TO: Campus Financial Service Representatives
    Central Financial Aid Advisors
FROM: Cheryl L. Bullinger, System Director of Financial Aid
DATE: March 21, 2014
RE: Financial Aid Packaging Philosophy for 2014-15

The following Packaging Philosophy for award year 2014-15 has been approved. The University's tentative Campus Based Aid funding levels for 2014-15 have been received. Funding levels may have to be adjusted once the final allocations are published by the Department of Education.

National American University will utilize three variations of student budgets for 2014-15:

- off campus
- off campus living with parents
- Military receiving BAH

All budgets are calculated using an average of the Cost of Living from all campus locations.

Sample nine-month budgets are provided below and represent the Rapid City Campus (OnLine) Undergraduate programs at 9 credit hours (3/4 time) per quarter. See all campus location budgets in the 2014-15 Packaging Philosophy.

<table>
<thead>
<tr>
<th>Off Campus</th>
<th>Off Campus w/Parents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>$9,342</td>
</tr>
<tr>
<td>Books</td>
<td>$1,350</td>
</tr>
<tr>
<td>Tech. Fee</td>
<td>$540</td>
</tr>
<tr>
<td>SLA</td>
<td>$6,975</td>
</tr>
<tr>
<td>Travel</td>
<td>$0</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>?</td>
</tr>
<tr>
<td>Total</td>
<td>$18,207</td>
</tr>
<tr>
<td>Tuition</td>
<td>$9,342</td>
</tr>
<tr>
<td>Books</td>
<td>$1,350</td>
</tr>
<tr>
<td>Tech. Fee</td>
<td>$540</td>
</tr>
<tr>
<td>SLA</td>
<td>$1,512</td>
</tr>
<tr>
<td>Travel</td>
<td>$0</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>?</td>
</tr>
<tr>
<td>Total</td>
<td>$12,744</td>
</tr>
</tbody>
</table>

Budgets will also be adjusted:

- To accommodate fees and/or special equipment needed for particular programs.
- Specific programs will include an average amount for Professional Liability Fees and Specialty Course Fees according to the published average or block schedule whichever is appropriate.
- Loan fees are origination fees on a per loan basis.
- A one-time $75.00 matriculation fee will be charged to all students registering at National American University for the first time in a program of study.

National American University reserves the right to adjust these budgets under special circumstances/professional judgment, such as medical, travel, additional books, etc.
Per Federal Regulations, active duty military, military spouses and/or military dependents who live in housing located on a military base/post or for which a military housing allowance (BAH) is provided to them or their family, cannot have a Housing Allowance included in their Student Living Allowance. Therefore, the Student Living Allowance (SLA) for the above affected students is $504 per quarter for Campus and OnLine Students.

Exception:
- Dependent student whose parent receives BAH or lives on base/post, but the student lives off-campus not with their parent. The student will need to complete the 2013 Receipt of Housing/Food/Living Allowance form.
  - These students will continue to receive the normal SLA of $2,325 per quarter.

Please watch for these situations:
- The student or the student’s parent receives BAH or lives on base/post, there should be an amount in 45g or 94g for their food allowance (BAS). They would receive this (except for periods of training) either as an allowance in their pay or free meals at the dining facility.
  - If nothing is disclosed in 45g or 94g, the student will need to correct their ISIR.
  - Per the Military since January 1, 2002 most enlisted members get full BAS instead of free meals at the dining facility, and they must pay for their own meals, even those provided at the dining facility.
- Not all students who receive the Military Tuition Rate receive a military BAH allowance or live on base (normally only active duty receives BAH), these students may be retired or in the guard/reserve.
  - The student will need to complete the 2013 Receipt of Housing/Food/Living Allowance form.
- A student or parent could have an amount in 45g or 94g but not be affiliated with the military. It could be an allowance clergy receives or from some other type of employment.
  - The student will need to complete the 2013 Receipt of Housing/Food/Living Allowance form.

Students are not eligible for Federal Financial Aid for the following course situations and these courses cannot be used when calculating the student’s enrollment status for Deferment purposes or the Student Status Confirmation Report (SSCR).
- Remedial courses for which there will be no credits attempted.
- A course which does not apply to the student’s current active degree as either a required or elective course.
- A course a student is repeating for which they have previously received the highest grade possible (A, P, S).
- The second or higher repeat of a course for which a student has a passing grade (D or better, P, S) and the passing grade was received for a class Summer 2011 or beyond.
Regardless of the major or emphasis core requirements for the program to graduate.
Regardless of whether the course is tied or linked to another course which was not passed.
Regardless of the grade received for the first repeat of the course.
  ▪ Regardless of whether they withdrew or failed the first repeat of the course.
  ▪ For example:

<table>
<thead>
<tr>
<th>Course</th>
<th>Grade</th>
<th>Passing Grade</th>
<th>Eligible for FA?</th>
</tr>
</thead>
<tbody>
<tr>
<td>MT 2050</td>
<td>D</td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Summer 12</td>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winter 12/13</td>
<td>W</td>
<td>1st Repeat</td>
<td>Yes</td>
</tr>
<tr>
<td>Spring 13</td>
<td>Enrolled</td>
<td>2nd Repeat</td>
<td>No</td>
</tr>
</tbody>
</table>

Repeated failed or withdrawn courses are eligible for Federal Financial Aid, until the student receives a passing grade in the course. For example:

<table>
<thead>
<tr>
<th>Course</th>
<th>Grade</th>
<th>Passing Grade</th>
<th>Eligible for FA?</th>
</tr>
</thead>
<tbody>
<tr>
<td>ME1050</td>
<td>F</td>
<td>Not Passing</td>
<td>Yes</td>
</tr>
<tr>
<td>Fall 11</td>
<td>F</td>
<td>Not Passing</td>
<td>Yes</td>
</tr>
<tr>
<td>Sp12</td>
<td>W</td>
<td>Not Passing</td>
<td>Yes</td>
</tr>
<tr>
<td>Fall 12</td>
<td>D</td>
<td>Passing Grade</td>
<td>Yes</td>
</tr>
<tr>
<td>Sp13</td>
<td>D</td>
<td>1st Repeat</td>
<td>Yes</td>
</tr>
<tr>
<td>Fall 13</td>
<td>Enrolled</td>
<td>2nd Repeat</td>
<td>No</td>
</tr>
</tbody>
</table>

Students will be awarded to assist with their funding needs, as determined through individual need analysis calculations and as funding is available through individual program limitations. Need is determined as follows: Budget, minus expected family contribution and other outside resources to include, but not limited to: Institutional Loans, BIA, State Vocational Rehabilitation, Company Tuition Assistance, Military Tuition Assistance, etc.

