

STUDENT ADMINISTRATIVE SERVICES

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STUDENT ADVOCACY CENTER

The Office of Student Advocacy and Advising provides resources to Life University students during their first year and beyond. Located in the Learning Resource Center Building, this office coordinates a variety of programs and services, including:



- Academic advising for first-year and transfer students
- Assistance with completing financial aid, registrar and student accounting forms
- Facilitating financial aid counseling and making adjustments to your financial aid package
- Answering questions about your student account
- Advising resources for all students, to include adding and dropping courses as well as changing your major
- Advising and providing resources for students who plan to apply to professional or graduate schools
- Professional advisors aiding students in exploring the various academic majors and concentrations offered at Life University
- Facilitating FYE 101, FYE 103 and FYEX 1101 courses designed specifically to assist new students in transitioning to college life and professional studies, and to life at Life University in particular

The purpose of this Center is to cultivate the academic success of all students, with an emphasis on first-year undergraduate, graduate and professional students. The Office of Student Advocacy and Advisement augments academic advising for all students through the coordination of academic advising for first-year students; communicating regularly with second-year students and beyond to encourage student success; managing student academic interventions; providing advisement for transfer students and for students interested in preparing for and applying to professional and graduate schools; providing training and serving as a resource for faculty advisors; as well as supporting the Registrar, Financial Aid and Student Accounting Departments.

Contact Our Office: Student Advocacy Center—Located in the Learning Resource Center Building 8:00 a.m.–5:00 p.m., Monday–Friday Phone: (770) 426-2667 ext. 4.

Advisement At LIFE

Advising is an educational process that facilitates students' understanding of the meaning and purpose of higher education. It fosters intellectual and personal development toward academic success and lifelong learning (NACADA, 2004). In alignment with the mission statement of Life University, the advisement resources on campus are dedicated to creating an atmosphere in which students are empowered to pursue, and make meaning of, a Life University education and the skills and values needed for career success and personal fulfillment.

Advisement Learning Outcomes

Through the advising experience at Life University, which includes individual advising as well as the First Year Experience course, students will:

Demonstrate the ability to make, and follow through with, healthy, effective decisions concerning their educational, career and personal wellness goals; develop an educational plan for successfully achieving their goals; and select courses each quarter to progress toward those goals.

Demonstrate an understanding of the value of the Life University degree through the value of the general education requirements, major/minor requirements, graduate programs and professional programs.

Utilize the resources and services on campus to assist them in achieving their academic, career and personal wellness goals.

Make use of referrals to campus resources as needed. Effectively utilize a degree audit through the use of the WebAdvisor report in their educational planning Graduate in a timely manner based on their educational plans.

Reasons for Visiting an Advisor

At Life University, advising provides students with the opportunity to build interpersonal relationships for the purpose of gaining assistance in planning their educational careers, in learning the skills needed for academic success, and in learning how to access the personal wellness resources and services that are available to them on the LIFE campus. Additional reasons students may want to meet with their advisor include: requests for letters of recommendation, information about research opportunities, internships or study abroad experiences, course selection and changes, and registration.



Advisement Process

All students, regardless of their college or degree program, have an opportunity to be advised through the Progressive Advising for Student Success (PASS) Center. Incoming students will be notified prior to Orientation about any advising and registration appointments they may have or need to make with their assigned attendance. At that time, faculty advisors and PASS advisors work together to create a seamless transition to faculty advising for students progressing through their academic programs toward graduation. Graduate students are assigned a faculty advisor at the beginning of their academic program and meet with that advisor on a regular basis, yet still have full access to PASS advisors as needed.

Students may contact the Student Advocacy Center at (770) 426-2667 for additional information about advising.

STUDENT ACCOUNTS OFFICE

Tuition And Fees Schedule:

All Tuition And Fee Rates Are Subject To Change Without Notice.

General Fees: All Students

Quarterly Student Fee	\$350.00
Audit Class (Per Class Or Per 30 Hrs.)	\$100.00*
Drop/Add/Late Registration (Per Item)	\$25.00
Dis-Enrollment Fee	10% of Unpaid Tuition For Current Qtr.

Doctor of Chiropractic Program

Tuition per Credit Hour (DC) North American Students	\$329.00
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Graduate Program

Tuition per Credit Hour	\$248.00
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Undergraduate Program

Tuition per Credit Hour	\$218.00
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Distance/Online Education Fees:

Undergraduate Program

Tuition per Credit Hour – Distance Education (online) courses.....	\$327.00
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Graduate Program

Tuition per Credit Hour – Distance Education (online) courses.....	\$372.00
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International Student Assistance

All eligible International Students will receive 20 percent tuition assistance. In order to qualify, students must:

1. Be on a foreign student VISA, ineligible for US student aid
2. Have a zero account balance
3. Student must be eligible to be enrolled full time at Life University (in good standing with U.S. Citizenship and Immigration Services – USCIS)
4. Maintain the following minimum cumulative grade point average:
 - DC..... 2.00
 - Masters 3.00
 - Undergraduate..... 2.00

Forms of Identification - This is required by the Federal Government

Student is required to show the following forms of identification;

- Permanent Foreign Address
- Passport or (F1) Visa
- Social Security Card
- Driver's License
- I - 94
- I - 20

PAYMENT POLICY

All tuition and fees are due and payable upon registration, but not later than the end of the second week of classes each quarter.

