

Financial Aid

Seattle University offers a variety of strategies and resources to assist eligible students in meeting the costs of their education. Nearly 80 percent of undergraduate students receive assistance through grants and scholarships, work-study opportunities and low-interest student loans. Although most financial aid comes from the state and federal governments, SU also contributes. To be eligible for state and federal aid programs, and most SU institutional aid, students must be U.S. citizens or permanent residents.

The amount and types of financial aid a student receives are based on several criteria, including financial need, academic achievement and leadership accomplishments. There are primarily two types of financial aid: need-based and non-need-based. Need-based aid is awarded after a comprehensive review of the family's income and assets and may be a combination of grant, work-study and/or loans. Non-need-based aid is awarded to a student based on various criteria including academic performance, overall achievements and/or extracurricular activities.

Application Procedure

In order to be considered for financial aid, you must first apply and be admitted as a degree- or certificate-seeking student. In order to receive financial aid priority for fall quarter, freshmen applicants should submit all admission materials by Jan. 15. Transfer applicants should submit all admission materials by March 1. Complete and submit the Free Application for Federal Student Aid (FAFSA) online at fafsa.ed.gov on or after Jan. 1 and before Feb. 1. We encourage both the student and a parent to apply for a Personal Identification Number (PIN), which can then be used to sign the FAFSA electronically. A PIN can be secured prior to completing the FAFSA by going to pin.ed.gov or from within the FAFSA application. Indicate the FAFSA processor should send results to Seattle University by entering our Federal School Code—003790—in the appropriate section.

- All new freshmen and their parents, if required to provide information on the student's FAFSA, must submit signed copies of their tax return and W-2s to support the information provided on the student's FAFSA if the student wants to be considered for need-based aid. Continuing students selected for verification by the federal processor, and their parents if they were required to provide information on the student's FAFSA, must submit signed copies of their tax return and W-2s to support the information provided on the student's FAFSA if the student wants to be considered for need-based aid.
- Based on a review of submitted materials, some students may be asked to provide additional documents.
- New students may receive a financial aid award indicating the types and amounts of financial aid they appear eligible to receive before all materials have been submitted and reviewed. In these cases, the award is tentative until all materials have been received and reviewed. If that review results in a change in the expected family contribution that is large enough to change the student's aid eligibility, a revised award letter will be sent to the student. New freshmen are required to provide a \$200 enrollment deposit to the Admissions Office by May 1 to secure their place.

NOTE: Students must reapply each year for need-based financial aid by filing a FAFSA. Continuing students will not receive an award letter until all required documents have been received and reviewed. To help facilitate the process, students and parents are encouraged to keep a file of all information submitted, including a copy of the FAFSA.

Eligibility for Federal Student Aid

Applicants for federal financial aid including the Federal Pell Grant, Federal Academic Competitiveness Grant (ACG), Federal National Science and Mathematics Access to Retain Talent (SMART) Grant, Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (SEOG), Federal Work Study, Federal Direct Stafford Loan, Federal Direct Parent Loan or any other federal aid must meet all federal aid program requirements including the following criteria:

- Demonstrate financial need based on information provided by the student and family on the FAFSA
- Have a high school diploma or a GED
- Enroll as a regular student in a degree or certificate program
- Be a U.S. citizen or eligible non-citizen
- Maintain satisfactory academic progress as described later in this text
- Not be in default on a student loan or under obligation to repay federal or state aid
- Be registered with Selective Service, if required
- Not be disqualified for assistance due to conviction for possession or sale of illegal substances.

Students with bachelor's degrees are not eligible to receive the federal grants listed above. As funding sources are limited, students enrolled in an undergraduate program for fewer than half-time (six) credits generally only receive Federal Pell Grants and Washington State Need Grants (if eligible).

Deadlines

To be given priority for need-based financial aid funding, students must submit the FAFSA on or after Jan. 1 and by Feb. 1. Funding is awarded on a rolling basis and students who submit the FAFSA after Feb. 1 will be awarded any remaining funding, on a funds-available basis, after those students who met the Feb. 1 deadline have been awarded.

