

STUDENT ADMINISTRATIVE SERVICES

6



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6

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, FYEX 1101, FYEX 1102, FYEX 1103, FYEX 1104 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 advisor. Students are also assigned a faculty advisor within their first year of 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.

Tuition And Fees Schedule:

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

General Fees: All Students

Quarterly Student Fee (<i>Students taking classes UG from Life at Life West only are fee exempt</i>)	\$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.

College of Chiropractic/Doctor of Chiropractic Program

Tuition per Credit Hour (DC) North American Students	\$316.00
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College of Graduate Studies and Research/Graduate Program

Tuition per Credit Hour	\$238.00
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College of Undergraduate Studies/Undergraduate Program

Tuition per Credit Hour	\$210.00
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Distance/Online Education Fees:

College of Undergraduate Studies

Tuition per Credit Hour – Distance Education (online) courses	\$315.00
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College of Graduate Studies and Research

Tuition per Credit Hour – Distance Education (online) courses	\$357.00
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All eligible International Students will receive 20% 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 dis-enrolled. This will result in the student not being eligible to continue to participate in classes and/or the clinic in the dis-enrolled quarter. Also, the student will be assessed a 10 percent dis-enrollment 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.

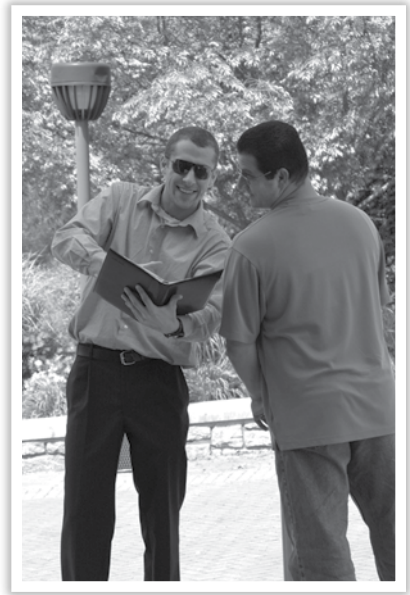
If you have any questions, please contact us at (770) 426-2626.

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.)

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 dis-enrollment from the University.



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.

FINANCIAL AID

Your education is an investment in your future that requires a strong commitment, not only of time and effort, but of finances. When you are ready to make the transition, Life University will help you develop a financial plan to achieve your educational goals.

Life University participates in federally funded financial aid programs, including grants, loans and Work-Study. In addition, scholarships are available to LIFE students through the University, as well as through state chiropractic organizations, businesses and other private sources.



In order to begin the financial aid process, you must first complete a Free Application for Federal Student Aid (FAFSA). You do not have to be accepted for admission to complete the FAFSA. The amount of aid you receive will depend partly on your documented financial need and partly on your status as an undergraduate or a graduate student. You must make satisfactory academic progress (SAP policy can be found in the "Quarterly"), as defined by your grade point average and the number of courses you have passed, to continue receiving financial aid; also you must be at least a half-time student to qualify for most financial aid programs.

Counselors from Financial Aid can advise you about all possible sources of financial aid. This office is available as a resource even after you leave LIFE. You may ask for counseling regarding student debts at any time.

Federal & State Grants & Scholarships

Grants and scholarships are the most desirable forms of financial aid. The money you receive from these sources generally does not have to be repaid. For general scholarships, see the section entitled “Scholarships.”

Federal Pell Grant

Pell Grants are available to eligible undergraduate students. Full-time students may receive Pell Grants for three quarters per year. Part-time students will receive prorated Pell amounts. Awards range from \$446 per quarter up to \$1,850 per quarter, depending on need and enrollment status.

Federal Supplemental Educational Opportunity Grant (SEOG)

This is available to undergraduates who are Pell-eligible, who may qualify if enrolled less than full-time. Grants average \$500 per quarter and are awarded on a first-come, first-served basis if otherwise eligible. March first of each year is the priority deadline for application. If applications are received after the priority deadline, LIFE cannot guarantee the availability of SEOG funds.