If awarded financial aid falls short of total charges for the quarter, the student is responsible for the difference. The financial aid-eligible student may wish to contact the Financial Aid Office to determine the possibility of receiving additional financial aid.

Failure to pay all charges due on a student's account will restrict his/her ability to register for future quarters, receive (order/send) official transcripts and diplomas or graduate.

If full tuition and fee payments are not made, the student will be disenrolled. This will result in the student not being eligible to continue to participate in classes and/or the clinic in the disenrolled quarter. Also, the student will be assessed a 25 percent disenrollment charge based upon the remaining unpaid tuition incurred in the dis-enrolled quarter.

Unpaid Balances

Any open balances owed to Life University will prevent transcripts from being released. You will also be blocked from registration. If you leave Life University with unpaid debts, you will be subject to formal collection procedures which will impose additional costs, such as attorney's fees and interest charges.

Direct Deposit (MANDATORY)

Life University has officially moved to a MANDATORY DIRECT DEPOSIT policy for the disbursement of student living expense funds.

Financial Aid refund checks will no longer be available for pick-up in Student Accounts. For those students who have not signed up for direct deposit, please do so immediately.

If you have any questions, please contact us at (770) 426-2626.

Bad Check Policy

Any check returned to Life University due to insufficient funds, payment stopped or a closed account may result in disciplinary action against the student, including possible dis-enrollment. The issuance of a check which is returned may constitute deposit account fraud under Georgia law, which is either a misdemeanor or a felony, depending on the circumstances. Punishment for a misdemeanor conviction may include a fine ranging from \$100 to \$1,000 and imprisonment for a period not to exceed 12 months. Punishment for a felony may include a fine of \$1,000 and imprisonment for a period of one to five years.

The issuer of a returned check is subject to a service charge of \$50 or 5 percent of the face amount of the check, whichever is greater (Maximum charge is \$50.00).

Under Georgia law, the University also has the right to file a civil suit against the maker of a returned check for two times the amount of the check, not to exceed \$500. A second offense may subject the offender to disenrollment from the University.

Student Accounting Office

Life University endeavors to maintain student costs of education at the lowest level without sacrificing quality. In order to provide the lowest student cost, other sources of income, such as contributions from interested alumni and friends, are actively sought. Life University remains a private, non-profit institution and receives no direct support from government funds. A listing of all fees is available in the University's Academic Catalog.

The following policies apply to all students in all programs of study. The University and its various divisions and departments reserve the right to modify and change requirements, rules and fees. Such regulations shall go into effect without prior notice whenever deemed appropriate by the University.

Fair and equitable refund policy for withdrawal from all classes

The process used to determine the student's informal/ unofficial withdrawal date. If a student fails to notify Life University that he or she has stopped attending classes, then Life University will determine the student's withdrawal date by routinely monitoring their attendance. This monitoring includes attendance records of instructors, "sitting" for exams, computer-assisted instruction, counseling or academic advisement.

In accordance with the Higher Education Amendments of 1992, Life University's "fair and equitable refund policy" is as follows: Life University will provide a refund applicable to the federal withdrawal refund calculation, if the student has withdrawn on or before the 60-percent point of the quarter.

If a student withdraws after the 60-percent point of the quarter, no refund is applicable. For students enrolled in the full-quarter, 11-week classes, the after-60-percent point of the quarter is the 46th day (Thursday of Week 7).

For students enrolled in the 5-week accelerated classes, the after-60-percent point of quarter is the 23rd day (Tuesday of Week 4, first 5 weeks, and Thursday of Week 9, second 5 weeks).

For Graduate students enrolled in the Summer Quarter 6-week classes, the after-60-percent point of the quarter is the 25th day (Thursday of Week 4).

Life University will provide a copy of the refund calculation to the student upon request at the Student Accounting Office.

Financial Aid Funds Disbursement Policy

Quarterly initial disbursements for Loans, Perkins, Pell and Supplemental Education Opportunity Grants will begin in the first week of classes.

Life University will release living expense direct deposits to students only after verifying student's attendance status and making sure no financial or academic holds are on their records.

All unpaid tuition/fees and other university debts (such as but not limited to lab fees, institutional charges and student housing) are deducted from students' financial aid before disbursement.

A student's living expense funds may be available on the first Monday of the each quarter if the following are true:

1. As of **the Wednesday before the quarter begins**, either
 - a. a DC student, registered, **or**
 - b. an undergraduate, registered, **or**
 - c. a master's student, registered, **and**
2. The Student is making Satisfactory Academic Progress (as defined by the Financial Aid Office), **and**
3. Financial aid proceeds have been disbursed to Life University.