All financial aid funds will be awarded in the following order:

1. Federal Pell Grant
2. Federal Iraq/Afghanistan Service Grant
3. Outside Aid
4. Federal Supplemental Educational Opportunity Grant (FSEOG)
5. State Grants
6. National American University Scholarships/Awards
7. Federal Work Study (FWS)
8. Federal Perkins Loan
9. Federal Direct Stafford Loan
10. Federal Direct Unsubsidized Stafford Loan
11. Federal Direct Parent Loan for Undergraduate Students (PLUS)

This order encourages the use of grant aid first and is supplemented with self-help aid in the form of work and loan programs. This philosophy should reduce loan burden and possible default.
In addition, National American University has developed a loan counseling philosophy that should help reduce student loan burden and loan default rate. National American University’s goal is to counsel students to borrow for direct costs only.

At the time the Financial Service Representative meets with each applicant, a determination will be made of direct costs associated with attending National American University. (Note: Direct costs only include tuition based on the number of credits the student anticipates attending, associated fees and allowances, and books.)

When counseling the student on their loans, consider all sources available to assist in covering the additional need. Do not forget investments, savings, work earnings, etc. A part-time job may be the answer rather than additional loan burden. Help the student to determine the best course of action.

Financial Aid Administrators may exercise professional judgment when denying the certification of a loan application or certifying a loan for an amount less than the amount the student requests on a case by case basis. Professional judgment action is to be documented in the student’s file and explained in writing to the student. Loans will be certified to reflect the agreed upon student need.

**AWARDING CALCULATIONS**

What follows is a detailed description of each program and level of expenditure of the program.

**Federal Pell Grant:** All awards are based on the 2014-15 Federal Pell Payment Schedule. Scheduled Annual Awards (full-time/full-year) range from $585 to $5730 per year, funds are available to all eligible students, depending on EFC and enrollment status.

Undergraduate students may receive Pell Grant funds at an enrollment status of at least 1 credit hour or more. Students who have completed a Bachelor’s degree (even if the degree is from an unaccredited school or foreign school) are not eligible for Pell Grant. (In some cases, the student may state they have a Bachelors Degree from a foreign school; however, Registrars may determine that it was only a 2 or 3 year degree. This is not determined by the number of transfer credits but by the foreign school transcript.)

Federal Pell Grants for the 2014-15 award year cannot be disbursed before 7/1/14 and can be disbursed until 9/28/15.

Federal Pell Grant funds are awarded even if the student’s Cost of Attendance has been fully funded. As of 2012/13 Pell Grant recipients are limited to a “Lifetime
Eligibility Used” (LEU) of 600% of all Scheduled Annual Awards. This is documented on the Grants page of NSLDS.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

Federal Iraq/Afghanistan Service Grant: A student whose parent or guardian has died as a result of military service in Iraq or Afghanistan after September 11, 2001, may be eligible for additional Title IV aid.
  - Students who were 23 or younger at time of parent’s death
  - Students who were 24 or older and enrolled in college at time of parent’s death

Pell Grant eligible students who meet these requirements will be considered to have a **ZERO EFC** for awarding all aid (Pell Grant, Campus Based Aid, Loans, etc.). They will be awarded a Federal Pell Grant, instead of a Federal Iraq/Afghanistan Service Grant.

Non-Pell Grant eligible students (due to EFC, not due to any other condition) who meet these requirements will receive the Federal Iraq/Afghanistan Service Grant calculated from the Zero EFC Pell Grant Chart:
  - First disbursement 10/1/13-9/30/14 = minus 7.2% (round up for 50 or more cents) of the award.
  - First disbursement on or after 10/1/14 = minus 7.3% (round up for 50 or more cents) of the award.
  - All other aid will be awarded using their ISIR calculated EFC.

For instance a student taking 9 credits per quarter:

<table>
<thead>
<tr>
<th></th>
<th>Summer 14</th>
<th>Fall 14</th>
<th>Winter 14-15</th>
<th>Spring 15</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 EFC Award</td>
<td>$1433</td>
<td>$1433</td>
<td>$1432</td>
<td>$1432</td>
</tr>
<tr>
<td>- 7.2%</td>
<td>$103</td>
<td>$103</td>
<td>$103</td>
<td>$103</td>
</tr>
<tr>
<td>Actual Award</td>
<td>$1330</td>
<td>$1330</td>
<td>$1329</td>
<td>$1329</td>
</tr>
<tr>
<td>- 7.3%</td>
<td>$105</td>
<td>$105</td>
<td>$105</td>
<td>$105</td>
</tr>
<tr>
<td>Actual Award</td>
<td>$1328</td>
<td>$1328</td>
<td>$1327</td>
<td>$1327</td>
</tr>
</tbody>
</table>

These students will have comment code 298 on their ISIR, and the DOD Match Flag will be set to Y. The Parent’s Date of Death should print on the ISIR for the 2014-15 award year. E-mail Monica for eligibility confirmation.
  - Check the parent’s date of death against the student’s age.
    - If the student was 23 or younger at the time of the parent’s death, they are eligible for this benefit.
If the student was 24 or older at the time of the parent’s death, you will need confirmation that the student was enrolled in college at the time (Monica will document eligibility confirmation in the C-Code Process activity).

It is possible that the student may be eligible for this benefit after they have been awarded, if their parent dies during the award year. Their awarding would have to be revised for the entire award year.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**Outside Aid disbursed through NAU:**

**NAU Academic Excellence Award (Foundation):** To be eligible for the academic excellence award, the student must:

1. Be enrolled in a degree seeking program at NAU
2. Have attended half-time or more at National American University for both the Fall and the Winter terms during the last calendar year
   a. Undergraduate: 6 or more credits per term
   b. Graduate Masters program: 4.5 or more credits per term
3. Have a minimum cumulative GPA of 3.66 – evaluated at the end of the winter term.

Several awards are available to students in the amount of $900.00. The awards will be disbursed $300.00 per quarter for three quarters of the succeeding academic year beginning Summer or Fall 2014. There are a limited number of awards available. Students must be attending at least half-time to receive the award. The most senior recipient will have the award designated as the NAU Foundation Alumni Academic Excellence Award.

Students will not be eligible for multiple NAU academic scholarship awards. Students will receive the highest academic award for which they qualify based on availability.