Georgia Tuition Equalization Grant (GTEG)

GTEG is available to full-time undergraduate students who have been legal Georgia residents at least 12 months prior to University matriculation. Proof of established residency must be submitted to the Financial Aid Office, along with a GTEG application and a FAFSA. GTEG is not based on financial need. The award amount varies each year depending upon the State of Georgia’s budget. The award amount for the 2012-2013 year is \$233 per quarter.

HOPE Scholarship

The HOPE Scholarship is available to undergraduate students who have been legal Georgia residents at least 12 months prior to University matriculation. Students entering the University straight from high school must have graduated from an accredited Georgia high school or have documentation of official home schooling. Students entering the University after attempting college-level coursework elsewhere will have all previous transcripts reviewed to determine eligibility. Students must be able to document a high school or cumulative college average of at least 3.00 on a 4.00 scale. The HOPE Scholarship award is \$1,200 per quarter 2011 for full-time students, and \$600 per quarter for half-time students.

Cumulative grade point average (GPA) and number of hours attempted refers to all coursework attempted (not just completed). The scholarship is available until 190 attempted hours, seven years after high school graduation date or until the student receives a bachelor's degree. This information is based on current state law. If the state revises its laws or regulations concerning this aid, then Life University will be required to comply. For a full description of the HOPE Scholarship rules and regulations, you may access the HOPE website at www.gacollege411.org, or contact the Financial Aid Office at Life University.

Zell Miller Scholarship

Students must have entered an eligible postsecondary institution in 2007 or later with a high school grade point average of 3.70 or higher as calculated by GSFC, and received a minimum score of 1200 combined critical reading and math on a single administration of the SAT on a test administration at the time of high school graduation; or received a composite scale score of 26 on a single administration of the ACT on a test administration at the time of high school graduation; or having graduated high school being named the Valedictorian or the Salutatorian. Current HOPE Scholars must have met the terms listed above for Zell Miller at the time of high school graduation and also have had a 3.3 HOPE cumulative GPA at the last check point. They must maintain a 3.3 on a 4.0 scale. All the residency and deadline information listed for the HOPE scholarship is the same for Zell Miller. The amount of this scholarship for the 2012-2013 year was \$1,333 per quarter for full-time and \$666 per quarter for half-time enrollment.

Employment

All students applying for financial aid are encouraged and expected to seek part-time employment to help reduce their dependence on loans. Your class schedule may limit the amount of time you can work during school terms; plan accordingly.

Federal College Work-Study

This program allows eligible graduate and undergraduate students to work up to 20 hours per week at jobs on and off the LIFE campus to earn money for their education. Federal Work-Study is awarded on a first-come, first-served basis if otherwise eligible. March first of each year is the priority deadline for application. If applications are received after the priority deadline, LIFE cannot guarantee the availability of Federal Work-Study funds. The University offers a variety of jobs to qualified students including: laboratory assistants, clerical aides, groundskeepers, technical aides and library aides. In addition to jobs on campus, many community service jobs are available off campus.

Loans

Loans are the most common source of financial aid. Most students find it necessary to borrow at least some money during their college careers.

However, keep in mind that the money borrowed now will have to be repaid with interest upon graduation or withdrawal from the institution.

The Federal Direct Stafford Loan

These are federal loans borrowed through the Department of Education. Subsidized loans are those for which the government pays the interest while the student is in school at least half-time. Students must demonstrate need for subsidized loans. Unsubsidized loans are those for which interest does accrue during the in-school period. Students do not have to demonstrate need for unsubsidized loans. Both the subsidized and unsubsidized Federal Direct Stafford Loans currently have a minimum origination fee of 10 percent. The fee will be deducted proportionately from the loan proceeds. Currently, the interest rate is fixed at 6.8 percent. For new Subsidized Stafford loans disbursed after July 1, 2012, the fixed interest rate is 3.4 percent for undergraduate loans. Repayment generally begins six months after graduation or enrollment of less than half-time. The minimum monthly payment is \$50 per month, and the standard maximum loan term is 10 years. Interest accrues on the unsubsidized portion of the Stafford Loan from the date of disbursement. These loans may be consolidated upon graduation.