To ensure funding will be available at the start of the quarter, students should complete the documentation required to support their application for financial aid by these dates:

Fall quarter.....	Aug. 15
Winter quarter	Nov. 15
Spring quarter	Feb.15
Summer quarter	June 1

To receive any funding during the quarter, students must complete the documentation required to support their application for financial aid by these dates:

Fall quarter.....	Nov. 1
Winter quarter	Feb. 1
Spring quarter	April 16
Summer quarter	June 30

Financial Aid Programs

The university is required by law to coordinate the various resources a student may receive from all federal, state, private and institutional sources. The strategies used to award financial aid are based on the fundamental premise that the primary responsibility for financing an education rests with the student

and the family. A student's award can be a combination of federal, state, private and institutional financial aid programs.

To the extent possible, based on both a student's eligibility and the availability of funding, Student Financial Services combines different types of financial aid programs to create a financial aid award that meets the student's need. Need is defined as the difference between the cost of education and the family's Expected Family Contribution (EFC) which is calculated using a congressionally-mandated formula that is applied to the information the student and family report on the student's FAFSA. Generally, the maximum amount of all resources may not exceed the cost of education established by the university. The cost of education is revised annually and includes tuition, room and board, books, supplies, transportation and various personal expenses. Students with unusual additional, educational expenses may qualify for an adjustment to the standard cost of attendance.

Gift Aid Guarantee

Seattle University guarantees the amount of gift aid (grants and/or scholarships) you, as an incoming undergraduate student, will receive each year over the course of your attendance at the university. Once you have submitted any documents and/or information we request and your initial year's gift aid award has been finalized, that amount will remain constant for each year of your eligibility as long as you are continuously enrolled and continue to make satisfactory academic progress (complete a minimum number of credits with a minimum grade point average).

While the names of the grants and/or scholarships that make up your gift aid may change from year-to-year, the total dollar amount of grants and scholarships will be no less than that received in your incoming year. Should you lose eligibility for federal or state gift aid, it will be replaced with institutional gift aid. Likewise, if your eligibility for federal or state gift aid increases, there will be a decrease in your institutional gift aid. Institutional gift aid is only awarded for fall, winter and spring quarters. It is not available during summer quarters.

As an incoming freshman, your gift aid is guaranteed for four years (12 quarters) and covers one degree with one major. As an incoming transfer student, your gift aid guarantee is for the years remaining to expected degree completion based on the class standing assigned to you by the Office of the Registrar when you are admitted. If you're admitted as a junior, for instance, your gift aid will be guaranteed for two years (six quarters).

You must be continuously enrolled at Seattle University to retain your gift aid guarantee. If, for example, you leave Seattle University for two quarters and then return, you will lose the guarantee made to you when you were first admitted.

Because gift aid is guaranteed at the same level for each year a student maintains eligibility, and tuition often increases from year to year, it is important to have a financial plan in place for the entire span of your anticipated attendance.

The gift aid guarantee includes awards from these funds:

- Seattle University Academic Scholarships: Presidential, Trustee, Champion, Ignatian, Arrupe, McGoldrick, American School Partnership, Washington Articulation, Loyola, Transfer Trustee and certain donor scholarships
- Seattle University Grant and Regents Award, Federal Pell Grant, Federal Supplemental Education Opportunity Grant, Federal Academic Competitiveness Grant (ACG), Federal National Science and Mathematics Access to Retain Talent (SMART) Grant, the Washington State Need Grant and most endowed and restricted scholarships given to the university by alumni and friends

The gift aid guarantee does not include awards from these funds:

- State of Washington grants, with the exception of the Washington State Need Grant
- Student loans: Stafford, Perkins, Nursing, Alaska State Loans and Private Educational Loans
- ROTC Scholarships, Athletic Scholarships, Honors Scholarships, room waivers, SU Guild Scholarships, Bannan Scholarships, Naef Scholarships, Sperry Goodman Scholarships, Fostering Scholar awards and outside scholarships.

Grants for Undergraduate Students

Grants are funds that you do not need to repay and, at Seattle University, include the following:

Federal Grants:

- Federal Pell Grant
- Federal Academic Competitiveness Grant (ACG)
- Federal National Science and Mathematics Access to Retain Talent (SMART) Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)

State Grants:

- Washington State Need Grant
- Educational Opportunity Grant (EOG)

Institutional Grants:

- Seattle University Grants
- Regents Awards

If you are participating in Army, Air Force, or Navy ROTC, you may receive ROTC grants.

