, grants, work-study (if eligible), student worker positions, and GCU's interest-free payment plan option. Students are encouraged to compare the terms of federal loans before applying for private loans.

Any changes made to original reported information 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.

Cost of Attendance

The cost of attendance (COA) takes into account expenses beyond tuition and fees. It provides an average of estimated expenses a student could incur during an academic year. The academic year is determined by modality (campus or online) and program of study.

Costs will include "direct" educational expenses that are paid to the university — those related directly to the program of study — such as tuition and fees. Students who live on campus will also pay for food, housing and other on-campus related expenses directly to the university. Students who live off campus or live with their parents will incur similar living expenses; they are not paid to the university. Other costs are regular living expenses, not related directly to attending the university.

2026-27 FINANCIAL ASSISTANCE INFORMATION

Students should take into consideration all other discretionary costs not directly related to attending school, but incurred during the academic year, such as transportation costs, personal expenses and credentialing fees if they are seeking licensure, certification or accreditation.

GCU cares about the financial wellness of our students and provides several resources, such as our no-cost [Financial Literacy Program](#) to prospective students and their families as well as to continuing students.

GCU's Office of Financial Aid uses the estimated costs available on <https://www.gcu.edu/tuition/cost-attendance> to determine the maximum amount of financial aid a student is eligible for each academic year. For an individualized estimate, please contact a university counselor.

GCU is pleased to offer several estimator tools and resources like the **Net Price Calculator** and the **GCU Degree Program Calculator** (Online and Evening Students) that can found online at <https://www.gcu.edu/tuition-and-financial-aid#h-estimate-your-costs-to-attend-gcu>.

Traditional Academic Calendar

The majority of aid for the Traditional campus is processed 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). Undergraduate students enrolled less than full-time 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. Students who receive any institutional scholarships (i.e., academic, departmental, endowed, and/or merit) must maintain a continuous full-time enrollment status. Courses taken at other colleges do not count towards determining enrollment status at Grand Canyon University for financial aid/scholarship purposes.

Nontraditional Academic Calendar (Online and Cohort)

Nontraditional campus aid is processed using the BorrowerBased, Non-term academic calendar. An academic year for undergraduate programs is defined as a minimum of 24 earned credits and 30 over a minimum of instructional weeks. The academic year for masters programs starting July 2012 and after is defined as a minimum of 16 earned credits and 32 instructional weeks. Doctoral programs 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 instructional weeks 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 two payment periods. 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 into the next scheduled course. Aid is packaged and disbursed using these definitions. Payments of financial aid awards are made in two equal disbursements following the appropriate payment period rules.

External Forms of Financial Aid

Students who receive additional outside assistance must report this fact to the Office of Financial Aid through their assigned Student Services Counselor. Students who have received 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 Student Services Counselor 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, required documentation, verification forms, and any additional information that is requested by any GCU department or any other agency providing financial assistance. Errors or omissions may delay the awarding and disbursement of eligible funds.
- Read and understand all documentation and agreements that are signed and submitted to any department or agency.
- Review the financial aid offer 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 need based aid (grant and scholarships that do not have to be repaid) and what portion is non-need based aid (funding that must be repaid such as student loans). If any portion of the 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 timeframe of the repayment schedule, and the start date of the repayment schedule.

2026-27 FINANCIAL ASSISTANCE INFORMATION

- Notify the servicer 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 Grand Canyon University as stated in the Financial Services section.
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- Review and comply with all rules and regulations pertaining to academic, financial, and University conduct policies
- Understand that any intentional misrepresentation of information provided on applications or documents submitted for federal financial aid is a violation of law and 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 (SAP)

Satisfactory Academic Progress (SAP) is defined as a student's progress toward successful program completion. SAP requirements include both qualitative and quantitative measurements.

- The qualitative component evaluates the enrollment cumulative GPA against the minimum enrollment GPA requirement for the program level. Applied transfer credits have no impact on GPA. Grades of I, D (in bachelor major), W and F are not considered to be successfully completed.
- The quantitative component evaluates the student's progression towards completion of the program within a measured maximum timeframe (MTF) that cannot exceed 150% of the published length of the program. This requires the student to successfully complete 67% of their attempted credits in the semester or payment period, as well as 67% completion for the overall program. Transfer credits applied to a program count as both attempted and completed in the quantitative calculation.
- Students who are on SAP Met, SAP Warning or SAP Probation are eligible for financial aid including Title IV funding, if otherwise eligible. All students who are on SAP Probation will receive an Academic Plan. Students in SAP Suspension are not eligible for financial aid but may appeal to regain eligibility. Students may also regain FA eligibility by meeting the SAP requirements at an evaluation point.