The Federal Stafford Loan limits are as follows:

Annual Loan Limits for Dependent Students

\$5,500 Freshman | \$6,500 Sophomore
\$7,500 Junior/Senior & Pre-DC

Annual Loan Limits for Independent Students

Freshman \$ 9,500 | Sophomore \$10,500
Junior/Senior & Pre-DC \$12,500
Graduate (Master's degree) \$20,500 | Professional (DC) Students \$33,000

Aggregate Loan Limits

Dependent Undergraduates \$ 31,000 | Independent Undergraduates \$ 57,500
Graduate Students \$138,500 | Professional (DC) Students \$224,000

Federal Parent Loans for Undergraduate Students (PLUS)

These loans are credit-based and approved through the Department of Education. The origination fee is currently three percent and the guarantee fee can be up to one percent. Both will be deducted proportionately from the loan proceeds.

Repayment of the principal and interest begins within 60 days of the loan disbursement. The interest on a Federal Direct Plus loan is 7.9 percent.

Federal Graduate PLUS loan (Grad PLUS)

Graduate/Professional students will be allowed to borrow additional federal funds that do not affect their Federal Stafford Loan aggregate limit. Students will not be allowed to borrow over their cost of attendance (COA) or student budget. The maximum amount a student can borrow from this program is the cost of attendance minus estimated financial aid. Borrowers must meet established credit criteria. There is an origination fee of three percent and an insurance premium of up to one percent. Currently the interest rate is fixed at 7.9 percent. Repayment begins within 60 days after the loan is fully disbursed. Students maintaining six or more credit hours will qualify for an in-school deferment. This deferment may be requested through the lender.

Perkins Loan

The Perkins Loan is awarded to undergraduate and graduate students with exceptional financial need. It is a subsidized loan, with the interest being paid by the federal government during the in-school and 9-month grace periods. There are no origination or default fees, and the interest rate is 5%. There is a 10-year repayment period. You must meet the March 1st priority awarding deadline and have exceptional need to be considered. Amounts for UG students average \$1,500 each quarter for three quarters, DC and GR \$900 each quarter for three quarters.



Private Alternative Loans

These funds are available to graduate and undergraduate students who qualify based on credit. A co-borrower is required if the student is a freshman, a foreign student, has no credit history or has a low credit score. Interest rates and fees are variable. Repayment begins six months after the student graduates or falls below half-time status. Contact the Financial Aid office for more information on private alternative loans.

Educational Benefits for Military Veterans

Students who are eligible for educational benefits under the GI Bill of Rights should contact the veteran's representative, located in the Registrar's Office.

The following is a breakdown of course loads as defined by the Veterans Administration:

- 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

If an advanced payment is desired, arrangements must be made after registration for the upcoming quarter. Direct deposit (electronic funds transfer) is now available for veterans and service persons receiving Chapter 30 education benefits. The benefits of direct deposit to the claimant are faster receipt of payment and elimination of lost or stolen checks. For additional information, contact the Veteran's Representative at (770) 426-2780.

Applying for Financial Aid

Life University would like to assist in making your dream become a reality. The Financial Aid Department will guide you in budgeting and obtaining student financial aid to help make this happen.

Please call our Financial Aid Department to request a new Financial Aid packet. Call (770) 426-2901 or toll-free within the USA (800) 543-3345.

