Congratulations on pursuing your educational goals at Southern California University of Health Sciences (SCU)!

The Financial Aid Office is here to help make your educational experiences affordable for you and your family. The information provided in this booklet is designed to help you understand the financial aid process at SCU. Take time to read the enclosed Financial Aid Award Letter and this information packet.

NEX THREE STEPS FOR GETTING FINANCIAL AID

1. ENTRANCE LOAN COUNSELING: As a first-time borrower at SCU, this easy process will ensure that you understand your rights and responsibilities regarding student loan debt.

   Go to the SCUHS website at www.scuhs.edu. Click on prospective student then financing your education. Click on loans in the body then on the right click on Entrance Counseling. This step will take you to another website. You will need to create a new account with a User ID and a Password. It is important that you save your User ID and Password because you will need it to complete your MPN and Exit Loan Counseling. Continue on with questions and answers regarding the student loan process. The Financial Aid Office will be notified with a confirmation once you have completed this step.

2. MASTER PROMISSORY NOTE (MPN): You will need to submit the MPN only once in order to apply for all of the Federal Stafford Loans you will receive while attending Southern California University of Health Sciences. Refer to the enclosed Financial Aid Award Letter for the amounts you may borrow. The Financial Aid Office will process your loan each academic year based on how your loan was processed the previous academic year. You will receive notification in the form of a Financial Aid Award Letter each time a loan is processed for you.

   Go to the SCUHS website at www.scuhs.edu. Click on prospective student then financing your education. Click on loans in the body then on the right click on Master Promissory Note. This step will take you to another website. Use your User ID and Password created in Step 1 to log in.

3. READ YOUR FINANCIAL AID AWARD LETTER: Carefully review your Award Letter. Your “Cost of Education” reflects the Housing Option you indicated on the FAFSA. If your plans have changed, please notify the Financial Aid Office so that we can make the appropriate adjustment. We do not want you to encounter difficulties later as a result of an error in reporting your living situation. The options are “Live with Parents” or “Off-Campus/NOT with Parents.” To change any aspect of the award we have offered you, return the Financial Aid Change Request Form with your desired changes. We will send you a revised Financial Aid Award Letter with the changes you request.
UNDERSTANDING YOUR FINANCIAL AID AWARD LETTER

TOTAL COST OF EDUCATION (COE): reflects the costs incurred while attending this institution. It is determined using a formula established by Congress. It covers tuition and fees (including board exam expenses, averaged over the course of education) and standard allowances for transportation, books, supplies, housing, food, and other personal expenses. Standard allowances for living costs reflect your place of residence while enrolled.

EXPECTED FAMILY CONTRIBUTION (EFC): is determined by a formula Congress established, that indicates how much of your family's financial resources should be available to help pay for school. This represents the amount you (and your spouse, if you are married) are expected to contribute from your own resources. This figure is determined from factors such as income, assets and benefits such as Social Security and unemployment.

TOTAL FINANCIAL NEED: is determined by subtracting EFC from Total COE. This is the figure the Financial Aid Office will try to finance for you.

COE - EFC = NEED

YOUR FINANCIAL AID AWARD: provides information on the Type of Award, Amount of Award, and Period of Award.

TYPE OF AWARD: provides the name of the aid program(s) you have been awarded at this institution. It may consist of “need-based” and/or “non-need-based” programs. Need-based aid is awarded strictly on the financial NEED figure and cannot exceed that figure. Non-need-based aid is based on the Cost of Education and cannot exceed Cost of Education when combined with need-based aid.

Southern California University of Health Sciences has three types of financial aid available to students: workstudy, loans and scholarships. The federal government funds most financial aid programs. Funds available through the Financial Aid Office include:

FEDERAL STAFFORD LOANS: These need-based and non-need-based funds must be repaid upon leaving the University. Loans are processed every eight months (every two trimesters).

FEDERAL WORK-STUDY: These need-based funds must be earned through authorized work experience. A separate application is required for job placement.

SCHOLARSHIPS: These require a separate application. Scholarship applications are available at the beginning of every trimester in the Financial Aid Office.