Applications will be available commencing February 24, 2014, in the Student Finance Office. The application deadline is April 4, 2014. Complete applications (with all attachments) are to be turned in to the Student Finance Office on or before the April 8th deadline. A complete application includes:

1. A letter of reference from a faculty or staff member, and
2. A letter of reference from someone not associated directly with National American University, and
3. A brief autobiography.

Scholarship recipients will be selected on:

- Academic achievement at National American University.
- Participation in extracurricular activities while a National American University student (includes community service).
- Financial need.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**NAU Doctoral Scholarship (DOCS)**

**Effective Summer 2014**

**Awarding Criteria:**

- NAU Foundation determines scholarship recipients
- Each scholarship is named for a different donor, but are all awarded as the NAU Doctoral Scholarship
- Student receives a scholarship award letter and release form
- Student must sign and submit:
  - Scholarship award letter
  - Release form
  - Thank you letter to be sent to the donor
- Awarded once Central Financial Aid receives Doctoral Scholarship Recipient Memo from Foundation Coordinator

**Awarding Limitations:**

- This is a tuition scholarship
- Student can receive up to $1000 for the term
- Student must be full-time
- Student is responsible for all other applicable fees and any other charges.
- **If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.**

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.
**SD Education Access Foundation:** Available to undergraduate students in support of the SDEAF mission by awarding non-traditional low income students who face low rates of entry and financial barriers in their pursuit of Post-Secondary Higher Education, hopefully this will improve their rate of entry and success in pursuing their educational goals.

Eligible students:
1. For students at the Rapid City/Distance Learning, Ellsworth AFB, and Sioux Falls/Watertown campuses only.
2. Institutional Student Information Record (FAFSA information) received by 6/30/14.
3. Independent students.
4. Pell Eligible low income students as defined by an Expected Family Contribution (EFC) of equal to or greater than 1500 and less than or equal to 5157.
5. Students must be new students to National American University summer 2014 or beyond.
6. Enrolled at least half-time per quarter
7. Student must have unmet Federal Need, or the grant will be reduced accordingly

Students will be awarded in date order of the ISIR’s received by 6/30/14 for Independent students with an EFC equal to or greater than 1500 and less than or equal to 5157. There is a limited amount of funding available.

Should we have funds remaining after 6/30/14 spreadsheet has been exhausted, a second listing of students in date order of the ISIR’s received by 9/30/14 for Independent students with an EFC equal to or greater than 1500 and less than or equal to 5157 will be created for awarding the remaining funds.

Students not awarded but meeting the criteria will be put on a waiting list, if funds should become available later (due to a previously awarded student withdrawing or no longer meeting the criteria) the students shall be awarded in order on the waiting list.

Eligible students will be awarded in date order until the fund is exhausted:
- Full time = $1000 per quarter
- ¾ time = $800 per quarter
- ½ time = $600 per quarter

SDEAF will be awarded all 4 quarters of the award year (if attending), following the Pell Grant award year.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If
there is credit balance, the credit balance is sent to the student via their HigherOne account.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** Qualifying students will be awarded FSEOG based on the following:

- **First Priority:** Students who qualify for (are eligible to receive) Federal Pell with the lowest Expected Family Contribution.
- **Second Priority:** Students who do not qualify for (are ineligible to receive) Federal Pell with the lowest Expected Family Contribution.

Funds will be awarded in the exact order of the lowest Expected Family Contribution on up until funds are exhausted. Students may receive FSEOG funds at an enrollment status of at least 1 credit hour or more. Students who have completed a Bachelor’s degree (even if the degree is from an unaccredited school or foreign school) are not eligible for FSEOG.

<table>
<thead>
<tr>
<th>Quarterly Enrollment Status</th>
<th>Quarterly Credits Hours</th>
<th>Per Quarter Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than Full-Time</td>
<td>Less than 12 credit hours</td>
<td>$500</td>
</tr>
<tr>
<td>Full-Time or Greater</td>
<td>12 or more credit hours</td>
<td>$1000</td>
</tr>
</tbody>
</table>

Please note: The minimum FSEOG allocation per student is $100 for the year according to Federal Regulations. This means that if the student only has eligibility for $75 for the year, they can not be awarded FSEOG.

The deadline for accepting applications for consideration of awarding FSEOG funds is listed below along with the amount of allocation for that deadline. Further details regarding campus based aid allocation deadlines and spreadsheets are published on page 41.

Funds awarded and not utilized for a particular spreadsheet deadline (for example, if a student for whom you have awarded FSEOG does NOT attend classes) shall be awarded to the next eligible students on that spreadsheet, until the spreadsheet for the following deadline is produced. Once the next spreadsheet has been produced the funds which were not utilized shall be carried over to the next spreadsheet’s allocation.

Since the majority of our students do not attend at a full-time status, it is recommended you award the student LESS THAN full-time for the award year, unless the student specifically notifies you he/she will not be attending or will be attending full-time for a specific term (Check the enrollment status on the Application for Financial Aid).

If the student should attend full-time, the award for that term only should be revised. Should funds not be available, a full-time student would continue to receive funding at the less than full-time level.
If a student withdraws, all future awards would be cancelled, unless he/she notifies you, he/she anticipates returning for a future quarter in the award year. Cancel the affected term(s) only in that case.

Awards may be made for prior quarters, which the student has completed as long as there is no break in attendance.

The FSEOG will use the same award year as the Pell Grant for the applicable quarter. FSEOG for the 2014-15 award year cannot be disbursed before 7/1/14 or after 6/30/15.

National American University's FSEOG award level for the 2014-15 academic year is $1,128,549. This amount includes the necessary institutional match.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>$1,128,549</td>
<td>$1,083,549</td>
<td>$15,000</td>
<td>$15,000</td>
<td>$7,500</td>
</tr>
</tbody>
</table>

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**MN State Grants:**

Minnesota State Grant Program (MNSG): Available to undergraduate degree seeking students attending the Brooklyn Center, Bloomington, Burnsville, Minnetonka, Rochester, Roseville campuses, as well as Minnesota residents listed with OnLine as their home campus.