All financial aid applicants must submit the following documents, each year, to the Financial Aid Department. For priority consideration, the following must be received by March 1:

1. FAFSA Results
2. All other forms requested by the Financial Aid Department
3. Any application required by a specific program a) Financial regulations and deadline dates are subject to change Contact the Financial Aid Department for current information or check our website: www.LIFE.edu.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Effective 7/1/11 (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), Subsidized Stafford Loan, Unsubsidized Stafford Loan, Parent Loan for Undergraduate Students (PLUS), Graduate PLUS loan and Federal Work-Study. State aid includes Georgia Tuition Equalization Grant (GTG), HOPE Scholarship and Leveraging Educational Assistance Partnership Grant (LEAP).

Doctor of Chiropractic & Undergraduate Program

Doctor of Chiropractic (DC) and Undergraduate (UG) students will be evaluated annually at the end of each Spring Quarter. Students in the Doctor of Chiropractic and Undergraduate 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. Students whose first quarter of attendance is Spring Quarter will not be evaluated until the following Spring Quarter.

Master's Program

The Master's Degree program is 52 credit hours in length, and Master's students (GR) will be evaluated at the end of each quarter. Students in the Graduate (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. D.C. 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, D.C.) 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, UG student, has attempted and completed 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%". Example of not meeting the SAP requirements: At the end of Spring Quarter 2011, Susan Moore, D.C. 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, D.C.) 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.

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

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 don't 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 reevaluated for federal aid.

Financial Aid Probation

This is 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

This is 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 is

enrolled in a program that chooses to allow students who fail its progress standards to continue to receive aid. (At LIFE, this status only applies to graduate students.)

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 chiropractors and friends of Chiropractic, are actively sought. Many generous persons have pledged support at a sacrificial level so that the University might open its doors to students from all walks of life. Although every attempt is made to bring applicable government programs of financial aid to the benefit

of the students, 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 Catalog and the Academic Quarterly.

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 the 7th week).

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

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

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

Scholarships

Requests for scholarships must be made in writing to the Financial Aid Office. Applications may be obtained from that office.

Tuition for Part-time Students

For D.C. and Undergraduate Students: Financially, a part-time student is defined as anyone carrying a quarter load of between six and 11 hours. Tuition for part-time D.C. students is \$287 per credit hour; for Undergraduate students tuition is \$182 per credit hour. As with full-time tuition, the administration of the University reserves the right to alter tuition fees at any time. D.C. and Undergraduate students are considered to be less than half time if they are enrolled for fewer than six credit hours per quarter.



For Maser's Students: a part-time load is defined as a quarter load of between four and eight hours. Tuition for part-time students is \$215 per credit hour. Master's students are considered to be less than half time if they are enrolled in fewer than four credit hours per quarter.

Financial Aid Funds Disbursement Policy

Quarterly initial disbursements for Stafford 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 “The Commons” 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 and registered for 22 hours or more, **or**
 - b. an undergraduate, registered full-time, **or**
 - c. a masters student, registered full-time, **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)

Attention Undergraduate Georgia Residents

The disbursement for HOPE Scholarship and Georgia Tuition Equalization Grants (GTEG) occurs no earlier than the 4th week of the quarter, depending on availability of funding from the State of Georgia. Only students who have submitted all the necessary paperwork will have their disbursement available during this time frame.

To qualify for GTEG, students must be enrolled full-time (12 hours or more) as of Monday the fourth week in the given quarter.

To qualify for a full-time HOPE award, students must be enrolled full-time (12 hours or more) as of Monday the fourth week in the given quarter. Part-time students will receive a part-time HOPE award.

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.

Life University is now authorized to issue checks to NBCE for your board exam applications

Life University Check Issuance Policy For NBCE

This can be done in place of obtaining an outside source money order or cashier's check BUT, plan ahead now!!! The window of opportunity; deadline eligibility and availability is tight.

Students receiving financial aid may request that payment for board exams be made directly from their student accounts to the National Board of Chiropractic Examiners (NBCE).

In order to meet the NBCE "no late fee" Tuesday deadline (may be as **early as the Tuesday of the week prior to the start of classes**) interested students must contact the Financial Aid Office **10 days prior, and have financial aid ready for the upcoming quarter**. We encourage students to make requests before leaving for the break between spring and summer quarters or the break between fall and winter quarters.