However, if a living expense disbursement is received on the first day of the quarter and then the student drop hours before

Monday of the third week, an over-payment will occur. Federal Regulations require that the Office of Financial Aid notify the Office of Student Accounts to send back the amount of over-payment due to the drop in hours. (See Disbursement Policy above.)

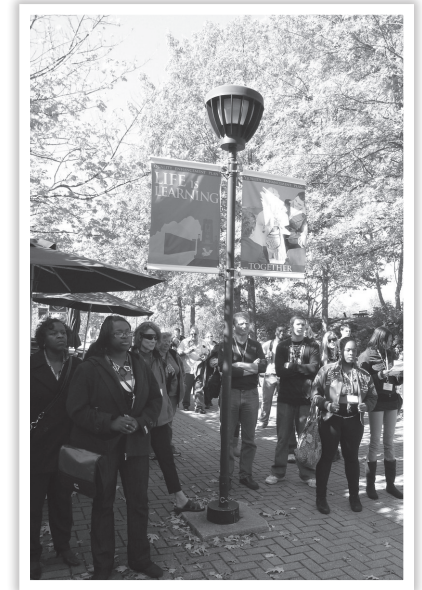
Living Expense Monies

Living expense monies will be made available when all proceeds have been received and all eligibility requirements for Financial Aid programs have been met, and in accordance with Federal Regulations related to Title IV funds, which are:

- No later than 14 days after the first day of class if Federal funds are credited on or before the first day of class. - **Or** -
- No later than 14 days after the credit balance occurred if the funds were credited after classes began.

Emergency Loan Procedure

1. Students may receive no more than two emergency loans per fiscal year (fall quarter through the following summer quarter).
2. Students may receive no more than \$500 for each emergency loan.
3. Approved emergency loan requests received in Student Accounting on or before noon will be processed the same day. Those received after noon will be processed the following day.
4. Rent payments (current or past due), utility bills, food and gas do not constitute emergencies.
5. Possible emergencies include:
 - a. Serious illness in family (cost of travel to family's home)
 - b. Death in the family (cost of travel to funeral)
 - c. Emergency medical or dental care for student or immediate family members
 - d. Emergency repair for student's automobile necessary for the car to function
 - e. Loss of home and/or belongings in fire or other natural disaster
6. Students must provide clear concise documentation of the occurrence and associated costs surrounding their emergencies.
7. Students must have a clear method of repayment and the loans must be repaid prior to transmittal of financial aid for the following quarter.
8. Student Accounts will distribute and receive requests for emergency loans.



BUDGET WISELY:

Pay ahead on rent and auto insurance and save money for Boards.

Refund Policy for Dropped Courses

Refund of tuition and refundable fees shall be made according to the following schedule upon the formal, voluntary, approved drop from a course or courses:

1. **100%**, if drop is made on or before the first five days (first two days of second 5 week courses) of the quarter;
2. **90%**, if drop is made between the sixth and eleventh day (second - ninth for second 5 week courses) of the quarter;
3. **50%**, if drop is made between the twelfth and eighteenth day (ninth - sixteenth for second 5 week courses) of the quarter;
4. **25%**, if drop is made between the nineteenth and thirty-ninth day (nineteenth - twenty-fifth for first 5 week courses and seventeenth - twenty-third for second 5 week courses) of the quarter; and
5. **no refund** will be made after the 39th day (25th for 5 week courses or 23rd for second 5 week courses) of the quarter.

No refund of tuition or fees is made for dropped courses when a student is dismissed, suspended or expelled for disciplinary reasons. Students who plan to skip one or more quarters should notify the Registrar in writing.

If financial aid in any form is received, the refund may be returned to that source of funding in proportion to the amount paid toward tuition.

The University and its various divisions and departments reserve the right to modify and change requirements, rules and fees without prior notice.

Refunds and Return of Financial Aid for Withdrawal from all Classes

For students who have followed the withdrawal procedures outlined in the “Academic Policies and Information” section of this catalog, the date the student notified the University of their intent to withdraw will be the official date of withdrawal.

If a student fails to notify Life University that they have stopped attending classes, then Life University will attempt to determine the student’s withdrawal date by checking attendance records. In the event that the last day of attendance can not be determined, the mid-point of the quarter will be used.

In accordance with the Higher Education Amendments of 1998, Life University will provide a refund that matches the federal return of Title IV funds if the student has withdrawn on or before the 60-percent point of the quarter.

Students receiving federal Title IV financial assistance will be subject to a “Return of Title IV Funds” calculation. This calculation determines the percentage of the quarter completed, the percentage of federal financial aid earned, and the amount of federal financial aid that must be returned by the University and by the student. Depending upon the types and amounts of financial aid received and the date of withdrawal, the student may be required to repay some of the financial aid previously received.