Generally, grants are applied directly to your student account. Some grants or scholarships may require you to endorse a check before we can apply the funds to your student account. We will notify you via your SU e-mail address when we receive a check that you need to come to our office to endorse.

Scholarships for Undergraduate Students

Your scholarship is provided in recognition of your ability to enhance our educational community. Presidential, Ignatian, Trustee, Champion, American School Partnership, McGoldrick, Washington Articulation and Matteo Ricci College scholarship recipients are selected at the time of admission based on information presented with the admissions application. Arrupe Scholarships are awarded during the financial aid award process based on the information presented with the admissions application plus the information reported on the FAFSA.

Institutional scholarship renewal is based on scholarship specifics, satisfactory progress and, in some cases, continued need. Students must be continuously enrolled at Seattle University and meet Satisfactory Academic Progress requirements to retain these scholarships.

In addition to the academic scholarships discussed above, undergraduate students at Seattle University receive scholarships from several sources. They include:

Donor Scholarships for Undergraduate Students

These institutional scholarships are generally need-based and are given to the university by alumni and friends. As a student who has demonstrated academic excellence and has financial need, you will automatically be considered for these funds that are included as part of your guaranteed gift aid.

The Seattle University Costco Scholarship is awarded to first-time freshmen entering fall quarter. It is available to U.S. citizens who are African-American, Latino or Native American and whose high school GPA is 3.4 or higher. Funding for the scholarship is based upon an annual fundraising event sponsored by the chief executives of Costco. To the extent that funding continues to be available, the scholarship is renewable for three additional years for a maximum of 12 quarters. If you receive this scholarship as a freshman, you must remain continuously enrolled at Seattle University during the regular academic year (fall, winter and spring quarters), maintain satisfactory academic progress and complete the FAFSA each year to continue to be eligible to receive it in subsequent years.

To let our donors know that their contributions make a difference to our students, we will ask you to write a thank you letter to your scholarship's donor in appreciation for helping to make your education affordable. You will submit your letter to the Development Office in University Advancement. That office will then share your letter with your donor.

Service Scholarships for Undergraduate Students

Various university departments and organizations award service scholarships for services students perform for the university. Your award letter will confirm the award about which you were already notified by the awarding department or organization.

Athletic Scholarships for Undergraduate Students

Athletic Scholarships are determined and awarded by the Athletics Department and are subject to NCAA individual and team limits. Please contact the Athletics Department with any questions you have about these scholarships and how they may affect the rest of your financial aid.

Grants and Scholarships for International Students

If you are an international student entering Seattle University from a high school in the United States or an American school abroad, you will be considered for Presidential, Trustee, Campion and Ignatian scholarships based on the information you provide during the admission process. If you are an international student transferring from a college or university in the United States, you will be considered for our Transfer Trustee and Loyola Scholarships. If you are transferring from a community college in Washington State with a cumulative grade point average of 3.5 or greater, you will be considered for our Washington Articulation Scholarship unless you are admitted through the SU Culture Language and Bridge program in which case you are not eligible for this scholarship.

Outside Scholarships

Outside scholarships are scholarships students bring with them to Seattle University. Students must inform Student Financial Services if they are receiving outside scholarships because they must be included in the resources available to meet costs. These scholarships then are listed as Private Outside Scholarships on the Seattle University Award Letter.

Outside scholarships that have been announced by their donors and for which SU students may be eligible are posted at seattleu.edu/go/outside_scholarships/. The search features on the right side of the screen allow students to narrow their search to scholarships that are relevant to their interests.

Veterans' Education Benefits

Selected academic programs at Seattle University are approved by the Washington State Higher Education Coordinating Board's State Approving Agency for enrollment of persons eligible to receive educational benefits under Title 38 and Title 10 U.S. Code.

If you will be receiving Veterans Education Benefits and this is your first quarter at Seattle University, you must see the VA Certifying Official in Student Financial Services to set up your benefits.