- Students must be enrolled in at least 3 credits per quarter and have a demonstrated financial need (as defined by the state of Minnesota).
- Students must complete the FAFSA and the MN State Grant application, no later than 30 days after the quarter start date
- Student must be a Minnesota resident or
  - Have graduated from a MN high school (must be physically attending a MN campus if currently residing in another state and at least one or more classes for the term must require physical class attendance
  - Received a GED from MN after residing in MN for 12 consecutive months
  - A Dependent student’s parents state of legal residence is MN at the time the FAFSA was completed
  - Residing in MN for 12 consecutive months without being enrolled for more than 5 credits per term
  - Member of the armed forces of the US (or spouse/dependent of member) stationed in MN on active federal military service
Spouse or dependent of a veteran who meets MN residency definition for MN financial aid programs

Student or spouse who relocated to MN from an area that is declared a presidential disaster area within 12 months of the disaster declaration, if the disaster interrupted the person’s postsecondary education

Student is a refugee who moved to MN upon arrival in the US and has continued to reside in MN

- Student cannot have attended the equivalent of 8 semesters of full-time postsecondary education
- Student cannot have received a Bachelor’s degree
- Student must not be in default on a student educational loan
- Student must not owe a State Grant overpayment
- Student cannot be more than 30 days in arrears for child support payments owed to a public child support enforcement agency, unless the student is complying with a written repayment plan
- Student must be making Satisfactory Academic Progress

Students are awarded MNSG based upon a State Budget for the student’s degree and enrollment level, from which is subtracted multiple items per the MN regulations. The award can change from year to year, depending on the state published budgets and the student’s EFC.

For example a student attending 9 credits with a FAFSA calculated Expected Family Contribution (EFC) of 1423.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Budget</td>
<td>$8,579</td>
</tr>
<tr>
<td>-50% Student Share</td>
<td>$4,290</td>
</tr>
<tr>
<td>-EFC calculated Student Contribution</td>
<td>$712</td>
</tr>
<tr>
<td>-Pell Grant</td>
<td>$3,210</td>
</tr>
<tr>
<td>MNSG for Year</td>
<td>$367</td>
</tr>
<tr>
<td>MNSG for term (3 terms per year)</td>
<td>$122</td>
</tr>
</tbody>
</table>

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. The student must be in attendance to receive the award. If there is credit balance, the credit balance is sent to the student via their HigherOne account or a paper check according to the student’s MN Direct Deposit Authorization.

**Minnesota State Child Care Grant (MNCCG):** Available to undergraduate degree seeking students attending the Brooklyn Center, Bloomington, Burnsville, Minnetonka, Rochester, Roseville campuses, as well as Minnesota residents listed with OnLine as their home campus.

- Student must be a Minnesota resident or
  - Have graduated from a MN high school (must be physically attending a MN campus if currently residing in another state and at least one or more classes for the term must require physical class attendance
- Received a GED from MN after residing in MN for 12 consecutive months
- A Dependent student’s parents state of legal residence is MN at the time the FAFSA was completed
- Residing in MN for 12 consecutive months without being enrolled for more than 5 credits per term
- Member of the armed forces of the US (or spouse/dependent of member) stationed in MN on active federal military service
- Spouse or dependent of a veteran who meets MN residency definition for MN financial aid programs
- Student or spouse who relocated to MN from an area that is declared a presidential disaster area within 12 months of the disaster declaration, if the disaster interrupted the person’s postsecondary education
- Student is a refugee who moved to MN upon arrival in the US and has continued to reside in MN
  - Must have a child 12 years old or younger (14 or younger is the child is handicapped)
  - Must not be receiving assistance from the Minnesota Family Investment Program (MFIP)
  - Students must be enrolled in at least 6 credits per quarter and have a demonstrated financial need (as defined by the state of Minnesota).
  - Student cannot have attended the equivalent of 8 semesters of full-time postsecondary education
  - Student cannot have received a Bachelor’s degree
  - Student must not be in default on a student educational loan
  - Student must be making Satisfactory Academic Progress
  - Students must complete the FAFSA and the MN Child Care Grant application
  - The student’s child care provider must certify the number of hours of child care provided, age of the children, the hourly or weekly rate for the child care, and the amount of assistance received from other sources for the student’s children.
- Funds are limited for this award by the state of MN.

Priority is given to students who received the MNCCG in the immediately preceding academic year and have been in continuous enrollment at NAU since the time the MNCCG was awarded to the student. The maximum award amount is $3,800 per eligible child per academic year. The MNCCG award is determined by:

- Maximum amount per term set by the state of MN
- The number of people in the student’s household
- The number of day care hours necessary to cover education and work obligations
- Income of the student and spouse
- The availability of funding from MN
- The student’s enrollment status
For example a student attending 9 credits with a family size of 3 and 2 children under 12 in day care for 8 hours each week, and a total income of $18,000 per year:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Amount per child for 9 credits per term</td>
<td>$560</td>
</tr>
<tr>
<td>Reported Child Care costs per week per child</td>
<td>$150</td>
</tr>
<tr>
<td>11 weeks per term total child care costs</td>
<td>$1650</td>
</tr>
<tr>
<td>Per term award (lessor of maximum or costs)</td>
<td>$560 per child</td>
</tr>
<tr>
<td>Total per term award for 2 children</td>
<td>$1120</td>
</tr>
</tbody>
</table>

Awards are disbursed to the student’s school account according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. The student must be in attendance to receive the award. The award amount is then sent to the student via their HigherOne account or a paper check according to the student’s MN Direct Deposit Authorization.

**Minnesota GI Bill Scholarship:** Available to undergraduate or graduate degree seeking students attending the Brooklyn Center, Bloomington, Burnsville, Minnetonka, Rochester, Roseville campuses, as well as Minnesota residents listed with OnLine as their home campus.