If the official withdrawal date is after the “60-percent” point of the quarter, no return of Title IV funds will be required. Samples of “Return of Title IV Funds” calculations are available upon request from either the Offices Financial Aid or Student Accounting.

Refund Withdrawal Priority

Life University will refund the appropriate amounts according to the specific order of priority as prescribed in the law and regulation. Refunds will be made to the source for any student who receives any form of financial aid and totally withdraws, in descending order, and in proportion to the amount paid toward tuition as described below:

1. PERKINS LOANS
2. PLUS (Graduate Student)
3. PLUS (Parent)
4. PELL
5. SEOG
6. OTHER FEDERAL AID
7. HOPE SCHOLARSHIP
8. GA TUITION EQUALIZATION GRANT
9. OTHER FINANCIAL AID
10. STUDENT



No refund of tuition or fees is made for withdrawn courses when a student is dismissed, suspended, or expelled for disciplinary

reasons. **Students who plan to skip one or more quarters should notify the Registrar in writing.**

If financial aid in any form is received, the refund will be returned to that source of funding in proportion to the amount paid toward tuition.

The University and its various divisions and departments reserve the right to modify and change requirements, rules and fees without prior notice.

FINANCIAL AID INFORMATION AND ELIGIBILITY

Check Total Loan Indebtedness

You may check your total loan indebtedness by going to www.nsls.ed.gov. You will need to confirm your identity. Select the “Financial Aid Review” tab.

Call The Student Advocacy Center at (770) 426-2667.

Veterans Eligibility Information

If you are eligible for benefits, please see the Veterans’ Coordinator, located in the Registrar’s Office as soon as you arrive on campus.

V.A. Quarter Hour Conversion

Course loads as defined by the Veterans Administration (V.A.):

- Full Load—12 or more quarter hours
- 3/4 Load—9-11 quarter hours
- 1/2 Load—6-8 quarter hours
- 1/4 Load—1-5 quarter hours

Financial Aid Awarding Policy

A student must have at least half-time status in a program of study to apply for financial aid. You cannot combine credits from more than one program to meet the half-time status. If your registration changes from when you were awarded, you must contact the Financial Aid Office. See or call the Financial Aid Office if you are unsure of your financial aid status.

- Undergraduates will be awarded based on 15 hours per quarter.
- Graduate students will be awarded based on 12 hours per quarter.
- Doctor of Chiropractic Program students will be awarded based on 25 hours per quarter.

Satisfactory Academic Progress Policy (SAP)

In order to receive approval for any form of Title IV financial assistance, reasonable academic progress must be made toward graduation. To demonstrate progress, a student must comply with the following requirements:

Effective 7/1/2011 (supersedes all former policies)

The United States Department of Education and most agencies providing financial assistance require students to maintain satisfactory academic progress (SAP) in their course of study to continue receiving funding. Failure to maintain SAP will result in the loss of Federal Title IV financial aid as well as State and other aid. Federal Title IV financial aid includes Pell Grant, Supplemental Education Opportunity Grant (SEOG), Parent Loan for Undergraduate Students (PLUS), Graduate PLUS loan, and Federal work-study. State aid includes Georgia Tuition Equalization Grant (GTEG), HOPE Scholarship and Leveraging Educational Assistance Partnership Grant (LEAP). The student’s entire academic history is evaluated to determine whether or not he/she is maintaining SAP. This evaluation is not affected by whether or not aid was previously received or whether a student has changed programs. The Federal Student Aid program regulations make no provision for the concept of academic amnesty or grade forgiveness.

Doctor of Chiropractic and Undergraduate Program

Doctor of Chiropractic (DC) and Undergraduate (UG) students will be evaluated annually at the end of **each spring quarter**. Students in the DC and UG programs are expected to complete at least 67 percent of all attempted hours with a minimum cumulative grade point average of 2.0. When students are evaluated and are not meeting SAP requirements, they will become ineligible for Federal financial aid. Students may regain federal eligibility by enrolling using their own resources or alternative funding sources until they have met a cumulative 2.0 GPA and completed 67 percent of their courses.

Master's Program

Master's students (GR) will be evaluated at the end of **each quarter**. Students in the GR program are expected to complete at least 67 percent of all attempted hours with a minimum cumulative grade point average of 3.0. Graduate students will be evaluated after their first (and subsequent) quarter in the program because of the short duration of the master's program. Students not meeting SAP will be placed on financial aid warning for one quarter. If at the end of their warning quarter the students are not meeting SAP, they will become ineligible. Students may regain federal eligibility by enrolling using their own resources or alternative funding sources until they have met a cumulative 3.0 GPA and completed 67 percent of their courses.

SAP is measured in three ways:

1. Qualitative Standard (grade point average – GPA):

The cumulative GPA provided by the Registrar's Office; it is listed at the bottom of the student's transcript.

DC and UG students must maintain a cumulative GPA of **2.00** or higher.

GR students must maintain a cumulative GPA of **3.00** or higher.