SAP calculations are performed at the intervals below and are calculated using both the enrollment cumulative GPA, and earned and attempted credit hours at each evaluation period.

- Nontraditional: At the completion of every payment period; students must successfully complete the credits and weeks in the payment period.
- Traditional: After final grades are posted for each semester. Changes in grades after the deadline for posting grades for the semester or payment period, will be considered in the following semester or payment period GPA calculation, as applicable to the student.

SAP statuses include:

• SAP Met

- A 67% completion after the semester or payment period, as well as 67% completion for the overall program.

And

- Enrollment cumulative GPA in their current program:

o Traditional Students:

- 1 to 36.99 credits towards their degree: 1.5 GPA
- 37 to 59.99 credits: 1.75 GPA
- 60 or more credits towards their degree: 2.00 GPA

o Nontraditional Students

- 2.0 for undergraduate level programs and certificates
- 3.0 for graduate and doctoral level programs and certificates

- o Students remain eligible for financial aid, if otherwise eligible.

2026-27 FINANCIAL ASSISTANCE INFORMATION

- **SAP Warning**

- o A student not meeting one or both requirements will be placed on SAP Warning for the next semester or payment period. Retaking failed or withdrawn coursework while on SAP Warning may help students avoid the 15-week suspension dismissal period. Students remain eligible for financial aid, if otherwise eligible.

- **SAP Suspension**

- A student previously on SAP Warning and who continued to not meet one or both requirements in a subsequent semester or payment period will be placed in SAP Suspension, will lose eligibility for student financial aid and be dismissed for 15 weeks, unless they successfully appeal.

- **SAP Probation**

- Students applying for reinstatement after observing suspension through an appeal are on SAP Probation and must adhere to an Academic Plan for the next semester or payment period, at minimum. Students with extended Academic Plans will not be dismissed if they continue to fulfill their Academic Plan each semester or payment period. Unless otherwise specified, financial aid eligibility is regained upon reinstatement.

- Students must fulfill the requirements of their Academic Plan to be updated to SAP Met.

- Students may request to change their program during reinstatement but will be required to:

- Retake failed courses that apply to the new program (i.e., UNV, CWV, applicable general education coursework).

- Meet all terms and conditions of the initial reinstatement.

- Meet any programmatic admissions requirements of the new program.

- Be academically and financially responsible for any credits previously taken, no longer applied to the new program.

- Enroll in any additional credits needed for the new program.

- Students that fail to meet overall requirements by the end of the Academic Plan, will be expelled from the University for one year.

- Students may apply for a final reinstatement through an appeal after observing the expulsion period. The Academic Plan process will determine the requirements as stated above. Unless otherwise specified, financial aid eligibility is regained upon reinstatement.

- Students who do not successfully complete the Academic Plan upon returning from expulsion will not be granted any additional attempts to continue and will be permanently expelled.

- **Appealing Suspension:**

- Students may file an appeal for a one-time, immediate reinstatement if they meet the qualifications below:

- Bachelor-level students with a 1.95 GPA or higher, who can obtain both a 2.0 GPA and 67% completion of the semester or payment period, as outlined in the Academic Plan.

- Master and doctoral-level students with a 2.95 GPA or higher, who can obtain both a 3.0 GPA and 67% completion of the semester or payment period, as outlined in the Academic Plan.

- Students granted an immediate reinstatement, waiving the 15-week suspension, who fail to meet the GPA and completion rate at the next SAP evaluation point will be expelled for one year.

- Students granted an immediate reinstatement, waiving the one-year expulsion, who fail to meet the GPA and completion rate at the next SAP evaluation point will be permanently expelled.

- **SAP Notifications**

- Students not meeting SAP are notified via their student portal and via mail.

2026-27 FINANCIAL ASSISTANCE INFORMATION

Maximum Timeframe

Federal regulations require a student to complete their Program of Study 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 their program of study, they are no longer eligible for Title IV aid. The student may continue taking required coursework, but must make other payment arrangements.

Support for Students on Warning Status

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

Tutorials, Demos and Other Resources

- Academic & Career Excellence (ACE)
- Student Success Center

Student Quick Access - Categories

- Faculty Support for Students
- Student Services Counselors
- GCU Library
- Technical Support
- Tutoring & Career Resources for Online Students
- Academic & Career Excellence (ACE) Centers for Campus Students
- Math Center
- Science Center
- Writing Center
- For a full listing of all resources, visit the Student Success Center at <https://ssc.gcu.edu/#>

Federal Financial Aid Penalties for Drug Violations

In December 2020, the FAFSA Simplification Act was enacted into law as part of the Consolidated Appropriations Act of 2021. The FAFSA Simplification Act amended Section 484 of the Higher Education Act of 1965 (HEA), making several important changes to student eligibility criteria. One of these is the elimination of the prohibition on receiving Title IV aid for students with drug-related convictions.