- Student must be an eligible veteran, non-veteran, dependent child or spouse
  - Eligible Veteran:
    - Is or has served honorably in any branch or unit of the United States armed forces at any time, who was discharged/released under any condition other than dishonorable after service on active duty for 181 consecutive days
    - Service member who was discharged/released under any condition other than dishonorable due to a disability incurred while on active duty
    - Service member who has served on active duty for 90 days or more in a foreign country during a “time of hostilities” in that country
    - Service member who received a service related medical discharge during any period of service in a foreign country during a “time of hostilities” in that country
    - Was awarded any of the following medals:
      - Armed Forces Expeditionary Medal
      - Kosovo Campaign Medal
      - Afghanistan Campaign Medal
      - Iraq Campaign Medal
      - Global War on Terrorism Expeditionary Medal
      - Any other campaign medal authorized for service after September 11, 2001
  - Eligible Non-Veteran:
- Served honorably for a total of five years or more cumulatively as a member of the MN National Guard or any other active or reserve component of the United States armed forces and any part of that service occurred on or after September 11, 2001
  - If the student reaches a total of five years of cumulative military service while enrolled, he or she is considered an Eligible Non-Veteran in their next term of enrollment
    - Dependent child or spouse
      - Surviving spouse or child of a person who has served in the military at any time and who has died as a direct result of that military service
      - Spouse or child of a person who has served in the military at any time and has total and permanent service-connected disability as rated by the United States Veterans Administration
  - Student must be a Minnesota resident or
    - Have graduated from a MN high school (must be physically attending a MN campus if currently residing in another state and at least one or more classes for the term must require physical class attendance)
    -Received a GED from MN after residing in MN for 12 consecutive months
    - A Dependent student’s parents state of legal residence is MN at the time the FAFSA was completed
    - Residing in MN for 12 consecutive months without being enrolled for more than 5 credits per term
    - Member of the armed forces of the US (or spouse/dependent of member) stationed in MN on active federal military service
    - Spouse or dependent of a veteran who meets MN residency definition for MN financial aid programs
    - Student or spouse who relocated to MN from an area that is declared a presidential disaster area within 12 months of the disaster declaration, if the disaster interrupted the person’s postsecondary education
    - Student is a refugee who moved to MN upon arrival in the US and has continued to reside in MN
  - Students must complete the FAFSA and the MN GI bill application (located at https://www.ohe.state.mn.us/ssl/GIBill/GIBillApp.cfm, prior to the last day of the term
  - Student must apply each fiscal year
  - Student must be making Satisfactory Academic Progress
  - Student cannot be more than 30 days in arrears for child support payments owed to a public child support enforcement agency, unless the student is complying with a written repayment plan
  - Student must be younger than 62 years of age before the beginning of the term
  - Funds are limited for this award by the state of MN.
The maximum award amount is $1,000 per term (full-time), $500 per term (part-time), $3,000 per award year, $10,000 lifetime. The minimum award per term is $50. The MN GI Bill award is determined by:
  - MN GI Bill Cost of Attendance set by the state of MN
  - Student’s Federal Pell Grant
  - Student’s MN State Grant
  - Student’s Federal VA or Military Educational Benefits

For example:

<table>
<thead>
<tr>
<th>MN GI Bill Cost of Attendance (3 terms)</th>
<th>$15,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>-Federal Pell Grant</td>
<td>$4,350</td>
</tr>
<tr>
<td>-MN State Grant</td>
<td>$367</td>
</tr>
<tr>
<td>-All Federal VA or Military Educational Benefits</td>
<td>$6,075</td>
</tr>
<tr>
<td>Remainder</td>
<td>$4,208</td>
</tr>
<tr>
<td>Lesser of remainder maximum</td>
<td>$1,000 per term</td>
</tr>
</tbody>
</table>

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. The student must be in attendance to receive the award. If there is credit balance, the credit balance is sent to the student via their HigherOne account or a paper check according to the student’s MN Direct Deposit Authorization.
Minnesota Indian Scholarship: Available to undergraduate and graduate students attending the National American University Brooklyn Center, Bloomington, Burnsville, Minnetonka, Rochester, Roseville campuses, as well as Minnesota residents listed with OnLine as their home campus.

- Student must have at least one-quarter American Indian ancestry
- Students must be enrolled in at least:
  - 9 credits per quarter Undergraduate
  - 4.5 credits per quarter Masters
  - 3 credits per trimester graduate
  - And have a demonstrated financial need (as defined by the state of Minnesota).
- Students must complete the FAFSA and the MN Indian Scholarship Application at [https://www.ohe.state.mn.us/ssl/MISPApp/mispApp1.cfm](https://www.ohe.state.mn.us/ssl/MISPApp/mispApp1.cfm)
  - Priority given to those who apply before July 1st
- Student must be a Minnesota resident or
  - Have graduated from a MN high school (must be physically attending a MN campus if currently residing in another state and at least one or more classes for the term must require physical class attendance
  - Received a GED from MN after residing in MN for 12 consecutive months
  - A Dependent student’s parents state of legal residence is MN at the time the FAFSA was completed
  - Residing in MN for 12 consecutive months without being enrolled for more than 5 credits per term
  - Member of the armed forces of the US (or spouse/dependent of member) stationed in MN on active federal military service
  - Spouse or dependent of a veteran who meets MN residency definition for MN financial aid programs
  - Student or spouse who relocated to MN from an area that is declared a presidential disaster area within 12 months of the disaster declaration, if the disaster interrupted the person’s postsecondary education
  - Student is a refugee who moved to MN upon arrival in the US and has continued to reside in MN
- Student can receive the scholarship for up to five year of undergraduate study and an additional five years of graduate study
- Student may receive the scholarship for only one degree for undergraduate, one degree for Masters and one degree for Doctorate
- Student must not be in default on a student educational loan
- Student must be making Satisfactory Academic Progress

The maximum award amount is $4,000 per award year Undergraduate and $6,000 per award year Graduate. The MN Indian Scholarship award is determined by:
- Federal Cost of Attendance
- Student Expected Family Contribution from FAFSA
- Student’s Federal Pell Grant
- Student’s Federal SEOG Grant
- Student’s MN State Grant
- Student’s other gift aid including tribal scholarships

For example:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance (3 terms)</td>
<td>$15,000</td>
</tr>
<tr>
<td>- Expected Family Contribution from FAFSA</td>
<td>$432</td>
</tr>
<tr>
<td>- Federal Pell Grant</td>
<td>$4,350</td>
</tr>
<tr>
<td>- Federal SEOG Grant</td>
<td>$0</td>
</tr>
<tr>
<td>- MN State Grant</td>
<td>$367</td>
</tr>
<tr>
<td>- All other gift aid, including tribal scholarships</td>
<td>$3,000</td>
</tr>
<tr>
<td>Remainder</td>
<td>$6,851</td>
</tr>
<tr>
<td>Lesser of remainder or maximum</td>
<td>$1,333 per term</td>
</tr>
</tbody>
</table>

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. The student must be in attendance to receive the award. If there is credit balance, the credit balance is sent to the student via their HigherOne account or a paper check according to the student’s MN Direct Deposit Authorization.