Your official source for Information about all VA educational benefits is www.GIBILL.va.gov. You can also call the Veterans Administration at (888) GIBILL-1 (888-442-4551).

Work Study

Work study positions are available on campus and in the community to help students earn funds to meet their educational expenses. Students are awarded work study as part of their need-based financial aid award and select jobs from the listings available under Employment Opportunities at suonline.edu. Although positions are not guaranteed, Student Financial Services staff are available to assist students seeking work. Students receive their pay for hours worked after the start of the quarter; therefore these awards are not used to reduce the balance due on a student's student account at the start of the quarter.

Federal work study provides part-time employment in on-campus positions and off-campus community service positions. To qualify, a student must demonstrate financial need and is limited to working up to 20 hours per week.

Washington State work study provides part-time, off-campus employment—up to 19 hours per week—to upper-division students. To qualify, a student must demonstrate financial need. Priority is given to Washington residents.

Loans

These are low-interest student loans that must be repaid.

Federal Direct Subsidized and Unsubsidized Stafford Loans

Stafford loan limits vary by academic level and repayment begins 6 months after a student leaves school or drops below half-time enrollment. Within each class level, a student is limited in the amount of subsidized Stafford loan he or she can borrow. A Federal Direct Subsidized Stafford loan is limited by the student's financial need and does not accrue interest during enrollment or the 6-month grace period. The interest rate for 2009–2010 undergraduate subsidized loans is 5.6 percent; for all others the interest rate is 6.8 percent. A Federal Direct Unsubsidized Stafford Loan is limited by the program's annual and lifetime limits and by the student's cost of attendance. The unsubsidized loan begins to accrue interest after the first disbursement; the interest rate is 6.8 percent. Stafford Loan terms and benefits are discussed during the student's required entrance counseling session and are also included on the master promissory note the student signs before loan proceeds are disbursed.

If you are a first-time Federal Direct Stafford Loan borrower, you must complete an entrance counseling session and a master promissory note before your loan can be disbursed. The Missing Documents Letter that came in the packet with your award letter has additional details concerning these two documents. You can also go to My Documents in the Communication section of the student menu at SUOnline for these details. While we strongly encourage you to complete both documents online (where you will use the same personal identification number—PIN—that you use to sign your FAFSA), if you are unable to do so, contact our office for a paper version of the information.

Once your financial aid file is complete and the appropriate documents have been completed, your loan funds will automatically be disbursed to your student account each quarter, provided you are registered at least half-time. For undergraduate students this means at least 6 credits each term.

For 2009–2010 a 1.5 percent origination fee will be charged for each Direct Stafford Loan before it is disbursed to your student account. However, that amount will be decreased by a 1 percent rebate for presumed on-time payments when your loan enters repayment so the net fee will be .05 percent. For example, if your loan is for \$1,000, \$995 will be disbursed to your student account.

Annual and aggregate loan limits based on the student’s academic class level are as follows:

Student’s Academic Class Level	ANNUAL LOAN LIMIT		AGGREGATE MAXIMUM LIMITS	
	Subsidized Stafford	Combined Subsidized & Unsubsidized Stafford	Subsidized Stafford	Combined Subsidized & Unsubsidized Stafford
Dependent Undergraduates				
First Year: 0-44 credits	\$3,500	\$5,500	\$23,000	\$31,000
Second Year: 45-89 credits	\$4,500	\$6,500	\$23,000	\$31,000
Third Year & Beyond:				
90 credits or more	\$5,500	\$7,500	\$23,000	\$31,000
Independent Undergraduates				
First Year: 0-44 credits	\$3,500	\$9,500	\$23,000	\$57,500
Second Year: 45-89 credits	\$4,500	\$10,500	\$23,000	\$57,500
Third Year & Beyond:				
90 credits or more	\$5,500	\$12,500	\$23,000	\$57,500
Graduate & Professional Students				
All Years of Study	\$8,500	\$20,500	\$65,500	\$138,500

Federal Perkins Loan

This need-based loan is awarded based on the information you provide on your FAFSA and the availability of funding. Because funding is limited, first priority is given to undergraduate students with the highest need. It has a fixed interest rate of 5 percent. Interest does not begin to accrue until repayment begins nine months after you leave school or drop below half-time enrollment. Since Seattle University is the lender, no separate application is required. However, if you are a first time borrower, prior to receiving these funds you will receive instructions from our office about how to go online to complete an entrance counseling session, loan questionnaire and a master promissory note that you will sign electronically using your FAFSA personal identification number (PIN).