THE AMOUNT OF YOUR AWARD is the total funded for each program. If your award includes loans, this amount will include the total borrowed (before loan fees are subtracted). THE PERIOD indicates the term for which the aid is intended. The Fall trimester is identified as “FA”, the Spring trimester as “SP” and the Summer trimester as “SU”. Normally two terms will be listed on your Financial Aid Award Letter: FA/SP, SP/SU, or SU/FA.

NOTE: Because of overlapping fiscal years, two separate financial aid award letters will be issued for the SU/FA award period.
ADJUSTMENTS TO FINANCIAL AID AWARDS
From time to time, a student’s financial aid award may change during a trimester. Please be aware that the Financial Aid Office may make adjustments to your award in order to keep it in line with federal regulations.

FEDERAL LOAN BORROWING LIMITS & INTEREST RATE
Eligible graduate students may borrow up to $8,500 per award year from the Subsidized Federal Stafford Loan Program. Funding from the Unsubsidized Federal Stafford Loan Program varies based on program of study: Chiropractic students may also borrow up to $23,110 and Acupuncture students may borrow up to $12,000 for each award year. An award year is two trimesters.

When you apply for a loan, you are agreeing to repay all the funds you borrow plus interest and fees. Interest on the Subsidized Federal Stafford Loan is fixed at 6.8% and is paid on your behalf while you are in school at least half time. Unsubsidized means that you, rather than the federal government, will be responsible for the interest that accrues while you are in school and during your grace period. Banks will defer the interest and add it to the principal amount of your loan. This is called capitalization. Capitalization occurs at the time your loan goes into repayment.

PROCESSING FEES
All Federal Stafford Loans are subject to both origination and federal default fees that are paid to the federal government and the guaranty agency to offset administrative costs associated with making the loan. These fees will be deducted from your loan prior to each disbursement. Current fees range from 2% to 4% and are based on the amount borrowed.

LOAN DISBURSEMENT - ELECTRONIC FUNDS TRANSFER (EFT) - LOAN CHECKS
At Southern California University of Health Sciences, the standard disbursement of loan funds begins on the first week of the term, provided you meet all eligibility requirements. This also means that both your financial aid and admissions files are in complete status. If your loan application is processed after the start of the term, you will be notified by email as soon as funds are received. Your loan will be disbursed in two equal amounts (one disbursement per trimester), minus the origination and default fees. Loan funds are normally received electronically from the lender and are credited directly to your student account at SCU. If the lender you selected does not offer Electronic Funds Transfer (EFT), funds will be received via a check made payable to you and the school. Your endorsement of the check(s) is required before funds can be credited to your SCU student account. A refund check will normally be issued to you three (3) days later. The Business Office, located in Building “C” on campus, disburses all funds.

TOTAL INDEBTEDNESS
To stay on top of your total loan debt, check out your own “Financial Aid Review” at www.nslds.ed.gov. You will need the PIN you use for filing the FAFSA. You can “request a duplicate” Personal Identification Number by asking the U.S. Department of Education to send it to you again from the NSLDS website. This will allow you to view your Stafford, Perkins and Direct loans from all schools attended. This will NOT include private loans.
Satisfactory Academic Progress Policy

A review of progress toward your degree is required by federal, state and institutional rules as one condition for determining financial aid eligibility. All students are subject to the academic regulations governing scholastic status as outlined in the SCU Academic Catalog. In any instance where financial aid standards and the University's standards differ, the stricter financial aid standards are applied.

If you fail to meet these standards, you have not made satisfactory academic progress and can lose eligibility for financial aid funding unless the situation is corrected. Programs governed by the satisfactory progress policy are: SCU institutional aid (fellowships, assistantships, stipends) Federal Work-Study, Tuition Assistance Program, Federal Subsidized Stafford Loan Program, Federal Unsubsidized Stafford Loan Program, any other aid program requiring a progress standard.

The Satisfactory Academic Progress Policy has three parts. All conditions must be met to be eligible for financial aid. The policy applies whether or not you received financial aid in the past.