**Nebraska Opportunity State Grant:** NOG is available for the Bellevue campus only. 2014/15 Allocation = $141,326.
- Student must be a Nebraska state resident
- EFC 0 – 5672
- Student must not have a previous Bachelor’s degree, or be pursuing a Master’s or Doctorate program
- Student must meet all other Federal Financial Aid Criteria
  - Verification is complete
  - C-codes are cleared
  - Student is not in Suspension or Maximum Time Frame
  - Student has a valid ISIR

**Awarding Limitations:**
- Award in date order of the ISIR processed date
- Awards will be:
  - Maximum of $3,987 for the award year
  - $1,329 per quarter
- If NOG is refunded and the student returns, student may receive the refunded amount again in the award year, if there is allocation remaining
- Grant will be awarded following the Pell Grant award year
- Student must have unmet Federal Need, or the grant will be reduced accordingly
- Students not awarded but meeting the criteria will be put on a waiting list, if funds should become available later (due to a previously awarded student
withdrawing or no longer meeting the criteria) the students shall be awarded in order on the waiting list

- Students will be awarded in a Pending status. Once the state of Nebraska has approved the award it will be moved to an Approved status and can be paid.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**National American University Scholarships (Available to All Campuses):**

NAU Scholarships may not be awarded if they are not a part of this packaging philosophy or an addendum to this packaging philosophy. If you have an NAU scholarship which is not part of this packaging philosophy or an addendum, please contact the System Director of Financial Aid.

**NAU Affiliate/Corporate Scholarship Program (ACSP)**

Effective Summer 2014

Awarding Criteria:

- Student must complete the scholarship application prior to the start date of the term to receive the scholarship for that term. (Awards are not retroactive before the scholarship application date.)

- Student must be enrolled in an NAU degree program (special or Master’s Probation Admission does not qualify).

- Student must be:
  - Employed by a Partner Company (including Business to Business partners) or
  - Employed by Affiliate College (staff or faculty), Community College or Technical Training School or
  - A current member of a YMCA or
  - A spouse or dependent (as defined by Federal Financial Aid guidelines) of a Bay State College employee or
  - Have graduated from an Affiliate College (including selected community colleges and technical colleges).
  - (See MyNAU>Financial Aid>Scholarship Applications>ACSP Companies or Colleges)
Awarding Limitations:

- This is a tuition scholarship.
  - **Undergraduate:** Scholarship of up to $40 per credit for the entire program.
  - **Master’s Program:** Scholarship of up to $54 per credit for the entire program.
- Scholarship will not be awarded for retakes of courses due to withdrawal or grade even if a portion of the scholarship is returned thru Return to Title IV calculation.
- Scholarship will use the same award year as the Pell Grant for the applicable quarter.
  - If the student is not receiving Pell Grant and the BBAY (Academic year) is a cross over from Spring through Fall, Spring and Summer will be from the earlier award year and Fall will be from the next award year.
  - If the student is later eligible for Pell Grant from the next award year, the Summer Scholarship will be refunded from the previous award year and awarded from the next award year (a new scholarship application would be required).
- Student is responsible for all other applicable fees and any other charges.
- Scholarship based on eligibility and date of application, until the fund is exhausted (ACSP & UMAS combined have a $200,000 maximum limit).
- **If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.**
- **ACSP, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)**

Retention Requirements:

- Student must complete the scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must continue to be enrolled in a degree program (special or Master’s Probation Admission does not qualify).
- Student must submit a new scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must maintain at least the appropriate minimum cumulative GPA at National American University; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if improves CGPA to required CGPA or greater).
  - **Undergraduate**-Student must have a cumulative grade point average (CGPA) of at least 2.5.
  - **Master’s**-Student must have a Master’s cumulative grade point average (CGPA) of at least 3.0.
• Student must be Good Standing according to the Satisfactory Academic Progress standards to receive the scholarship; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if returns to Good Standing).
• If student withdraws and wishes to re-enter, student must complete a re-entry admissions application and a new scholarship application before the beginning of the term to repackage the scholarship award for that term.
• If scholarship is dependent on:
  o Employment by a Partner Company or Affiliate College, student must continue to be employed by Partner Company or Affiliate College OR
  o Membership in YMCA, student must continue to a member of the YMCA
• If the student fails to meet any of these retention requirements, they lose eligibility for this scholarship until eligibility is re-established.
• Approval of scholarships contingent upon annual funding approval by the Board of Governors.
• Scholarships subject to changes in policy by the Board of Governors.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**NAU National Community College Advisory Board Scholarship (DTRIC)**

**Awarding Criteria:**

• Student must apply for and gain admission to the doctoral program.
• Student must be enrolled in a doctoral degree program and comply with all NAU school policies (special or Probation Admission does not qualify).
• Student must submit the scholarship application prior to the start date of the term at NAU to be eligible for the scholarship for that term. (Awards are not retroactive before the scholarship application date.)
• Student must be employed by an institution who will pay 40% of the total cost of tuition for the doctoral program.
• Student must submit copy of institution’s tuition assistance program.

**Awarding Limitations:**

• This is a tuition scholarship.
• Student can receive up to $150 per semester credit for the entire program of study.
• Scholarship will not be awarded for retakes of courses due to withdrawal or grade even if a portion of the scholarship is returned thru Return to Title IV calculation.
• Scholarship for Summer will be awarded as follows:
If the BBAY (Academic year) is a cross over from Spring through Fall, Spring and Summer will be from the earlier award year and Fall will be from the next award year.

- If the BBAY starts with Summer 14, the scholarship will be from the 2014/15 award year.
- If the BBAY starts with Summer 15, the scholarship will be from the 2015/16 award year (if available).

- Student is responsible for all other applicable fees and any other charges.
- If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.
- National Community College Advisory Board Scholarship, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)

Retention Requirements:

- Student must continue to be enrolled in a degree program (special or Probation Admission does not qualify).
- Student must complete the scholarship application each Federal Award Year (Summer through Spring or Fall through Summer).
- Student must maintain a minimum cumulative GPA of 3.0 at National American University; this is checked each trimester at the time of disbursement (can regain eligibility for a subsequent trimester in the award year, if improves CGPA to 3.0 or greater).
- Student must be Good Standing according to the Satisfactory Academic Progress standards to receive the scholarship; this is checked each trimester at the time of disbursement (can regain eligibility for a subsequent trimester in the award year, if returns to Good Standing).
- If student withdraws and wishes to re-enter, student must complete a re-entry admissions application and a new scholarship application before the beginning of the term to repackage the scholarship award for that term.
- If the student fails to meet any of these retention requirements, they lose eligibility for this scholarship until eligibility is re-established.
- Approval of scholarships contingent upon annual funding approval by the Board of Governors.
- Scholarships subject to changes in policy by the Board of Governors.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.
NAU Community College Course Initiative Scholarship (CCCI)
Effective Summer 2014