Federal Nursing Student Loan for Undergraduate Students

This need-based loan is awarded to undergraduate nursing students who have completed two years of study based on the information provided on the FAFSA and the availability of funding. It has a fixed interest rate of 5 percent and interest does not accrue until repayment begins nine months after you leave school or drop below half-time enrollment. Since Seattle University is the lender, no separate application is required. However, if you are a first time borrower, prior to receiving these funds you will receive a letter from our office with instructions about how to complete the required entrance counseling session, loan questionnaire and master promissory note that you will sign electronically using your FAFSA personal identification number (PIN).

Federal Direct PLUS Loan for Parents of Dependent Undergraduates (Parent PLUS)

If you are a dependent, undergraduate student and have filed a FAFSA for the current academic year, this non-need-based loan is available to your parents. Your parent, who is the borrower, may borrow up to the amount of your total cost of education (as certified by our office) less any financial aid you have been awarded.

The interest rate is fixed at 7.9 percent. The lender will charge a fee of 2.5 percent that will be deducted from the awarded amount before the loan is disbursed. Repayment begins 60 days after the loan is fully disbursed for the academic year. For instance, for an academic year loan for three quarters, repayment begins 60 days after the spring quarter disbursement in March. However, your parent may defer payments while you are in school by calling the Direct Loan Service Center at (800) 848-0979 to request a deferment.

If interested in this loan, your parents will apply through Seattle University by downloading and printing a PLUS Loan Information and Request Form for Parents. This form includes information about who is eligible to apply, how the loan is processed and authorizes the required credit check. Your parents will submit the completed form to our office where we will verify your eligibility and send your parent's information to the U.S. Department of Education to verify the absence of adverse credit. If approved to receive the loan, your parents will be required to sign a master promissory note, which they can do electronically using their FAFSA PIN before funds will be disbursed to your student account. If unable to complete the master promissory note online, your parents should contact our office to request a paper copy of the note.

If your parent's Parent PLUS Loan application is not approved, you may be eligible to receive a limited amount of additional Federal Direct Unsubsidized Stafford Loan.

Private Educational Loans

If you find that you need more financial assistance than we are able to offer to you, there are many private educational loan programs through which you can borrow up to your total cost of education minus any financial aid you have been awarded. Eligibility to receive these loans is based on credit-worthiness as determined by the specific lender to which you apply. To ensure that you have the amount you need at the time you need it:

- Contact Student Financial Services if you need help determining how much you are eligible to borrow.
- Unless you specifically instruct otherwise, we certify loans to be evenly disbursed over the quarters you indicated on your loan application. So, if you know you will have uneven costs, be sure to tell us so your loan can be awarded and disbursed to your student account accordingly.
- If you apply for an amount that is more than the total due on your student account, the remaining balance will be refunded to you.
- Plan ahead. It can take up to three weeks after the loan is approved to actually receive your loan funds so if you know you will need a loan for the entire year, apply for it well in advance all at the same time rather than quarter by quarter.

We will certify your private educational loan from any lender you select, regardless of whether or not you have chosen to apply for federal loans or other financial aid. However, we recommend that you look at the federal loans first and carefully compare rates, terms and benefits offered with any private loan you are considering because the federal loans generally have better repayment terms and conditions.

Private Educational Continuing Education Loans

Several lenders provide loans for students who are not seeking a degree (non-matriculated) or students who are enrolled less than half-time. These loans are generally called Continuing Education Loans. A list of some lenders who make this kind of loan is included on the loan page of the Student Financial Services website.

Private Lender Direct to Consumer (DTC) Loans

Some private lenders will make loans directly to you without contacting our office to verify how much you are able to borrow without affecting your other financial aid. We strongly encourage you to talk with us before taking out one of these loans because you may be eligible for other financial aid, including additional federal loans or certified private educational loans with better repayment terms and conditions, which might make it possible for you to reduce the amount of your DTC loan, or even eliminate the need for it altogether. If you choose to take out a DTC loan, remember that you must report the amount of your loan to our office and we must consider it as a resource in combination with any other aid you may be receiving. If you have not coordinated with our office ahead of time, the amount of your DTC could result in a reduction or required repayment of other aid.