The application question regarding drug convictions was removed from the FAFSA as of the 2023-2024 award year.

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 the 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 7th 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 Student Aid Report (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 Student Services Counselor to determine if he meets the qualifications listed above. If the Student Services Counselor determines that the student is eligible to receive assistance in purchasing books/supplies, the student will have a maximum of \$300 available to purchase the required books/supplies.

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

2026-27 FINANCIAL ASSISTANCE INFORMATION

Excess Funds - Stipend Checks

Some students receive financial aid in excess of their institutional charges, resulting in a credit balance on their student account. In compliance with federal regulations, the University will mail an excess funds (stipend) check within 14 calendar days from the date the Title IV credit balance was created on the account.

It is University policy to mail all stipend checks to the current address on file. Students who wish to change their address must go through the Office of Academic Records, update their address on the Student Portal, or contact their SSC to make this change.

Students may be subject to a \$25 charge for stop payments made after 21 business days of mailing date. Any credit balance created that is a result of a credit card payment will be returned to the credit card that was initially used or can be used to pay for charges in the next payment period. Any unrequested credit balances that are less than \$1 will be donated to the Institutions scholarship fund.

Stipend checks are processed according to federal regulations and University policies. For further details, please contact your Student Services Counselor.

Leave of Absence – Nontraditional

Leave of Absence (LOA) refers to a specific 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 has the option of requesting a Leave of Absence. Breaks of up to 14 days do not require 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 for the leave to be approved.

Leave of Absence Request Process

- A student wishing to request an LOA will need to initiate the process with his Student Services Counselor (SSC). The student must specify the requested start and end date of the LOA. LOAs generally start on the date following the end of a course, or the day after the Last Date of Attendance (LDA) if the LOA is taken during a course. LOAs end on the date before the next scheduled/rescheduled course.
- The SSC will explain the impact of taking the LOA on the student's Federal Title IV awards and on the terms of the student's loan repayment obligation.
- The final approval/ denial is generally completed within one week of the student's LDA.
- No additional charges can be assessed to a student who returns from an approved LOA.
- An LOA request generally must be signed, dated and submitted on or before the last scheduled date of class 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 scheduled date of class in a course may be denied unless unforeseen circumstances prevented the student from making the request timely. An explanation of the reason for the delay must be provided.
- GCU policy allows for multiple LOAs of up to a maximum of 180 combined calendar days in any 12-month rolling period.
- Students who do not return from an approved LOA will be withdrawn from the University effective the last date of documented attendance.
- Students may return early from an LOA by contacting their SSC to reschedule their next course.
- Title IV loans cannot be disbursed to a student while on an LOA; Title IV grants already in process prior to the LOA can be disbursed to a student while on an 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 various federal requirements, a Leave of Absence at GCU is available only to the Nontraditional student population.

Federal Return of Title IV Funds Policy - Official and Unofficial Withdrawal

Any federal financial aid recipient who fails all courses in a semester (traditional campus), is terminated by the university for any policy violation (traditional and nontraditional) or withdraws from the University (traditional and nontraditional) is subject to a federal Return of Title IV Aid 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. The R2T4 policy determines the amount of TIV funds the student has earned based on withdrawing before the completion of the period funded and is separate from the Institutional Refund Policy.

An *official withdrawal* occurs when a student has formally requested to be withdrawn from the University. The student must submit a Complete Withdrawal Form, available on the student portal. If a student notifies his Student Services Counselor of his intent to

2026-27 FINANCIAL ASSISTANCE INFORMATION

withdraw from the University but did not complete the Official Withdrawal form, the Student Services Counselor will notify the Office of Academic Records of the official withdrawal request.

An *unofficial withdrawal* for a non-traditional student occurs when the student has stopped attending any coursework for a period of 14 consecutive days or more but has not communicated a desire to officially withdraw from the University and is not on an approved Leave of Absence.