MONTHLY REPAYMENT TABLE

Estimate your monthly loan payment

<table>
<thead>
<tr>
<th></th>
<th>5%</th>
<th>6.8%</th>
<th>8.25%</th>
<th>8.5%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Payment</td>
<td>Months</td>
<td>Interest</td>
<td>Payment</td>
</tr>
<tr>
<td>$1,000</td>
<td>$50</td>
<td>21</td>
<td>$46</td>
<td>$50</td>
</tr>
<tr>
<td>$2,000</td>
<td>$50</td>
<td>44</td>
<td>$192</td>
<td>$50</td>
</tr>
<tr>
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</tr>
<tr>
<td>$4,000</td>
<td>$50</td>
<td>98</td>
<td>$876</td>
<td>$50</td>
</tr>
<tr>
<td>$6,000</td>
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<td>$2,121</td>
<td>120</td>
<td>$54,557</td>
<td>$2,302</td>
</tr>
</tbody>
</table>
PART ONE: Qualitative standards are met by maintaining a cumulative Grade Point Average (GPA) of a 2.0 or better.

PART TWO: Quantitative standards are met by completing a minimum of 28 units per academic year and the program within 5 calendar years (4.5 calendar years for AOM only students) from the initial date of enrollment. Please refer to the chart below for your minimum unit completion requirements:

UNIT COMPLETION REQUIREMENT

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>FULL-TIME ENROLLMENT</th>
<th>PART-TIME ENROLLMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>DC</td>
<td>14 Units per trimester</td>
<td>28 Units per academic year</td>
</tr>
<tr>
<td>AOM</td>
<td>12 Units per trimester</td>
<td>6 Units per trimester</td>
</tr>
<tr>
<td></td>
<td>24 Units per academic year</td>
<td>12 Units per academic year</td>
</tr>
</tbody>
</table>

MAXIMUM TIME FRAME

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>UNITS REQUIRED FOR DEGREE</th>
<th>MAXIMUM UNITS ATTEMPTED</th>
<th>MAXIMUM TIME FRAME</th>
</tr>
</thead>
<tbody>
<tr>
<td>DC (Full-time)</td>
<td>220</td>
<td>330</td>
<td>5 Years or 15 trimesters</td>
</tr>
<tr>
<td>DC (Part-time)</td>
<td>220</td>
<td>330</td>
<td>6 Years or 18 trimesters</td>
</tr>
<tr>
<td>AOM (Full-time)</td>
<td>172</td>
<td>258</td>
<td>4.5 Years or 13 trimesters</td>
</tr>
<tr>
<td>AOM (Part-time)</td>
<td>172</td>
<td>258</td>
<td>6 Years or 18 trimesters</td>
</tr>
</tbody>
</table>

PART THREE: Other Provisions: An academic history showing a pattern of enrollment indicating inability or unwillingness to progress, such as continued or numerous withdrawals, may be regarded as failing to meet reasonable academic progress standards.

Other Provisions: Students who have completed all degree course requirements, but do not officially graduate for any reason are not eligible for funding.
**UNSATISFACTORY ACADEMIC PROGRESS STATUSES**

**PROBATION STATUS:** Students who fail to meet qualitative and/or quantitative Satisfactory Academic Standards at any time in the program. Students are still eligible for financial aid, but are required to improve cumulative GPA to a minimum 2.0 and/or make up their unit deficiency within the next trimester(s) to continue receiving financial aid for the following trimester.

**SUSPENSION STATUS:** Students who fail to meet qualitative and/or quantitative Satisfactory Academic Standards within their probation period. Students are not eligible for financial aid.

**TREATMENT OF INCOMPLETES:** When it has not been determined whether Satisfactory Academic Progress has been met, disbursement holds will be placed until the matter of grades is resolved.

**WITHDRAWALS & LEAVES:** Trimesters in which a student is withdrawn from SCU prior to receiving financial aid will not count toward the maximum time limits noted above.