If financial aid is confirmed, Student Accounts will prepare a check payable to the NBCE in the respective student's name for the cost of the board exam. This cost will be taken directly from the next quarter's financial aid.

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% 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%" 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.

For students enrolled in the full quarter - 11-week classes the after 60% point of quarter is the 46th day (Thursday of the 7th week)



For students enrolled in the 5 week accelerated classes the after 60% point of quarter is the 23rd day (Tuesday of the 4th week - 1st 5 weeks & Thursday of the 9th week- 2nd 5 weeks)

For any MS students enrolled in the summer quarter - 5 week classes the after 60% point of quarter is the 23rd day (Thursday of the 4th week)

Students who earn a grade (other than "W, WF, or WNP") in at least one course in a quarter will not be considered withdrawn.

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. STAFFORD/UNSUB
2. STAFFORD/SUB
3. PERKINS LOANS
4. PLUS (Graduate Student)
5. PLUS (Parent)
6. PELL
7. ACG SMART GRANT
8. SEOG
9. OTHER FEDERAL AID
10. HOPE SCHOLARSHIP
11. GA TUITION EQUALIZATION GRANT
12. OTHER FINANCIAL AID
13. 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 & ELIGIBILITY

Check Total Loan Indebtedness

You may check your total loan indebtedness by going to www.nslds.ed.gov. You will need your four digit FAFSA pin number to confirm your identity. Select the “Financial Aid Review” tab.

Questions? 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.):

UG & DC Programs:

- Full Load—12+ qtr hrs
- 3/4 Load—9 - 11 qtr hrs
- 1/2 Load—6 - 8 qtr hrs
- 1/4 Load—1 - 5 qtr hrs

MS Program:

- Full Load—9+ qtr hrs
- 3/4 Load —7 - 8 qtr hrs
- 1/2 Load—5 - 6 qtr hrs
- 1/4 Load—1 - 4 qtr hrs

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. See or call the Financial Aid Office if you are unsure of your financial aid status.

1. Undergraduate students will be awarded based on 15 hours per quarter
2. Graduate students will be awarded based on 12 hours per quarter
3. Doctor of Chiropractic Program students will be awarded based on 25 hours per quarter

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:

1. Exceptional Circumstance Costs of at least \$600.00. [reviewed by committee made up of Financial Aid Director and 2 counselors, not the requestor's counselor]
 - Emergency health care costs (medical, dental, psychological)
 - Emergency automobile repair costs
 - Psychological testing and disability accommodations
2. Other costs not included in the standard cost of attendance of at least \$600.00 except in the case of board costs, which may be less than \$600.00 [reviewed by 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 3 months' bank statements
- Detailed monthly budget
- Budget Adjustment Request Form
- Attendance at a one-hour debt counseling webinar.
- If you have private educational loans, statement(s) from your lender showing current balance(s)

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.

Requests can be submitted week 2 of each quarter through the end of week 8. Requests submitted before week 2 or after week 8 will not be accepted.

Life University Check Issuance Policy For NBCE Payment

Students receiving financial aid may request that payment for Board exams be made directly from their student accounts to the National Board of Chiropractic Examiners (NBCE).

SCHOLARSHIPS

Apply for Life University Scholarships, www.LIFE.edu

Dr. Cameron Cassan Memorial Scholarship (Canadian)

Amount Awarded: 90% of int, estimated \$500

Deadline: August 15th

- Eligibility Requirements:
 - Applicant must show proof of Canadian residency.
 - Be at least a 5th quarter DC student
 - Have a 2.0 cumulative grade point average.