2. Quantitative Standard

All students (UG, GR, DC) are expected to complete at least 67 percent of all courses attempted.

Attempted courses are defined as those for which one has registered and been charged in which grades of A, B, C, D, F, W, WF, I, P, SP, NP, WNP or IP are given.

Completed courses are defined as those in which grades of A, B, C, D (in some UG courses only) SP, or P are given.

Example of Meeting the SAP Requirements: At the end of spring quarter 2011, Kevin Smith, an undergraduate student, has attempted 45 credit hours. He has earned grades of "C" in all 45 hours. He has met the qualitative standard because his cumulative GPA is 2.00. He has successfully completed all of the courses he attempted. He has met the quantitative standard because his completion rate is 100 percent.

Example of Not Meeting the SAP Requirements: At the end of spring quarter 2011, Susan Moore, a DC student, has attempted 95 credit hours and completed 70 of those 95 credits. Her cumulative GPA is a 1.90, she did not meet the qualitative standard since her GPA is below a 2.00. She met the quantitative standard because her completion rate is 73 percent.

3. Time Frame: All students (UG, GR and DC) are expected to finish their degrees after having attempted coursework not to exceed 150 percent of their program requirements (measured in credit hours attempted).

UG: Students seeking an Associate degree may not receive financial aid after having attempted 147 credit hours. Students seeking a Bachelor's degree may not receive financial aid after having attempted 282 credit hours.

GR: Students seeking a Master's degree may not receive financial aid after having attempted 78 credit hours.

DC: Students seeking a Doctor of Chiropractic degree may not receive financial aid after having attempted 525 credit hours.

Warnings: It is an academic policy of the University that DC students have a maximum of eight calendar years to complete their programs. Please be advised that, should DC students average less than 12 earned hours per quarter, they will be unable to complete the program in eight calendar years.

Full-time DC students are eligible to borrow no more than \$224,000 in Federal Loans. Please be advised that, should DC students average less than 19 earned hours per quarter while receiving the maximum Federal loans for all quarters, they will exhaust their Federal Loan eligibility prior to completion of the program.

4. **Repeating Courses:** Students who receive an F, W, WF, WNP, NP or an SP for any given course(s) that is required toward graduation, must repeat this/ these course(s).

The College of Chiropractic requires that this/these course(s) be repeated the student's next quarter of attendance in which it is offered.

Students in the Undergraduate Program (and College of Chiropractic prior winter 2006) who repeat courses will have their grade from their "last attempt" calculated toward their cumulative GPA.

A prior grade is not removed from the permanent record when the course is repeated, but the prior grade is removed from the calculated cumulative average. Specifically, a grade of F, W, WF, WNP or NP is not removed from the permanent record when the course is repeated, but the previous F and WF will be removed from the cumulative average calculation (This applies only to those students as described above, but not to any new College of Chiropractic nor to any Graduate Program students).

All College of Chiropractic and Graduate Program students whom repeat courses will have their all grades attempted calculated toward their cumulative GPA.

Appeals

If there are extenuating circumstances beyond their control, students have the right to appeal their SAP determination. The appeal must be directly relatable to the academic period for which the student is being evaluated and cannot have been previously submitted for review. Appeals must be submitted in writing using the SAP appeal form obtained by speaking with the Financial Aid Counselor and MUST include supporting third party documentation. Appeals without supporting documentation will not be accepted. Students are required to submit a statement regarding why the student failed to make SAP, and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation.

Submitting an appeal does not guarantee approval and if the appeal is denied students will be responsible for paying the Institution any balance owed without Federal funds. The Financial Aid Appeals Committee (FAAC) will consider each appeal on its own merits and the decision of the FAAC committee is final.

During the FAAC review, it will be determined if the student can or cannot meet SAP after the next quarter of enrollment. This will be done by looking at the student's current transcript of completed classes and GPA for all quarters attended at Life University in the appropriate program. Any student who has their SAP decision successfully appealed and cannot meet SAP after the next quarter of enrollment will receive an Academic plan and be placed on Financial Aid probation. The Academic plan will be individualized and specific to each student in order to put the student on track to successful academic progress in no more than four quarters. If at any time during an Academic plan students do not meet the terms of their plan they will lose their federal aid and will not be eligible to appeal. If, when presented with the Academic plan, the student chooses not to accept it, the student will need to pay using other resources until meeting the minimum requirements for SAP.

Students who choose not to appeal or have their appeal denied may regain their eligibility for financial aid by enrolling using their own resources or alternative non-federal funding and bringing their academic performance into compliance with this policy.

Students who separate from the Institution without appealing when not meeting SAP, lose their right to appeal the decision. If students return to the Institution and are not meeting SAP upon return, they will be responsible for using their own resources or using Private loans. Once the students are meeting SAP, they must self-identify to the Financial Aid Office and request to be re-evaluated for Federal Aid.