**APPEAL PROCEDURES**

The student has the right to appeal the suspension or termination of aid, particularly in the case of extenuating circumstances. A written appeal must be submitted to the Financial Aid Office within 2 weeks (10 business days) of notification that the student is on financial aid probation or has failed to meet financial aid probationary requirements. It must include an explanation why the minimum academic requirements were not met and why an exception is warranted. The student's past academic records and any mitigating circumstances should be referred to and will be considered. Documentation should be attached if referenced. The Financial Aid Committee will review the appeal and notify the student whether an exception to the policy has been approved.

**OPERATIONAL PRACTICES**

The Financial Aid Office reviews financial aid applicant's and recipient's academic record for compliance with Satisfactory Academic Progress standards. Standards are reviewed at the time an applicant is considered for financial aid. Applicants who do not meet the standards are notified of their ineligibility for aid.

At the conclusion of each term, the Financial Aid Office will notify students who fail to meet the Satisfactory Academic Progress standards of their status.
UNDERGRADUATE STAFFORD LOANS

The U.S. Department of Education administers the Federal Family Education Loan (FFEL) Program. The FFEL consist of what are generally known as Stafford Loans (for students) and PLUS Loans for parents and graduate and professional degree students.

We participate in the FFEL Loan program. Funds for your FFEL will come from a bank, credit union, or other lender that participates in the program.

HOW CAN I GET A FFEL LOAN?
You must fill out a FAFSA. After your FAFSA is processed, our school will review the results and will inform you about your loan eligibility. You also will have to sign a promissory note, a binding legal document that lists the conditions under which you're borrowing and the terms under which you agree to repay your loan.

You also must complete a loan counseling session. Go to the Stafford Loan Guide website at https://staffordoanguide.usafunds.org and register as a new user. This website is provided to you in partnership with Southern California University of Health Sciences (SCU) and provides free counseling on how to obtain your student loan.

HOW TO CHOOSE AND EVALUATE LENDERS
You'll need to choose a lender if you obtain a FFEL Stafford Loan. Schools that participate in the FFEL Program will usually have a list of preferred lenders. Student loan borrowers may choose a lender from that list, or choose a different lender they prefer (for example, a credit union). Here are a few things to think about when selecting a FFEL lender.

HOW MUCH CAN I BORROW?
It depends on your year in school and whether you have a subsidized or unsubsidized FFEL Stafford Loan. A subsidized loan is awarded on the basis of financial need. If you're eligible for a subsidized loan, the government will pay or subsidize the interest on your loan while you're in school and for the first six months after you leave school. Depending on your financial need, you may borrow subsidized money for an amount up to the annual loan borrowing limit for your level of study (see below).

You might be able to borrow loan funds beyond your subsidized loan amount even if you don't have financial need. In that case, you'd receive an unsubsidized loan. Your school will subtract the total amount of your other financial aid from your cost of attendance to determine whether you're eligible for an unsubsidized loan. Unlike a subsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it's paid in full. You can choose to pay the interest or allow it to accrue (accumulate) and be capitalized (that is, added to the principal amount of your loan). Capitalizing the interest will increase the amount you have to repay.

You can receive a subsidized loan and an unsubsidized loan for the same enrollment period as long as you don't exceed the annual loan limits. If you're a dependent undergraduate student (excluding students whose parents cannot borrow PLUS Loans), each year you can borrow up to:

- $5,500 (for loans first disbursed on or after July 1, 2008) if you're a first-year student enrolled in a program of study that is at least a full academic year. No more than $3,500 of this amount can be in subsidized loans.
- $6,500 (for loans first disbursed on or after July 1, 2008) if you've completed your first year of study and the remainder of your program is at least a full academic year. No more than $4,500 of this amount can be in subsidized loans.
• $7,500 (for loans first disbursed on or after July 1, 2008) if you've completed two years of study and the remainder of your program is at least a full academic year. No more than $5,500 of this amount can be in subsidized loans.