Summer Financial Aid

The university does not offer institutional, federal or state aid for summer quarter if providing that aid will reduce or jeopardize the amount of aid available to meet costs during the regular academic year. If you are an undergraduate student and elect to attend SU during the summer, you will be considered for federal and state funding only if you will graduate by the end of winter quarter during the academic year that immediately follows that summer quarter. In these cases, you will be considered for Federal Pell Grant, Federal SMART Grant, Washington State Need Grant, loans and/or work study. You will not be considered for institutional funding. If you will not be graduating early, you will be considered only for Pell Grant and work study and may also apply for a private educational loan to help cover your summer costs.

For financial aid consideration, you must complete the FAFSA for the upcoming year because summer is the first term of each financial aid award year. You must also submit an SU summer aid application electronically by logging on to SUOnline and selecting Summer Financial Aid Application in the Financial Information section of the main student menu. The summer aid application becomes available when advance summer registration opens during spring quarter and you should complete and submit it as soon as you have completed summer registration.

Satisfactory Academic Progress Policy

Federal regulations mandate that you make satisfactory academic progress toward completing your degree in order to receive federal financial aid. This requirement applies to your entire period of attendance at Seattle University, even though you may not have received financial aid for some periods of enrollment. Satisfactory progress is reviewed at the end of each spring quarter. While you will be notified if you have not maintained satisfactory progress, it is your responsibility to monitor your own progress.

You must complete the number of credits for which you received financial aid, based on the Enrollment Status line of your award letter and the chart below:

Undergraduate Students:

- Full-time: 12 credits each quarter
- 3/4-time: Nine credits each quarter
- 1/2-time: Six credits each quarter
- Less than 1/2-time: Less than six credits each quarter

If you receive an SU academic scholarship—including the Sullivan Leadership Award, Presidential, Trustees, Ignatian, Campion, Loyola, Bannan, Bellarmine, McGoldrick, Bannan, Naef and Honors Scholarships—you must pass at least 45 credits at Seattle University during the academic year. If you receive Arrupe, Costco, Regents, Athletic and/or Seattle University Grant, you must pass at least 36 credits at Seattle University during the academic year.

You must be continuously enrolled full-time each quarter to receive any of these scholarships and grant funds. If you are an incoming freshman, these awards are made for four, consecutive academic years (12 quarters, fall through spring each year). If you are a transfer student, you are eligible to receive these awards based on the class standing assigned by the Registrar's Office when you are admitted. For instance, if you enter as a sophomore transfer student, you will have scholarship eligibility for three academic years (nine quarters, fall through spring each year).

Grades of "I" (incomplete), "W" (withdrawal), "HW" (hardship withdrawal), "F" (failed, including unsatisfactory), "M" (grade not received from instructor), "CR" or "NC" (the results of credit by examination), ungraded and "Y" (audited class) do not count as "passed" credits.

As an undergraduate, you must have received a minimum a 2.0 cumulative GPA throughout your academic career and federal regulations require a 2.0 cumulative GPA by the end of your second academic year, and by the end of each subsequent academic year. If you receive an academic scholarship, you must maintain a 3.0 cumulative GPA each academic year to maintain scholarship eligibility. If you receive Arrupe, Costco, Regents, Athletic and/or Seattle University Grant funding, you must maintain a 2.0 cumulative GPA each academic year to continue your eligibility for these funds.

For undergraduates, the maximum number of attempted credits that will be funded by Federal financial aid is 270. For state financial aid, the maximum is 225 credits. This includes all credits earned from all institutions that you have attended since high school. If you enter as a freshman, you can receive institutional funding (grants and scholarships) up to the completion of one baccalaureate degree (maximum of four years or 12 quarters).