Financial Aid Probation: A status assigned to a student who has successfully appealed and has had eligibility for aid reinstated. Probation can only be granted if the school determines the student should be able to meet the school's SAP standards by the end of the subsequent quarter. A student on financial aid probation may receive Title IV funds for one quarter.

Financial Aid Warning (GR only): A status assigned to a student who fails to make satisfactory academic progress and has their academic progress evaluated at the end of each payment period, and chooses to allow students who fail its progress standards to continue to receive aid. (At LIFE, this status only applies to graduate students, i.e., Master's.)



Obtaining a Second Degree at LIFE: For SAP purposes, students who have earned one degree at LIFE and wish to work toward a second degree will start over again, just as if they were new students.

Transfer Courses: For SAP purposes, transfer courses accepted as credit toward the Life University degree will be counted in the quantitative standard, but not the qualitative standard.

Scholarships

Information is available on the Financial Aid website: www.LIFE.edu.

Grants, Loans and Work-Study

These funds are available to assist Life University students with their educational expenses. To apply for this assistance a student must annually submit:

1. Free Application for Federal Student Aid Form (FAFSA).
2. If verification is requested on the SAR then you may be required to submit additional documentation. You will be notified by email what information is required.

Undergraduate Status: If a student has earned a four-year degree, there is no eligibility for the Federal Pell Grant or the Federal Supplemental Educational Opportunity Grant. Any student who is in the undergraduate program regardless, of any previous degrees earned, may still qualify for other types of financial aid.

Graduate Status: Any student in the graduate program or any student in the Doctor of Chiropractic with at least 135 quarter hours and/or four-year degree may qualify for loans, scholarships and/or work study.

The following is a brief description of the various Financial Aid programs: (further details should be obtained from the Office of Financial Aid).

Grants available include (for first degree undergraduate students only):

1. **Federal Pell Grant:** Awarded only to students with the most financial need, using Congressional System of Need Analysis.
2. **Federal Supplemental Educational Opportunity Grant: (SEOG)** Priority is given to Pell Grant recipients. These grants are awarded by the college, from funds given annually by the federal government. Funds are limited and are awarded to the earliest, highest need applicants.
3. **Georgia Tuition Equalization Grant: (GTEG)** Georgia residents in UG program at a Private Institution and full-time status.
4. **Zell Miller Scholarship:** Georgia residents in a UG program must have graduated high school with a 3.70 or higher GPA and received a minimum score of 1200 combined critical reading and math on the SAT or scored a 26 on the ACT, or graduated high school being named the Valedictorian or Salutatorian.



Loans Available Include:

William D. Ford Federal Direct Loan Program: Program provides loans to student and parent borrowers directly through the U.S. Department of Education rather than through a bank or other lender.

Federal Direct Subsidized Loan (Only UG Students): These loans are need based loans and provide additional funding to students.

Federal Unsubsidized Loan: These loans are non-need based loans and provide additional funding to students. Borrower is responsible for interest while in school.

Repayment Terms: Repayment generally begins six months after graduation or after dropping below half-time status. The minimum monthly payment is \$50 per month. However, the standard loan repayment term is 10 years; therefore, your monthly

payment may be higher. The repayment term can be longer depending on the repayment type chosen. Both principal and interest payments will be deferred while you are in school at least half-time. You do have the option to pay your interest while in school. This option will reduce your overall debt by eliminating the accrued interest.

For Dependent Students

- \$5,500—first year students
- \$6,500—second year students
- \$7,500—other undergraduates

For Independent Students

- \$9,500—first year students
- \$10,500—second year students
- \$12,500—other undergraduates

Aggregate Loan Limits

- \$31,000—undergraduates (dependent)
- \$57,500—undergraduates (independent)
- \$138,500—graduate

Federal Direct Parent Loan for Undergraduate Students (PLUS)

These loans are available to parents of undergraduate students.

The maximum amount on this program is the cost of education minus estimated financial aid. Borrowers (parents or guardians) must meet established credit criteria. There is an origination fee which will be deducted proportionately from the loan proceeds.

Repayment Terms: Repayment of principal and interest begins within 60 days after the loan is fully disbursed. Parents have the option to request a deferment on payments based on the student's enrollment status of at least half-time. Interest charges begin when the check is produced.

Federal Direct Graduate PLUS loan (Grad PLUS)

Graduate/Professional students will be allowed to borrow additional federal funds that do not affect the aggregate limit (\$224,000 DC). Students are not allowed to borrow over their Cost of Attendance (COA) or student budget.

The maximum amount on this program is the cost of education minus estimated financial aid. Borrowers must meet established credit criteria. Students must have applied for their annual loan maximum eligibility under the Federal Subsidized and Unsubsidized Loan Program before applying for a Graduate/Professional PLUS loan. There is an origination fee which will be deducted proportionately from the loan proceeds.