- Must submit an essay, 500 words, which states your philosophy and how you see your practice as you enter life as a chiropractor and four or five years into practice.
- Student type: Returning student

Dr. I.N. and M. Louise Toftness Scholarship

Amount Awarded: \$7,300

Deadline: August 15th

- Eligibility
 - Enrolled in the Doctor of Chiropractic Program
- Student type: Returning student

Dr. Max Harris Scholarship

Amount Awarded: \$800

Deadline: August 15th

- Eligibility:
 - Must be enrolled in the Doctor of Chiropractic Program of Study
- Student type: Returning student

Dr. Richard Lord Scholarship

Amount Awarded: 1,540 each

Deadline: August 15th

- Eligibility:
 - Applicant must be a US citizen
 - Enrolled in the DC program
- Student type: New and Returning student

Dr. Tom Retherford Memorial Scholarship

Amount Awarded: \$4,000

Deadline: August 15th

- Eligibility:
 - Enrolled in the Doctor of Chiropractic Program and must be an 8th quarter or higher
- Student type: Returning student

Harvey Lillard Scholarship

Deadlines: August 15th

Amount Awarded: 100% tuition for four (4) quarters

- Eligibility:
 - Applicant must be an African-American student enrolled in the DC program.
- Student type: New

Julian Ho Research Scholarship

Amount Awarded: \$550

Deadline: August 15th

- Eligibility:
 - Applicant must be enrolled in the DC program.
- Student type: New and Returning students

Life University International Scholarship

Amount Awarded: 50% tuition for four (4) quarters

Deadlines: August 15th

- Eligibility:
 - Applicant must be a foreign national, without permanent resident status.
 - Applicant must be accepted for admission in one of the following programs: Undergraduate, Graduate or Doctor of Chiropractic.
- Student type: New and Returning

Life University Memorial Scholarship

Deadline: August 15th

Amount: 50% tuition for four (4) quarters

- Eligibility Requirements:
 - Applicant must be accepted for admission in one of the following programs: Undergraduate or Graduate
- Student type: Returning student

Life University Psychology Scholarship

Deadline: August 15th

Amount: \$1,000

- Eligibility Requirements:
 - Applicant must be a junior or senior currently enrolled in the psychology program

Michigan Chiropractic Foundation Scholarship

Amount Awarded: \$1500

Deadline: August 15th

- Applicant must be enrolled in the Chiropractic Program of Study
- Applicants must show proof of Michigan residency and Michigan high school graduation.
- DC student in 1st through 4th quarter
- Student type: New or Returning



Red Hat Scholarship

- Program: DC
- Eligibility Requirements:
 - GPA: 3.0 or higher
 - Demonstrates extraordinary need for scholarship assistance
 - Submit valid social security number
 - Holds an on-campus or off-campus job while attending enrolled
- Deadline: August 15th
- Amount: 50% for 4 quarters (2 Quarterly)
- Student type: New and Returning Students

Office: Alumni

Alumni Association 2011 Scholarship

Amount: (DC): Two \$3000 and Two \$1000 (UG & GR)

Deadline: September

Award Date: October

- How to Apply:
 - Applicant must complete the Alumni Association Scholarship Application.
 - Applicant must submit a 1,000 - 1,500 word essay. The topics are:
- Eligibility Requirements:
 - D.C. - Applicant must be enrolled full-time in the Doctor of Chiropractic Program

- UG/MS - Applicant must be enrolled full-time in the Undergraduate or Masters program. Preference will be given to individuals based on essay response, GPA and service to others

Office: International Clinic
International Clinic Scholarship

Amount Awarded: 50% Tuition for one (1) quarter while attending clinic abroad

Application Deadline: Friday of week 9 before quarter abroad

- Submit Scholarship Application to Cami West Coordinator of International Clinics. Applicant must be accepted to participate in clinic abroad.
- Applicant must show financial need by completing the Free Application for Federal Student Aid (FAFSA) application that is available on-line at www.fafsa.ed.gov.
- Applicant must have a cumulative DC GPA of 2.75 or higher
- Applicant must have earned no grades of “F” or “NP” in clinic, and must have no pending or actual honor code violations on record.