If you receive a Washington State Need Grant and/or Washington State Work-Study each quarter, you must complete the number of credits for which you were awarded or you will be placed on probation. Failure to complete at least 50 percent of the credits attempted each quarter (6 credits as a full-time undergraduate) will result in the cancellation of subsequent disbursements. You may receive Washington State Need Grant for up to two consecutive quarters while on probation. Failure to resume progress (by performance or appeal) will result in cancellation of subsequent disbursements. Progress is monitored at the end of each quarter.

If you are an Alaska State Loan undergraduate borrower, you must enroll for 12 credits per quarter and achieve a minimum GPA of 2.0.

If you fail to meet satisfactory progress standards, you may appeal based on special circumstances that prevented normal progress. An appeal must be submitted in writing and include a statement or explanation of the special circumstances that prevented you from passing sufficient credits, achieving an acceptable grade point average or completing a degree within the maximum time frame, including supplemental documentation to support your case. In the case of maximum time frame, you should include a letter of support and degree completion plan from an academic advisor. In general, pursuit of a second major or degree or failure to meet other progress standards does not warrant an exception to the policy. You may also appeal to rectify deficiencies through a summer contract to take coursework without the benefit of Seattle University sponsored assistance in the summer. Note that grade point deficiencies can be rectified only through coursework taken at Seattle University.

All appeals are evaluated by the counseling staff in the Student Financial Services office. Students should contact their assigned counselors or they can see a walk-in counselor if they have questions or want to initiate an appeal.

Cost of Attendance 2009–10

Seattle University uses the following figures in determining a full-time student's annual cost of attendance:

Living on Campus

Tuition	\$29,340
Room	\$5,475
Board	\$3,330
Books and supplies	\$1,440
Transportation.....	\$1,605
Personal	\$2,253
Average loan fee.....	\$55
Total.....	\$43,498

Living Off Campus with Parents

Tuition	\$29,340
Room	\$2,013
Board	\$1,215
Books and supplies	\$1,440
Transportation.....	\$1,605
Personal	\$1,131
Average loan fee.....	\$55
Total.....	\$36,799

When preparing your financial aid award, we subtract your Expected Family Contribution (EFC) as calculated from the information you provide on your FAFSA from your estimated cost of attendance to determine your need. To see what costs and EFC we used to prepare your financial aid award, log on to SUOnline and click on My Cost of Attendance/Estimated Family Contribution in the Financial Information category.

Dropping or Withdrawing from Some, But Not All, of Your Classes

If you drop or withdraw from some, but not all, of your classes at Seattle University, adjustments may need to be made to your financial aid depending on several factors. Therefore, while general information about dropping or withdrawing from classes is given below, we strongly encourage you to contact a financial aid counselor in Student Financial Services before you actually drop or withdraw from any classes.

In general, if you drop or withdraw from some of your classes after classes begin, but are still enrolled for at least one credit, and your federal and/or state financial aid has been transmitted to your student account, that aid will not be affected for the quarter in progress as long as you met the original eligibility requirements. However, if you drop or withdraw from one or more classes during the add/drop period, your institutional aid for the quarter will be withdrawn if you drop below full-time. Thereafter, your institutional aid will be reduced proportionally to the reduction in credits and the tuition refund level in effect at the time you drop or withdraw.

Any credit balance that results from dropping or withdrawing from classes will be refunded to you. However, keep in mind that because your eligibility to receive financial aid in subsequent quarters may depend on the number of credits you pass in the quarter in progress—and classes you drop or from which you withdraw do not count as passed—dropping or withdrawing from classes may affect your eligibility to receive financial aid in the future.

If you drop or withdraw from all of your classes after your financial aid has been transmitted to your student account, be sure to see Dropping or Withdrawing From All of Your Classes below.

In general, if you drop or withdraw from some of your classes before you have established eligibility for aid, but are still enrolled at least half-time (six credits or more as an undergraduate student), your financial aid will be revised based on your new enrollment status. Again, keep in mind that because your eligibility to receive financial aid in subsequent quarters may depend on the number of credits you pass in the current quarter—and classes you drop or from which you withdraw do not count as passed—dropping or withdrawing from classes may affect your eligibility to receive financial aid in the future.

