

Financial Aid and Scholarships

University Policy on Financial Aid

The goal of the Office of Financial Aid and Scholarship at The National Hispanic University is to deliver student aid efficiently and to ensure availability of aid for students who without such assistance would be unable to pursue their educational goals at NHU.

Eligibility for financial aid is based on academic merit, and financial need. Financial need is the difference between the cost of attending NHU and the Expected Family Contribution (EFC, the amount the student and student's family are expected to contribute towards their education for the current academic year).

All students are encouraged to apply for every available form of aid.

Applying for Financial Aid

To apply for Financial Aid the student needs to:

- Apply for admission to NHU.
- Obtain current Financial Aid and Scholarship Applications from the Office of Financial Aid and Scholarship.
- Complete and submit applications according to given instructions. All applications must be completed before the processing of a student's financial aid award begins.

A new application with supporting documents must be filed every academic year a student wishes to receive financial aid and/or scholarship. Additional requirements are needed for students applying for loans.

Specific eligibility requirements vary between programs. The following criteria apply to all Federal Student Aid programs:

- Be accepted and enrolled in an eligible program leading to a degree, or a certificate;
- Be a U.S. citizen, or eligible non-citizen;
- Have a valid social security number;
- Demonstrate financial need, except for some loan programs;
- Sign a statement on the Free Application for Federal Student Aid (FAFSA) certifying that the financial aid monies will only be used for educational purposes;

- Maintain satisfactory progress in a course of study according to the standards and practices of NHU;
- Not owe a refund on a federal Pell Grant or be in default on any Federal Educational Loan;
- Have met legal requirements for selective service registration, if applicable.

Financial Aid Programs

Federal Programs

Federal Pell Grant Program

The Federal Pell Grant Program provides grants to help undergraduate students, with financial needs, to meet the costs of post-secondary education. To receive Pell Grants, students must complete the Free Application for Federal Student Aid (FAFSA) and demonstrate financial need. All Federal Pell Grants are gift aid awards and do not have to be repaid.

Academic Competitiveness Grant (ACG)

An Academic Competitiveness Grant provides \$750 for the first year of study and \$1,300 for the second year. Note: The amount of the ACG, when combined with a Pell Grant, may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that payment of the full grant amounts would exceed the program appropriation in any fiscal year, then the amount of the grant to each eligible student may be ratably reduced.

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

FSEOG is a campus-based program that awards grants to undergraduate and teacher credential students to help pay for the costs of post-secondary education. To qualify, students must submit a completed FAFSA and demonstrate exceptional financial need. Award amounts are to be determined by the Financial Aid Office according to NHU's packaging policy and available funds. FSEOG is a gift aid award and does not have to be repaid.

Federal Work Study Program (FWS)

FWS is a campus-based program that provides job opportunities, both on and off campus, to Federal aid eligible students as an aid to meeting the costs of post-secondary education. Students qualify by submitting a complete FAFSA and by being hired by a FWS employer. Award amount is based on need and determined according to NHU's packaging policy and available funds. FWS is a self-help aid, and does not need to be repaid.

Federal Stafford Loan Program

Federal Stafford Loans are low interest loans for students enrolled in a degree of certificate program to help pay for the costs of post-secondary education. To participate, the student must submit a completed FAFSA, and obtain a school certification and apply to a lender. The lender disburses funds to NHU and the student's account is credited. Both subsidized and unsubsidized loans are available. Loan amounts are determined by need and student's year in school. Repayment may be deferred until six months after the student either graduates or drops below half-time (6 units per semester) enrollment.

State Programs

The Cal Grant Program is a state funded educational opportunity grant program, which assists students in paying for the costs of post-secondary education. To be eligible students must submit a completed FAFSA and a Grade Point Average Verification form by March 2 of the year before the award year. Students must be US Citizens or eligible non-citizen and California residents. Students must not be in default of a student loan and must be meeting satisfactory academic progress as defined by the University.

Cal Grant A (Entitlement and Competitive Awards)

Cal Grant A Entitlement Awards provide grant funds to help pay for tuition and fees to California residents attending qualifying institutions. Entitlement awards are guaranteed for students with at least a 3.0 grade point average and meet need qualifications. Those who do not qualify for entitlement awards will be considered for competitive awards. Competitive awards are issued to students from middle-low income families. Cal Grant A is a gift aid and does not have to be repaid.