Repayment Terms: Repayment of principal and interest begins within 60 days after the loan is fully disbursed. (Interest charges begin when the check is produced.) *Students maintaining six or more credit hours will qualify for an "in-school" deferment.*

Georgia Student Access Loan (SAL)

The Georgia Student Access Loan (SAL) is a limited resource loan program that is designed to assist undergraduate students who have a gap in meeting their educational costs. The program is also designed to provide interest rate and repayment incentives to those who complete their program of study within the designed program length, work in select public service sectors or STEM fields.

In order to receive the Student Access Loan, students must:

- Be considered Georgia residents and United States citizens or eligible non-citizens.
- Complete a valid Free Application for Federal Student Aid (FAFSA) in order to apply for this program.
- Maintain Satisfactory Academic Progress (SAP) in accordance with the SAP policy at your college or university.
- Have first applied for and exhausted all other student financial aid programs including federal and state student loans, scholarship, and grant programs.

- Be randomly selected to participate in the program (Note: Selection does not guarantee approval and applicants may or may not be selected each application year).
- Meet all eligibility requirements.



Private/Alternative Loans

Private educational loans may be an important funding source for students who need more loan funds than the federal programs can provide. Terms of private loans vary significantly. These loans can be more expensive than federal loans because the federal government does not guarantee them. They require a credit check and/or debt-to-income ratio on the borrower and/or co-borrower. A co-borrower may be required; lower interest rates may be available to students who choose to have a co-borrower. Each time a student wishes to borrow a private loan, a new loan application is required by the lender.

Before a dependent, undergraduate student borrows a private loan, parents should consider applying for a PLUS loan. Payments on a PLUS loan, like some private loans, may be deferred until a student graduates. Some restrictions could apply. Please check with your lender for specific details.

Private Educational Loan Application Process

You must initiate the loan application process by selecting a private student loan lender of your choice. Apply online at the lender's website, or contact the lender by phone. It is a good idea to apply early, as processing may take several weeks.

Once the borrower and/or co-borrower's credit is approved, Life University will receive a request from the lender to certify the loan. We will certify the loan for the lesser of the amount you request on your application or the maximum amount allowed by your financial aid budget (total cost minus other financial aid). Funds received at Life University will be applied first to your student account, and in the event of a credit balance, refunded to you by Student Accounts.

Life University Private Loan Lenders

In an effort to assist students and families in choosing a lender, the Office of Financial Aid has compiled a list of institutions we consider to offer competitive products, solid customer service, electronic payment of loan funds and a variety of savings programs during loan repayment. Reasons for selecting a particular lender will vary from person to person, so this list should only be used as a guide or starting point for analysis. Some choose a lender based on name recognition, immediate benefit of lower origination fees or the long-term advantage of repayment savings programs, like an interest rate reduction as a reward for making payments on time.

Please note that you are not required to use any of these lenders – the choice of lender is yours. The Office of Financial Aid will process your loan with any lender you choose. Further, the list of lenders is not in any order of preference. Choose your lender carefully with the intent that you will remain with that lender throughout your studies at Life University.

These loans from Private lenders are for graduate and undergraduate students who qualify based on credit. A co-borrower is required if you are a freshman, a foreign student, have no credit history or have a low credit score. Interest rates and fees are variable. Students apply directly to a lender of their choosing; once approved, the lender will contact the school for processing.

Federal Work Study

Students may be eligible for part-time, on-campus and off-campus (community service) employment. Students can work up to 20 hours per week. Limited funding is available. Submission of the FAFSA by the priority deadline is required to be reviewed for eligibility.

Financial Aid Budget Increase Policy

In compliance with federal guidelines, the Office of Financial Aid has determined a cost of attendance that includes tuition, fees, books and supplies, living expenses, personal expenses, loan fees and transportation. While you may submit a budget adjustment request to increase your cost of attendance beyond standard allowances, the decision to approve or deny the adjustment is guided by professional judgment and federal guidelines.

Budget adjustments are for *special and unusual expenses that differentiate the student from other students*. Submitting a request does not automatically ensure that your budget will be increased. Each submission is reviewed on a case-by-case basis. The Office of Financial Aid reserves the right to deny any and all budget increases. A denial of some or all future types of budget adjustment requests may be made on a blanket basis based upon a student's individual circumstances.

This policy is for the purpose of documenting *unusual*, non-discretionary expenses that are directly related to your education. The institution will take into account whether these expenses are *special circumstances that differentiate you from the other students enrolled in the program*. If approved, a revision to your budget will not result in additional gift assistance but will increase your eligibility for loans. An increase to your established student budget means you will be borrowing additional funds to cover the approved expenses. The loans borrowed would be in the form of additional Grad PLUS or private educational loans above the *standard* cost of attendance *taking into account the special circumstances* minus other estimated financial assistance. These are credit based loans and must be approved by the Department of Education or a private lender before Life University can process your request.

There are two types of budget adjustment requests:

Exceptional Circumstance Costs of at least \$600. (As reviewed by committee made up of Financial Aid Director and two counselors; not the requestor's counselor.)