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 will result in a prorated percentage of aid being earned. Any unearned aid due from the school will be returned to the appropriate funding source. In some instances, a portion of unearned aid may be the student's responsibility. Refunds due to any TIV loan program may be repaid based on the terms of the student's Master Promissory Note. Refunds to grants must be paid, the student should follow the directions on the R2T4 form to make arrangements for repayment. Failure to do so may impact future TIV eligibility
- c. Withdrawal from the University after attending more than 60% of the payment period will result in 100% of the student's Title IV aid being 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 receiving failing grades in all coursework for the semester will earn 50% of Title IV aid disbursed. If validation can be obtained of a later Last Academic Activity date (LAA), 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 taken 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 after 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 on account. If validation can be obtained of a later Last Academic Activity date (LAA), that date will be used in the refund calculation.

4. Students dismissed from the institution will have the refund made based on the earlier of the date the determination was made that the student was to be dismissed due to not meeting an institutional policy or the date the triggering incident occurred.

Order of Return of Title IV Funds Required to be Returned by the Institution

- Unsubsidized Direct Loans (other than Direct PLUS Loans)
- Subsidized Direct Loans
- Direct PLUS Loans (parent or graduate)
- Federal Pell Grants for which a return of Title IV funds is required
- Iraq and Afghanistan Service Grant, for which a return of Title IV funds is required*
- FSEOG for which a return of Title IV funds is required
- TEACH Grants for which a return of Title IV funds is required

Note: returns of less than \$1.00 are not required to be made.

*Though the Iraq Afghanistan Service Grant has been discontinued as a separate program in 2024-25, ED elected to keep it in the order of funds to return in step 6 and step 10 in the R2T4 worksheets due to crossover periods and nonstandard or non-term payment periods that start in 2023-24 but may end later in the 2024-25 award year. ED plans to remove references to the Iraq Afghanistan Service Grants within next year's R2T4 worksheets (https://fsapartners.ed.gov/sites/default/files/2024-2025/2024-2025_Federal_Student_Aid_Handbook/_knowledge-center_fsa-handbook_2024-2025_vol5_ch2-steps-return-title-iv-aid-calculation-part-2.pdf, p. 9).

2026-27 FINANCIAL ASSISTANCE INFORMATION

Timeframe for the Return of Title IV Funds

GCU will complete the R2T4 calculations within 30 days of the date of determination that the student has withdrawn. Any refunds that are the responsibility of the institution will be made as soon as possible and no later than 45 days from the date of determination that the student has withdrawn.

Timeframe and Requirements for Payment of Post Withdrawal Disbursements

As part of the R2T4 calculation, a determination will be made regarding any additional Title IV funds the student may be eligible to receive. These funds are considered post withdrawal disbursements (PWD). The student must have submitted a valid FAFSA for the period from which the withdrawal occurred and met all eligibility requirements, including the submission of any required supporting documentation.

The PWD determination must be made within 30 days of the date of determination that the student withdrew. In addition to meeting the PWD requirements, students must also meet the terms of late disbursement regulations (34 CFR 668.164(j)(2), which require GCU to receive a valid SAR/ISIR for the student from the Department of Education by the deadline dates established by the Department. Additionally, for a PWD to be made from an award of Direct Loan or TEACH Grant funds, GCU must have originated the loan or grant prior to the date the student became ineligible. For PWD's made from SEOG funds, GCU must have made the award to the student prior to the date the student became ineligible.

If the student is eligible for a PWD, the notification will be included with the results of the R2T4 notification. If the eligible PWD is from Federal Pell Grant or Federal SEOG funds, the funds will be posted to the student's account. If there is a credit balance on the account, a check will be sent to the student and a disbursement notification will be sent via email. If the PWD is from Federal Loan funds, the student will be notified of the availability of the PWD and the student must authorize the disbursement.

Federal Funding Sources

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid except under certain circumstances. It is available to eligible undergraduate students who have not earned a bachelor's degree. To apply, start by submitting a Free Application for Federal Student Aid (FAFSA) form at <https://studentaid.gov/h/apply-for-aid/fafsa>. The FAFSA application has been enhanced with additional identification tools. Students should be prepared in case their application is chosen for additional review by ensuring they have their Driver's License or other unexpired Government picture ID, and a personal handheld device with a camera app such as a tablet or cell phone. It will time out after 20 minutes; if this occurs, the student will be required work with their counselor to submit additional documentation to the school. Schools use information on the FAFSA form to determine Title IV eligibility (<https://studentaid.gov/understand-aid/types/grants/pell>).