Cal Grant B (Entitlement and Competitive Awards)

Cal Grant B Entitlement Awards provide grant funds assisting students with the costs of post-secondary education. Grants are awarded to California residents attending qualified institutions. Entitlement awards are guaranteed for students with at least a 2.0 grade point average and meet need qualifications. Those who do not qualify for entitlement awards will be considered for competitive awards. Competitive awards are awarded to students from low-income, disadvantaged backgrounds, and are used for access costs (room and board, transportation, etc.). Cal Grant B is a gift aid and does not have to be repaid.

Assumption Program of Loans for Education (APLE)

Assumes up to \$11,000 in loan debt for students pursuing a K-12 teaching career, in exchange for 4 years of teaching service. APLE is also available for undergraduate students who intend on pursuing an initial teaching credential.

Institutional Scholarships

Several institutional scholarship programs are available to qualified students attending NHU. Scholarships are available each academic year, subject to satisfactory academic progress and the availability of funds. Eligibility for the National Hispanic University Scholarship funds is based both on financial need, academic merit as well as specified criteria set by respective donors.

For those who qualify, NHU scholarship assists qualified students in paying for tuition, fees, and textbooks. Award amounts are based on financial need and/or academic merit. NHU scholarships are funded by donations from the Board of Trustees and other donors.

Deadlines for NHU Scholarship Fund Application are set the beginning of each semester. Applications are available in the Office of Financial Aid and Scholarship and are available on NHU website (www.nhu.edu).

Eligibility Requirements

- Must be a student at The National Hispanic University; NHU Scholarships are not transferable to other institutions.
- Must submit a complete NHU Scholarship Application to the Office of Financial Aid & Scholarship.
- Must have a cumulative grade point average of at least 2.0. All students applying for a merit based award must have at least a 3.0 GPA.
- Must be enrolled for and complete at least 6 units per semester at NHU.
- Must submit a complete FAFSA or relevant income information to the Office of Financial Aid and Scholarship.

Application procedures:

- Submit complete NHU Scholarship Application to the Office of Financial Aid & Scholarship - only completed applications will be considered for award.

- Submit complete FAFSA or relevant income information to the Office of Financial Aid & Scholarship.
- Applications are reviewed by NHU Scholarship Committee which includes representatives from each academic department.
- Letters will be sent to awardees and each respective account will be credited.
- NHU Scholarship Funds will be awarded based on grade point average and/or financial need, and number of units registered for each semester (award amounts may vary based on availability of funds).

Terms and Conditions:

- Funds will be awarded upon notification from NHU Scholarship Committee Chairperson and/or Director of the Office of Financial Aid & Scholarship.
- Grades of “W,” “F,” “UW,” “I,” or “NC,” or dropping below half time enrollment may result in reduction or cancellation of scholarship award(s).
- Students on academic probation may not be eligible to receive NHU Scholarship.
- NHU Scholarship Committee reserves the right to change the amount of awards depending on availability of funds.
- Some NHU scholarships are contingent upon completing community service hours.

Other Scholarships

Enrollment Requirements

Full-time enrollment for undergraduate students consists of 12 units per semester and 9 for credential students. At a minimum, a student must be enrolled at least half time in order to be eligible for federal financial aid. Changes in a student’s enrollment may require an adjustment and/or repayment of financial aid funds awarded.

Leave of Absence/Withdrawal from NHU

If at any time, a student decides to leave NHU, it is absolutely necessary for him or her to make an appointment with the Director of Financial Aid and Scholarship for an exit interview prior to leaving the university. This applies to students who are taking a leave of absence, withdrawing, transferring to another institution, or who are dismissed from NHU. Failure to attend an exit interview may increase the risk of defaulting on student loans as well as incurring a potential liability to NHU for not maintaining

compliance with a federal requirement. Students who withdraw or take a leave of absence may be subject to Return to Title IV Funds (R2T4).

Air Force ROTC

Students from the National Hispanic University, San Jose State, Stanford, Santa Clara, and other area colleges in the Silicon Valley are eligible to participate in the Air Force Reserve Officer Training Corps (AFROTC) at San Jose State University.