If you're an independent undergraduate student (and a dependent student whose parents have applied for but were unable to get a PLUS Loan (a parent loan)), each year you can borrow up to:
• $9,500 (for loans first disbursed on or after July 1, 2008) if you're a first-year student enrolled in a program of study that is at least a full academic year. No more than $3,500 of this amount may be in subsidized loans.
• $10,500 (for loans first disbursed on or after July 1, 2008) if you've completed your first year of study and the remainder of your program is at least a full academic year. No more than $4,500 of this amount may be in subsidized loans.
• $12,500 (for loans first disbursed on or after July 1, 2008) if you've completed two years of study and the remainder of your program is at least a full academic year. No more than $5,500 of this amount may be in subsidized loans.

These amounts are the maximum yearly amounts you can borrow in both subsidized and unsubsidized in FFELs Loans, individually or in combination. Because you can't borrow more than your cost of attendance minus the amount of any Federal Pell Grant you're eligible for and minus any other financial aid you'll get, you may receive less than the annual maximum amounts.

HOW WILL I GET THE LOAN MONEY?
You'll be paid through your school in at least two installments. No installment may exceed one-half of your loan amounts. Your loan money must first be applied to pay for tuition and fees, room and board, and other school charges. If loan money remains, you'll receive the funds by check unless you give the school written authorization to hold the funds until later in the enrollment period.

Generally, if you're a first-year undergraduate student and a first-time borrower, your school cannot disburse your first payment until 30 days after the first day of your enrollment period. This practice ensures you won't have a loan to repay if you don't begin classes or if you withdraw during the first 30 days of classes.

A school with a cohort default rate of less than 10 percent for each of the three most recent fiscal years for which data are available are not required to delay the delivery or disbursement of the first disbursement of a loan for 30 days for first-time, first year undergraduate borrowers.

WHAT'S THE INTEREST RATE?
For all unsubsidized Stafford loans first disbursed on or after July 1, 2006, the interest rate is fixed at 6.8 percent. The interest rate for subsidized Stafford loans first disbursed on or after July 1, 2008 is fixed at 6.0 percent. This change from a variable to a fixed interest rate does not affect a borrower's variable interest rate on loans made before July 1, 2006.

For Stafford Loans first disbursed between July 1, 1998 and June 30, 2006, the interest rate is variable (adjusted annually on July 1st) but will not exceed 8.25 percent. (You'll be notified any time the variable rate changes.) The interest rate for these loans in 2008-09 is 4.21. (These rates apply to loans in repayment status; the rate may be lower during grace and deferment periods.)

INTEREST RATE REDUCTIONS
Over a four-year period beginning July 1, 2008, the interest rate on subsidized Stafford Loans made to undergraduate students will be reduced. The applicable interest rates for loans made during this period are as follows:
These changes apply to subsidized Stafford loans first disbursed on or after July 1 of each year through June 30 of the next year. This change does not affect any prior loans made to borrowers; the terms and interest rates of those loans remain the same. These reduced interest rates apply only to subsidized loans; any unsubsidized Stafford Loan for the same undergraduate borrower would continue to be made at the current fixed interest rate of 6.8 percent.

**OTHER THAN INTEREST, IS THERE A CHARGE FOR THIS LOAN?**
For Stafford Loans that are first disbursed between July 1, 2008 and June 30, 2009, there is a fee of up to 2 percent of the loan, deducted proportionately from each loan disbursement. For a FFEL Stafford Loan, a portion of this fee goes to the federal government, and a portion goes to the guaranty agency (the organization that administers the FFEL Program in your state) to help reduce the cost of the loans. Also, if you don't make your loan payments when scheduled, you may be charged collection costs and late fees.

**WHEN DO I PAY BACK MY STAFFORD LOANS?**
After you graduate, leave school, or drop below half-time enrollment, you will have a six-month "grace period" before you begin repayment. During this period, you'll receive repayment information, and you'll be notified of your first payment due date. You're responsible for beginning repayment on time, even if you don't receive this information. Payments are usually due monthly.
During the grace period on a subsidized loan, you don't have to pay any principal, and you won't be charged interest. During the grace period on an unsubsidized loan, you don't have to pay any principal, but you will be charged interest. You can either pay the interest or it will be capitalized (added to your principal loan balance, thus increasing the amount you'll repay).