Beginning with the 2024-2025 award year, the Special Rule in Section 401(c) of the HEA, which replaces the previous Iraq and Afghanistan Service Grant for students first awarded 2024-2025 and forward, allows certain students whose parent or guardian died while serving on active duty in the U.S. Armed Forces or while serving as a public safety officer to receive the maximum Pell Grant award, regardless of their calculated SAI. However, all other *Title IV* aid for these students must be based on their calculated SAI. See *Volume 7, Chapter 1* for the specific eligibility requirements that must be met for a student to receive the maximum Pell Grant amount under the Special Rule, and guidance on identifying eligible students. [Packaging Aid | 2026-2027 Federal Student Aid Handbook](#) Volume 3 chapter 3

If a student has received or will receive Non-Federal grant or scholarship aid that equals or exceeds the student's COA they will not be awarded Pell Grant funding.

Students should contact their Student Services Counselor for additional information.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is available to undergraduate students with exceptional financial need. Students with the lowest SAI who also receive a Pell grant 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.

2026-27 FINANCIAL ASSISTANCE INFORMATION

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

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program was established under the College Cost Reduction and Access Act (CCRAA), to benefit current and prospective teachers. This program currently provides grant assistance to students who plan on becoming a teacher and meet certain specific requirements. Based on the Budget Control Act of 2011, this amount will be updated in October.

If a student who receives a TEACH Grant does not complete the required teaching obligation, the grant must be repaid as a Direct Unsubsidized Loan under the William D. Ford Federal Direct Loan Program.

For more information about this grant and eligibility, students can refer to the [Scholarship and Grants](https://www.gcu.edu/financial-aid/scholarships-grants/state-grants) (<https://www.gcu.edu/financial-aid/scholarships-grants/state-grants>) page on our website or visit the Student Aid website at <https://studentaid.gov/understand-aid/types/grants/teach> .

Federal Work-study

Federal work-study provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses. Money awarded will be included in the financial aid package for that specific academic year. Contact Student Employment for more information.

Federal Direct Loan Program

Loans are often part of a financial award package as they provide students with an opportunity to defer part of their educational costs by borrowing now and paying later. Each year a student's loan eligibility is determined by completing the FAFSA. Likewise, eligibility for certain loans and loan amounts may change according to the information reported on all required documentation.

In order to receive a Federal Direct loan, a completed Master Promissory Note (<https://studentaid.gov/mpn/>) is required. The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. It explains the terms and conditions of your loan(s), and items such as how interest is calculated, what deferment and cancellation provisions are available to you, and estimated repayment plans.

A second requirement of receiving a student loan is to complete Entrance Counseling (<https://studentaid.gov/entrance-counseling/>). This is a mandatory information session which takes place before you receive your first federal student loan that explains your responsibilities and rights as a student borrower.

Upon graduation, withdrawal or enrollment falls below half-time, Exit Counseling is also required which will reiterate your rights and responsibilities as a student loan borrower and provide useful tips and information to help manage your student loans. You must repay the loan as well as interest that accrues. It is important to understand your repayment options so you can successfully repay your loans (<https://studentaid.gov/understand-aid/types#loans>). For more information about completing the Student Loan Exit Counseling, please visit <https://studentaid.gov/exit-counseling/>.

Direct Subsidized Loans

Subsidized loans are available to undergraduate students who meet certain financial need per the Free Application for Federal Student Aid (FAFSA). The U.S. Department of Education (ED) pays the interest on the Direct Subsidized loan(s) while the student is in school at least a half time basis and during periods when the loan is deferred.

Graduate and professional students are not eligible for this loan.

Direct Unsubsidized Loans

Unsubsidized loans are available to both undergraduate and graduate students regardless of financial need. Eligibility is not based on 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 back in full. The student borrower also has the option to pay the interest that is accruing while attending school or postponing payments. The U.S. Department of Education (ED) does not pay the interests on the student's behalf at any time. If payment is postponed, the interest will accrue and be capitalized (added to the principal amount of the loan).

2026-27 FINANCIAL ASSISTANCE INFORMATION

Direct PLUS Loans

Effective July 1, 2026 PLUS loan program for Graduate/Professional students has been eliminated unless the borrower meets the Interim Exception (legacy) provision.

Interim Exception (Legacy Provision): If a borrower has a Federal Direct Loan made before July 1, 2026, while enrolled in a program of study that began prior to July 1, 2026 the borrower can continue to borrow from the program for 3 academic years or the remainder of their expected time to credential, whichever is less.

Direct Grad PLUS Loans are awarded to Legacy students based on credit history. They are available to students enrolled in a graduate or professional program of study. Eligibility is not based on financial need.