In general, if you drop below half-time enrollment (less than 6 credits as an undergraduate student) before you have established eligibility for aid, most or all of your financial aid will be canceled. You will, nonetheless, want to come in to talk with a financial aid counselor in Student Financial Services before you drop to less than half-time to be sure you understand the consequences on the off chance that your circumstances are not usual.

Dropping or Withdrawing From All of Your Classes

If you drop or withdraw from all of your courses for the quarter, here is information about how your financial aid—the amount you will receive, the amount that will be withdrawn and returned and your future eligibility—will be affected. Because additional, individual circumstances and information vary widely from student to student, and because dropping or withdrawing from all your classes may have different consequences for financial aid purposes than for academic purposes, we strongly encourage financial aid recipients to see a financial aid counselor in the Student Financial Services Office before actually dropping or withdrawing from all classes for the quarter.

Aid for subsequent quarters will be canceled unless you notify our office that you plan to return. You may need to make up credits for the quarter from which you withdrew in order to receive aid again from Seattle University in the future. Be sure to refer to the Satisfactory Academic Progress Policy for more information.

The official date of your withdrawal will be the date of the first signature of a university official on the withdrawal form. If you begin attendance but cease to attend classes without notifying the University and your last date of attendance is not documented, the required return of financial aid will be based on attendance for 50 percent of the quarter and you will not be eligible for a tuition refund.

The Student Financial Services Office will determine your eligibility for a refund of charges for the quarter based on your official date of withdrawal as described above. Be sure to refer to the published academic calendar for refund periods and amounts.

According to federal regulations, federal funds must be returned to federal programs based on the percent of the term remaining after you are no longer enrolled unless you have completed more than 60 percent of the term. If you have completed more than 60 percent of the term, no return of federal funds is required. If you have completed 60 percent or less of the term, the Student Financial Services Office will determine how much of your federal aid was unearned as defined in federal regulations, and then return the unearned aid in the following order:

- Federal Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Stafford Loan
- Federal Perkins Loan
- Federal PLUS Loan
- Federal Pell, Academic Competitiveness and National SMART Grants
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Other Title IV Programs

Seattle University is required to return, on your behalf, the balance of unearned aid to the federal programs. Work study funding is not included in the calculation that determines your refund and you will not

be required to repay any work study payments you have received for hours you have worked. You will be responsible for repaying, in accordance with the terms of your promissory note, any balance owed on the federal student loans disbursed to you that is not required to be returned by the university.

If you have received federal student loans while you attended Seattle University, federal law requires that you obtain loan exit counseling through SU. That counseling will give you further information on your loans(s). Loan repayment will begin at the end of your grace period(s) as defined by the promissory note(s) you completed to receive the loans.

Based on the university's refund policy and calendar, if you withdraw during a tuition refund period (100 percent, 90 percent, 75 percent, 50 percent or 0), Seattle University grants and scholarships and Washington State grants may be reduced based on the applicable refund at the time you withdrew.

If most of your tuition costs were covered by financial aid, then most of your refund will be returned to those financial aid programs. This does not apply to any private educational loans you may have received. Repayment of these loans is solely the responsibility of the borrower—you and/or your parent or guardian—once the funds have been applied to your student account.

If you paid with cash, check or credit card, the amount refunded will be based on the applicable refund percentage at the time you withdrew.

In some cases you may be required to repay federal and/or state grant aid and/or the changes in the amount of financial aid you have earned prior to your complete withdrawal may result in a balance due from you to the university. In these cases, we send a revised student account invoice to let you know of the amount owed as a result of your complete withdrawal. Your future registration will be blocked and transcripts will be withheld until this balance is paid.

Sample Return of Funds calculations can be found by going to seattleu.edu/sfs. Once there, rest your cursor on the Financial Aid tab at the top of our home page and click on Withdrawing from Some or All of Your Classes from the dropdown menu that appears. Scroll to the bottom of the resulting page and click on the highlighted Sample Return of Funds link.

Hardship Withdrawals

Students granted a hardship withdrawal by their dean should keep in mind that this withdrawal is for academic purposes only; tuition refunds follow the standard refund policy and are based on the official withdrawal date. A separate petition is required to request an exception to the standard refund policy. These requests are typically approved only if there was a death in the student's immediate family or the student had an illness or injury that required three or more days of hospitalization.