- Emergency Health Care Costs (Medical, Dental, Psychological)
- Emergency Automobile Repair Costs

Other costs not included in the standard cost of attendance of at least \$600 except in the case of board costs, which may be less than \$600 (Reviewed by a Financial Aid Director.)

- Dependent care costs
- Board examination costs
- One-time cost to purchase a computer

Required for all Budget Adjustment Requests:

- A narrative statement regarding the reason for the request
- Receipts and documentation showing a paid expense incurred with the students' name
- Copies of last three months' bank statements
- Detailed monthly budget
- Budget Adjustment Request form
- Attendance
- If you have private educational loans, statement(s) from your lender showing current balance(s)

Additional Documentation Required

1. **Dependent care costs:** Signed letter on dependent care center letterhead indicating dependent's name(s), the parent's name and receipt showing the amount paid per month per child. For a private provider, copies of most recent three months' paid receipts from provider or three cancelled checks made out to provider. Letter from provider listing the name(s) of the dependents and that they are enrolled. Letter must be signed with the provider's name and telephone number and it must be notarized.
2. **Board costs:** Copy of National Board receipt, certified check or money order made out to NBCE. Amounts allowed are equal to the actual costs of each part. Retakes are not allowed.
3. **Emergency auto repair costs:** Emergency auto repairs allowed on one student vehicle only; the vehicle must be in the student's name. Requests for routine or standard maintenance in order for the car to continue to run in working condition are not accepted. A statement or bill detailing the work performed, the costs of the repairs, and the amount paid. The statement/bill must have the student's name as the customer; spouse's names are not acceptable.

If the repair is the result of an accident, then the student must submit information on how much of the costs will be covered by insurance. Receipts showing cash payment will not be accepted unless the receipt has been signed by the company performing the work and is notarized.

4. **Health care costs:** Emergency out of pocket expenses for medical, dental, vision and prescriptions costs not covered by insurance. This category is not meant to supplement a student who does not carry insurance or a health condition that is on-going. Normal pregnancy, birth control and related expenses are not covered under this policy. Cosmetic, diagnostic and elective procedures are not covered under this policy. Contacts and glasses are not covered under this policy.

Routine medical/dental visits are not included. Medical/dental receipt(s) detailing emergency procedure with the amount the student paid and the date the service was received. Receipts showing cash payment will not be accepted unless the receipt has been signed by the doctor or hospital and is notarized.

5. **Psychological testing/disability accommodations:**

Cost of disability testing: Cost of special services, personal assistance, transportation, equipment and supplies whose need is documented by a disability professional that are not provided by other agencies. Written documentation of disability and/ or need for equipment, assistance, testing or supplies provided by disability professional.

6. **Computer purchase:** A one-time purchase of a computer is allowed while attending Life University. The University has developed a standard reasonable cost for such purchase. Related items such as iPods, computer software and warranties are not covered. A receipt including the student’s name, the items purchased, date of expense and the amount paid.

Suspension of Federal/State Aid Eligibility for Drug Related Offenses

A student who has been convicted of any offense under Federal or State law involving the possession or sale of a controlled substance is ineligible to receive any grant, loan, or work assistance during the period beginning on the date of such conviction and ending after the interval specified in the following table:

	Possession of Illegal Drugs	Sale of Illegal Drugs
1st Offense	1 year from date of conviction	2 years from date of conviction
2nd Offense	2 years from date of conviction	Indefinite period
3rd Offense	Indefinite period	Indefinite period

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid. They do not count if the offense was not during such a period. A conviction that was reversed, set aside or removed from the student’s record does not count, nor does one received when he/ she was a juvenile, unless he/she was tried as an adult.

A student whose eligibility has been suspended can resume eligibility if at least one of the following has been met:

- The student satisfactorily completes a drug rehabilitation program
- The student successfully passes two unannounced drug tests conducted by a drug rehabilitation program
- The conviction is reversed, set aside, or removed from a student’s record

For additional information regarding this policy, students may reference the Federal Student Handbook (2008-2009) Volume 1, 1-12 at www.ifap.ed.gov or contact The Office of Financial Aid.

Life University is authorized to issue checks to National Board for Board Exams.

REGISTRAR TRANSCRIPT REQUESTS

Official transcripts may be requested in writing to be sent to any third party or institution. Official transcripts are categorized as follows:

1. Official – 3 to 5 days
2. Final Official – Sent at the end of a quarter within 5 days of that quarter’s grades being processed and recorded on the transcript.
3. Graduate Official - Upon graduate’s academic clearance within 5 days of “graduated” status

The University will provide official transcripts at a cost of \$5 each. You must request a separate transcript for each program you attended.

Upon receipt of completed transcript request and payment of the transcript fee, the Registrar's Office will send the transcript(s) by return mail within the time specified above.

Transcripts will not be provided for persons under financial obligation to the University.

Any grades listed as "incomplete" or in progress must be discussed with the instructor of record. If the instructor of record is not available, the student should consult the appropriate Department Head or Division Chair.