Direct Parent PLUS Loans are offered to the parent(s) of undergraduate students enrolled at least half-time. Eligibility is not based on financial need. They are awarded based on credit history. If parent is denied a PLUS Loan, the student may request to borrow additional student loans. If parent is approved for a PLUS Loan, repayment enters repayment on the date of the last disbursement of the loan. The loan servicer will notify the borrower of the payment due date and payment amount.

Beginning July 1, 2026 the maximum amount that can be borrowed in Parent PLUS funding is \$20,000 per student per Academic Year with a lifetime eligibility of \$65,000 per student unless the student meets requirements for [limited exception](#) (legacy borrowing). There is not a limit on how many dependents a parent may borrow for in an award year.

The interest rate for new loans is determined each year and is announced during the month of July. The interest rates for Direct Subsidized Loans and Direct Unsubsidized Loans first disbursed on or after July 1, 2025, and before July 1, 2026, are **6.39 %** (Undergraduate Borrowers with Direct Subsidized Loans & Direct Unsubsidized Loans), **7.94%** (Graduate and Professional with Direct Unsubsidized Loans) and **8.94%** (Parents and Graduate or Professional Borrowers with Direct PLUS Loans).

To minimize debt, and graduate with the least amount of debt possible, GCU encourages students to accept the most beneficial sources of financial assistance first, such as scholarships, grants, work-study (if eligible), student worker positions, and GCU's interest-free payment plan options. Compare the terms of federal loans before applying for private loans. Please review the [terms and conditions](#) of federal student loans at <https://studentaid.gov/>, including grace periods and payment plan options.

Annual and Aggregate Loan Limits

There are limits on the amount of subsidized and unsubsidized loans that a student is eligible to receive each academic year (annual loan limits) and the total amounts that may be borrowed for undergraduate and graduate study (aggregate loan limits).

ANNUAL LOAN LIMITS			
	25-26 and before		
	Base Loan Dependent/ Independent Sub/Unsub	Additional Loan Independent Unsub	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

2026-27 FINANCIAL ASSISTANCE INFORMATION

Senior	\$5,500/\$2,000	\$ 5,000	\$12,500
Graduate		\$20,500	\$20,500

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

Annual and Aggregate Loan Limits July 1, 2026 forward unless student is eligible for Interim Exception.

New Aggregate Limits Under OB3					
<u>First Year Undergrad</u>	<u>Second Year Undergrad</u>	<u>Third Year + Beyond Undergrad</u>	<u>Graduate</u>	<u>Professional</u>	<u>Parent PLUS</u>
Dependent Yearly: Total Annual Max \$5,500 Sub Loan Max \$3,500 Independent Yearly: Total Annual Max \$9,500 Sub Loan Max \$3,500	Dependent Yearly: Total Annual Max \$6,500 Sub Loan Max \$4,500 Independent Yearly: Total Annual Max \$10,500 Sub Loan Max \$4,500	Dependent Yearly: Total Annual Max \$7,500 Sub Loan Max \$5,500 Independent Yearly: Total Annual Max \$12,500 Sub Loan Max \$5,500	Yearly \$20,500	Yearly \$50,000	Yearly \$20,000 per dependent
<u>Undergraduate Lifetime</u>	Dependent Total \$31,000 Sub Loan \$23,000	Independent Total \$57,500 Sub Loan \$23,000	Lifetime \$100,000	Lifetime \$200,000	Lifetime \$65,000 per dependent
Lifetime	\$257,500				

Interim Exception (Legacy Provision): If a borrower has a Federal Direct Loan made before July 1, 2026, while enrolled in a program of study that began prior to July 1, 2026 the borrower can continue to borrow from the program for 3 academic years or the remainder of their expected time to credential, whichever is less.

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 <https://studentaid.gov/fsa-id/sign-in/landing?redirectTo=%2F> to review their individual financial aid history.

Loan Repayment

When a loan disbursement is made to the eligible borrower, an email from GCU informs the borrower of the disbursement posting. The borrower will receive notification by mail or email from the loan servicer assigned to the loan. If the borrower does not receive an email or letter, he/she can view his/her loan servicer information at StudentAid.gov.

Upon entering repayment on the borrower's student loan, the servicer will automatically place the borrower in a Standard Repayment Plan. If the borrower is wanting a different plan, the borrower must contact the servicer as soon as possible. If the

2026-27 FINANCIAL ASSISTANCE INFORMATION

borrower is experiencing difficulties with student loan repayment, the borrower may be able to change his/her repayment plan to one that lowers your monthly payment and, in some cases, will be based on the borrower's income. If the borrower does not make arrangements with his/her servicer, the servicer will report any delinquency to the credit bureaus. Additional information about loan repayment can be found at <https://students.gcu.edu/student-resources/student-loan-repayment> or at <https://studentaid.gov/h/manage-loans>.