The Air Force ROTC program is designed to provide instruction in leadership, management, and national security studies along with military education and training. This prepares the students for assignment to positions of responsibility and importance in the modern Air Force. Instruction is conducted at San Jose State University. This program offers all eligible SJSU students the opportunity to obtain an officer's commission in the United States Air Force while earning their college degrees.

Two to three year scholarships are available to eligible NHU students pursuing any academic major. Scholarships cover up to \$15,000 of tuition and \$600/year for books, plus a monthly stipend.

Students can enroll through San Jose State University. More information on Air Force ROTC can be found at afrotc.com or call 408-924-2960.

Veteran’s Benefits

The National Hispanic University has been approved for the training of Veterans and eligible persons under the Title 38 US Code. Students who are eligible to receive Veteran’s Educational Benefits should contact the Office of Financial Aid & Scholarship regarding their funding.

Satisfactory Academic Progress: The Implications on Financial Aid and Scholarship

Satisfactory Academic Progress is defined, calculated and reported by the Office of Admissions and Registrar (A&R). Each semester, A&R determines SAP for all registered students and forwards reports for each student to the Office of Financial Aid and Scholarship (OFA & S) for student files. A&R also circulates a list of students on different levels of Academic Probation to certain campus departments.

The implications of Academic Probation on Financial Aid and Scholarship are as follows:

- 1) Academic Probation (one semester of below a 2.0 GPA and/or completing less than 70% of registered units per semester). Students are able to

receive aid that they qualify for. Federal and State grants, Student Loans and Federal Work Study are awarded. NHU scholarship will not be awarded unless student appeals to the NHU Scholarship Committee and is approved for award.

- 2) In danger of Disqualification (two consecutive semesters of below 2.0 GPA and/or completing less than 70% of registered units per semester). Students are only able to receive Student Loans. Federal and State grants and Federal Work Study grant will not be awarded. NHU Scholarship will not be awarded unless student appeals to the NHU Scholarship Committee and is approved for award.
- 3) Disqualification (three consecutive semesters of below 2.0 GPA and/or completing less than 70% of registered units per semester). Student will not receive any aid. If allowed to register for classes, student must pay full tuition.

SAP Appeals (for Financial Aid and Scholarship Purposes Only)

A student on disqualification/suspension may appeal by indicating in writing to the Office of Financial Aid & Scholarship the following:

- 1) Reasons why he or she did not achieve academic standards, and
- 2) Reasons why his or her aid eligibility should not be terminated or should be reinstated. Each appeal will be considered on a case-by-case basis and approval and denial of appeal will take into consideration both Federal and State guidelines. Individual cases will not be considered as precedent.

The Office of Financial Aid & Scholarship will review the appeal within a month of its receipt and will determine whether the financial aid disqualification/suspension is justified. The student will be advised in writing of the decision.

Refunds

In accordance with federal regulations, refunds to financial aid recipients are first applied to repayment of aid disbursed as follows:

- Unsubsidized Federal Stafford Loans.
- Subsidized Federal Stafford Loans.
- Federal PLUS Loans.

- Federal Pell Grant Program.
- Federal Supplemental Educational Opportunity Grant (FSEOG).
- State Student Financial Assistance.
- Institutional Financial Assistance.
- Student.

Return to Title IV Funds (R2T4)

Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If the recipient of Title IV grant or loan funds withdraws from school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

Up through the 60% point in each payment period or period of enrollment, a prorated schedule is used to determine the amount of the Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period. For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, NHU will determine whether the student is eligible for a post-withdrawal disbursement.

Right to Information

Students have the right to a full explanation of NHU financial aid programs, policies, and procedures. Complete information is contained in NHU Financial Aid Policies and Procedures Manual, Financial Aid Student Handbook, and the other regulations available in the Office of Financial Aid and Scholarship.

Confidentiality and Access to Financial Aid File

All records and conversations between an aid applicant, his or her family, and the staff of the Office of Financial Aid & Scholarship are strictly confidential and are entitled to protection given to a counseling relationship.

No information concerning a student's financial aid record may be released to anyone outside the Office of Financial Aid & Scholarship without written consent from the student and/or parent(s) except as circumstances/requirements may dictate (e.g. reports of and to federal financial aid programs, agencies, and reports to Department Chairs and other Administration staff who would normally have access to privileged information).