Private Student Loans

Private student loans, also referred to as Alternative Loans, are credit-based consumer loans that can be used for education-related expenses. They are generally more expensive than federal student loans. Although the student will not apply for a private loan through GCU, an approved private loan will be considered as part of the student's estimated financial aid. Before applying for a private student loan, compare origination fees, interest rates, the term of repayment and the availability of deferment/forbearance. Oftentimes, it is best to exhaust federal student loan eligibility before applying for a private student loan.

For more information, please contact GCU Student Services Counselor.

State Grants and Loans for Arizona Residents

Arizona Leveraging Educational Assistance Partnership Program (AzLEAP)

The AZ LEAP program is a state and institutional partnership which 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.

Arizona Teacher Student Loan Program (ATSLP)

The Arizona Teacher Student Loan Program is a forgivable loan designed to financially support and encourage private college students who are Arizona residents to enter into the teaching profession and teach in Arizona. Students must enter into an agreement with the Arizona Board of Regents to teach in an Arizona public school for one full school year for each year that ATSLP Loan funding was received. The agreement will provide the conditions of the forgivable loan and information on promising to repay the loan if the teaching obligation is not met. GCU must certify that the student meets the minimum qualifications for the program. Loans are awarded to eligible students on a first-come, first-served basis.

Loan Program

The forgivable loan can be applied toward tuition, instructional materials and mandatory fees as documented in the student's Cost of Attendance (COA) at GCU excluding all grants, scholarships, and other tuition benefits (e.g., tribal and military). The forgivable loan can be awarded each academic year to:

- Undergraduate students for a total of eight (8) semesters/payment periods (e.g., fall and/or spring)
- Post baccalaureate student to a total of four (4) semesters/payment periods (e.g., fall and/or, spring)
- Graduate students who do not have an undergraduate teaching degree to a total of four (4) semesters/payment periods (e.g., fall and/or spring)

Minimum Qualifications for loan:

- Must be U.S. Citizen or legal resident of the U.S. or otherwise lawfully present in the U.S.
- Must be a resident of Arizona

2026-27 FINANCIAL ASSISTANCE INFORMATION

- Must be admitted and enrolled as an undergraduate, graduate or postbaccalaureate student at a qualifying private, postsecondary educational institution in Arizona
- Must file a Free Application for Federal Student Aid (FAFSA) each year enrolled in the Arizona Teacher Student Loan program
- Must sign the GCU ATSLP student agreement that requires the student to meet eligibility requirements for the program and specifies continuing eligibility terms, post-graduation or post-certification service obligations and repayment obligations if a student fails to meet eligibility requirements or service obligations.

Loan recipients have a grace period of 12 months after graduation or earning their teaching credential to begin teaching. (Deferment is possible if the recipient of the loan is temporarily unable to work; is called to active military duty; is enrolled in a graduate degree program that requires delaying the teaching requirement; or is unable to fulfill the teaching requirement due to circumstances beyond their control.)

Additional information on these AZ grants can be found here, <https://www.gcu.edu/financial-aid/scholarships-grants/state-grants>.

Spouses and Dependents of Law Enforcement and Correctional Officers Tuition Scholarship

Spouses and dependents of law enforcement and correctional officers enrolled in an eligible career and technical education district, community college, university or private postsecondary educational institution are eligible for a scholarship that covers tuition and fees on a first-come, first-served basis. The scholarship will be available beginning in Fall 2024.

For eligible students enrolled in a career and technical education district, community college or university, the award amount is up to the cost of tuition and mandatory fees after other financial aid.

For eligible students enrolled at a private postsecondary educational institution, the award amount is up to the average resident tuition and fees charged by universities under the jurisdiction of the board after other financial aid.

How to qualify:

- Qualifying students must be either a dependent under the age of 27 or a spouse of a currently employed law enforcement or correctional officer and:
- Enroll at an Arizona institution in a program that will award a career technical education district program certificate or license, private vocational program certificate, associate degree or baccalaureate degree.
- Complete the Free Application for Federal Student Aid (FAFSA).
- Submit a copy of the Law Enforcement Officer's Commission Card as applicable.
- Submit a current employment verification letter.
- Submit a marriage certificate for a spouse, or a birth certificate or applicable court order for a dependent.

Additional information can be viewed by going to <https://www.gcu.edu/financial-aid/scholarships-grants/state-grants> or visit the Arizona Board of Regents at [Arizona Board of Regents \(azregents.edu\)](http://ArizonaBoardofRegents.azregents.edu) – place your cursor on PROGRAMS and scroll to Scholarship/Assistance to make your selection.

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 availability 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

2026-27 FINANCIAL ASSISTANCE INFORMATION

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 grants and scholarships offered by various states, go to http://www.NASFAA.org/state_financial_aid_programs

Scholarship Opportunities

At Grand Canyon University (GCU), we offer generous scholarship opportunities to help make funding a private, Christian education affordable. GCU offers a variety of scholarship and grant offerings to choose from for those wishing to pursue their education as a traditional, undergraduate campus student.

Some scholarships have specific requirements or conditions that must be met, and many are renewable each year. Scholarship opportunities are located on our [Scholarships and Grants](https://www.gcu.edu/financial-aid/scholarships-grants) (<https://www.gcu.edu/financial-aid/scholarships-grants>) page on our website.

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 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

Arizona Student Loan Code of Conduct at <https://www.gcu.edu/academics/academic-policies.php#h-consumer-information>.

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 to maintain his/her 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 during scheduled work hours.
- 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.

2026-27 FINANCIAL ASSISTANCE INFORMATION

International Student Employment

International students who wish to work while in the U.S. must be aware of and comply with F-1 visa employment regulations. Working illegally while in the U.S. is a serious offense that must be reported to the Department of Homeland Security (SEVIS) and can result in loss of F-1 status and benefits, and possible deportation. All international students must confer with the staff at the International Students Office before accepting or beginning any employment.

For Canadian Students: Grand Canyon University is dedicated to providing high quality service for our Canadian students. Please be advised that students are responsible for determining their eligibility for Canadian Tax Credits. Certain Grand Canyon University courses and programs may not meet certain requirements for tax credits, including but not limited to the minimum week and continuous enrollment requirements. For more information on Canadian Tax Credits, please contact The Revenue Canada Agency or visit www.cra.gc.ca.

On-Campus Employment

International students with F-1 status may be employed on campus without obtaining special permission from the U.S. Citizenship and Immigration Services (USCIS) provided they are maintaining legal immigration status. Nonetheless, international students should check with the International Students Office to be sure the prospective job is permissible.

Off-Campus Employment

After being enrolled full-time for one academic year (two semesters), international students may be eligible for employment off-campus; however, opportunities are limited. Consult with the International Students Office for more information.

Below is a listing of the three primary types of off-campus employment that are available to international students.

- **Practical Training (PT)** - PT is a benefit that allows F-1 students to gain practical experience working in the US in their field of study. There are two types of PT, Optional Practical Training (OPT) and Curricular Practical Training (CPT). OPT may be taken either during or following completion of the degree program, but is most feasible following completion because of the amount of time it takes to apply. Students are allowed a total of 12 months of OPT. The International Student Coordinator in the International Students Office 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 in two semesters of the degree program, and the application must be submitted to USCIS prior to completion. 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 to 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 enrolled in an internship course and have an internship job (firm offer) that has been certified through the college and the International Students Office. Any time 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:** This type of employment 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 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 Curricular Practical Training or Optional Practical Training. To apply for a SSN based on an on-campus job, students must provide a letter from the campus department and the International Students Office, verifying the job and eligibility.

The following documentation will be necessary to present when applying:

- Unexpired passport containing F-1 visa
- Form I-94 Arrival/Departure record
- I-20 form
- One other piece of identification – a student ID card, driver's license, etc.
- Letter of eligibility from the Center of International Education
- Letter from campus department where the student will be working

2026-27 FINANCIAL ASSISTANCE INFORMATION

To apply based on Curricular Practical Training (CPT), after approval for the internship and registration for an internship course, the staff in International Students Office will generate a new I-20 that lists the student's work permission for that specific employment. In the case of Optional Practical Training (OPT), the student will apply for it in the last semester of study. Upon approval from U.S. Citizenship and Immigration Service (USCIS), the student will receive a card showing work authorization. Please see staff in the International Students Office for these types of employment.

After obtaining one of the above types of authorization and documentation, an international student may apply for a Social Security Number by going in person to the local Social Security Administration office. The International Students Office can direct students to the nearest Social Security Administration office.

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 1040NREZ. Grants and scholarships may be subject to taxation. Generally, tax forms must be filed by April 15 for the previous tax year (January 1 – December 31). It is students' responsibility to determine tax liabilities and file the appropriate forms in a timely manner. The International Students Office is not trained as professional tax consultants and cannot complete and/or file any tax forms.