Awarding Criteria:

- Student must be a new NAU student starting on or after 6/9/14, enrolled as “Special” (non-degree seeking) during the first term they receive the scholarship.
- Student must be enrolled in a Community College in their final term and scheduled to graduate at the end of that term at the same time they are receiving this scholarship.
- Student must complete the scholarship application prior to the start date of their first term with NAU. (Awards are not retroactive before the scholarship application date.)
- Student must be enrolled in one of the following courses during their first term with NAU.
  - EN 1300 Composition II
  - HU2100 Intro to Humanities
  - SC1100 Environmental Science
  - SO1050 Intro to Sociology
  - PS1050 Intro to Psychology
  - MT2050 Principles of Management
  - MA3000 Business Statistics
- Official verification of enrollment in final term and scheduled graduation at the end of the final term must be verified by the Registrar’s Office at the Community College before the scholarship can be awarded.
- Scholarship based on eligibility and date of application, until the fund is exhausted ($40,000 maximum limit).
- Approval of scholarships contingent upon annual funding approval by the Board of Governors.
- Scholarships subject to changes in policy by the Board of Governors.

Awarding Limitations:

- One Time Only Tuition Scholarship.
  - Scholarship is for 1 course only and for the first NAU term only.
  - (Tuition for 1 course + Technology Fee) - $100 = Scholarship Amount
- Student is responsible for all other applicable fees and any other charges.
- If student changes to a degree program prior to or during the first term with NAU, the student will no longer be eligible for this scholarship.
- If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.
- CCCI, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)
NAU Employer Tuition Assistance Matching Grant (ETA)
Effective Summer 2014

Awarding Criteria:

- Student must complete the scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must complete the scholarship application prior to the start date of the term to receive the scholarship for that term. (Awards are not retroactive before the scholarship application date.)
- Student must be enrolled in an NAU Undergraduate degree program (special does not qualify).
- Student must be employed by an employer approved by the university for the ETA Matching Grant.
  - Best Buy
  - Children’s Mercy
  - Chipotle
  - General Motors (GM)
  - Goodwill Industries
  - Harley Davidson
  - Home Depot
  - Honeywell
  - HUB International
  - JP Morgan Chase
  - Mayo Clinic
  - Sprint
  - Union Pacific
  - UNM Health Services
  - UPS
  - Wells Fargo
  - Xerox
- Student must provide a current copy of their employer's Company Tuition Assistance policy, including benefit requirements, billing process and payment guidelines.
- Student complete an Employer Tuition Assistance Matching Grant Counseling and Acknowledgement form in conjunction with their FSR.
- If payment of Company Tuition Assistance is deferred until after the employer has received the student’s grades the student must complete an Authorization to Release Information form for the ETA Matching Grant.
- Approval of scholarships contingent upon annual funding approval by the Board of Governors.
- Scholarships subject to changes in policy by the Board of Governors.

Awarding Limitations:

- This is a tuition scholarship.
- ETA Matching Grant will be awarded according to the student’s choice on the Employer Tuition Assistance Matching Grant Counseling and Acknowledgement form, created in conjunction with the FSR.
o The combination of CTA and ETA cannot exceed the Direct Costs for the term.
o The ETA cannot be greater than the CTA amount for the term.
o The combination of CTA, ETA, other outside resources and Federal Financial Aid cannot exceed the Federal Financial Need for the appropriate funds.
o If adding the ETA after the student has been awarded other funds, refunding or cancelling loans may be necessary.

- Campus FSR must create and image an invoice according to the student’s billing choice on the Employer Tuition Assistance Matching Grant Counseling and Acknowledgement form to send to the employer.
o If CTA is paid directly to NAU, Central SA must send invoice to employer.
o If CTA is paid by deferred payment to student once the employer receives the invoice and grades, Central SA must send invoice to student and employer once grades are posted and include the Authorization to Release Information and Company Confirmation Letter
o If CTA is paid by reimbursement to student once the employer receives the confirmation of payment in full invoice and grades, Central SA must send invoice to student and employer once grades are posted and include the Authorization to Release Information and Company Confirmation Letter

- Scholarship will be disbursed after full payment of the employer tuition assistance or from the student after the student receives payment from their employer.
o If payment of the employer tuition assistance is not received within 90 days after the last day of attendance for the term the ETA Matching Grant for that term will be cancelled and the student will be responsible for the resulting outstanding balance.

- Scholarship will not be awarded for retakes of courses due to withdrawal or grade even if a portion of the scholarship is returned thru Return to Title IV calculation.

- Scholarship will use the same award year as the Pell Grant for the applicable quarter.
o If the student is not receiving Pell Grant and the BBAY (Academic year) is a cross over from Spring through Fall, Spring and Summer will be from the earlier award year and Fall will be from the next award year.
o If the student is later eligible for Pell Grant from the next award year, the Summer Scholarship will be refunded from the previous award year and awarded from the next award year (a new scholarship application would be required).

- Student is responsible for all other applicable fees and any other charges.
- Scholarship based on eligibility and date of application, until the fund is exhausted ($250,000 maximum limit).
If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.

ETA, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)

Retention Requirements:

- Student must continue to be enrolled in a degree program (special does not qualify).
- Student must submit a new scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must continue to be eligible for their employer’s Company Tuition Assistance.
- Student must be Good Standing according to the Satisfactory Academic Progress standards to receive the scholarship; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if returns to Good Standing).
- If student withdraws and wishes to re-enter, student must complete a re-entry admissions application and a new scholarship application before the beginning of the term to repackage the scholarship award for that term.
- If the student fails to meet any of these retention requirements, they lose eligibility for this scholarship until eligibility is re-established.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**NAU HDB Graduate School Scholarship:**
Effective Summer 2014

Awarding Criteria:

- Student must apply for and gain admission to the Master’s program.
- Student must be enrolled in a Master’s degree program and comply with all NAU school policies (special or Master’s Probation Admission does not qualify).
- Student must submit the scholarship application prior to the start date of the term at NAU to be eligible for the scholarship for that term. (Awards are not retroactive before the scholarship application date.)
- Student must have graduated with a B.S. degree from NAU.
Awarding Limitations:

- This is a tuition scholarship.
- Student can receive up to $54 per credit for the entire program of study.
- Scholarship will not be awarded for retakes of courses due to withdrawal or grade even if a portion of the scholarship is returned thru Return to Title IV calculation.
- Scholarship for Summer will be awarded from the new Award Year, as the Summer term for Master’s is not a cross-over term.
  - Summer 14 from 2014/15
  - Summer 15 from 2015/16
- Student is responsible for all other applicable fees and any other charges.
- **If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.**
- **HDB Graduate School Scholarship, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)**

Retention Requirements:

- Student must maintain a minimum cumulative GPA of 3.0 at National American University; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if improves CGPA to 3.0 or greater).
- Student must continue to be enrolled in a degree program (special or Master’s Probation Admission does not qualify).
- Student must complete the scholarship application each Federal Award Year (Summer through Spring).
- Student must be Good Standing according to the Satisfactory Academic Progress standards to receive the scholarship; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if returns to Good Standing).
- If student withdraws and wishes to re-enter, student must complete a re-entry admissions application and a new scholarship application before the beginning of the term to repackage the scholarship award for that term.
- If the student fails to meet any of these retention requirements, they lose eligibility for this scholarship until eligibility is re-established.
- Approval of scholarships contingent upon annual funding approval by the Board of Governors.
- Scholarships subject to changes in policy by the Board of Governors.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.
NAU Phi Theta Kappa Honor Society Scholarship (PTK)
Effective Summer 2014

Awarding Criteria:

- Student must complete the scholarship application prior to the start date of the term to receive the scholarship for that term. (Awards are not retroactive before the scholarship application date.)
- Student must be enrolled in an NAU Bachelor’s degree program
- Student must attend at least 2 courses per quarter
- Student must provide a copy of their Phi Theta Kappa Honor Society Membership card

Awarding Limitations:

- This is a tuition scholarship.
- Scholarship of up to $60 per credit hour for the entire program.
- Scholarship will not be awarded for retakes of courses due to withdrawal or grade even if a portion of the scholarship is returned thru Return to Title IV calculation.
- Scholarship will use the same award year as the Pell Grant for the applicable quarter.
  - If the student is not receiving Pell Grant and the BBAY (Academic year) is a cross over from Spring through Fall, Spring and Summer will be from the earlier award year and Fall will be from the next award year.
  - If the student is later eligible for Pell Grant from the next award year, the Summer Scholarship will be refunded from the previous award year and awarded from the next award year (a new scholarship application would be required).
- Student is responsible for all other applicable fees and any other charges.
- Scholarship based on eligibility and date of application, until the fund is exhausted ($40,000 maximum limit).
- If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.
- PTK, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)

Retention Requirements:

- Student must continue to be enrolled in an NAU Bachelor’s degree program
- Student must maintain continuous enrollment at NAU
  - Withdrawal for a partial quarter will result in loss of scholarship
Withdrawal or non-enrollment for an entire quarter or more will result in loss of scholarship.

- Student must submit a new scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must maintain at least a 3.5 cumulative GPA at National American University; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if improves CGPA to 3.5 CGPA or greater).
- Student must be Good Standing according to the Satisfactory Academic Progress standards to receive the scholarship; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if returns to Good Standing).
- Approval of scholarships contingent upon annual funding approval by the Board of Governors.
- Scholarships subject to changes in policy by the Board of Governors.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**NAU Research Scholarship:**
Effective Summer 2014

**Campus Research Scholarship-1 per campus**

**Awarding Criteria:**
- Student was enrolled at an NAU campus June 2013 through May 2014.
- Student has at least one quarter left in their program for the 2014/15 Federal award year.
- Student must be an Undergraduate student.
- Student cannot be enrolled as a special student.
- Students must submit a research paper which is the result of an assignment for an NAU class, for the Campus Research Scholarship competition.
  - If the student is an on campus student, the student submits the paper to the Academic Dean/Coordinator.
  - If student is an OnLine campus student the OnLine faculty may submit the papers for the competition to the Academic Dean/Coordinator.
  - The paper must have at least 6 citations.
  - The paper must be at least 2000 words (8 pages) in length, excluding title and reference page.
    - Times New Roman 12 pt. font must be used.
  - The paper must be written in APA format and submitted as an electronic Word document.
o Print, or electronic books, research journals and periodicals, and electronic database references must be used. No more than one non-juried/non-refereed Internet site, which contains material that has not undergone professional peer review, may be used in the paper. Students are encouraged to use the NAU Online Library Web site and electronic databases to identify their electronic resources.

o Papers will be evaluated for format, content, style and grammar.
  • Assistance is available at the university’s Research and Writing Web site (a link is posted at the NAU Online Library Home Page, the student portal, and the university’s online learning management system).

  • Submission deadline for the Campus Research Scholarship is May 28, 2014.

**System-wide Research Scholarship-1 only**

**Awarding Criteria**

- Campus Academic Dean/Coordinator submits the winning Campus Research Scholarship paper to Dr. Holly Boomer at the NAU System Academics Office, for the System-wide Research Scholarship competition.
- Submission deadline is June 27, 2014
- Papers submitted for the System-wide scholarship will be published in the NAU research compendium.

**Awarding Limitations:**

- This is a tuition scholarship.
- One $250 scholarship per campus for the winning campus research at the campus.
  o Only one campus top research paper award per campus per award year.
- One $500 scholarship system-wide for the winning system-wide research paper.
  o Only one system wide top research paper award for the entire system per award year.
- The scholarship is awarded in one disbursement for the first quarter the student attends of the 2014/15 Federal Award Year.
- This scholarship is to be applied to the student’s direct educational costs at NAU.
- This scholarship is not retained for future years. The student must submit a new paper for future years.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.
NAU Ultimate Medical Academy Scholarship (UMAS)
Effective Summer 2014

Awarding Criteria:

- Student must complete the scholarship application prior to the start date of the term to receive the scholarship for that term. (Awards are not retroactive before the scholarship application date.)
- Student must be enrolled in an NAU degree program (special or Master’s Probation Admission does not qualify).
- Student must be employed by or have graduated from Ultimate Medical Academy.

Awarding Limitations:

- This is a tuition scholarship.
  - Undergraduate:
    - Scholarship of up to $66 per credit for the entire program.
  - Master’s Program:
    - Scholarship of up to $88 per credit for the entire program.
- Scholarship will not be awarded for retakes of courses due to withdrawal or grade even if a portion of the scholarship is returned thru Return to Title IV calculation.
- Scholarship will use the same award year as the Pell Grant for the applicable quarter.
  - If the student is not receiving Pell Grant and the BBAY (Academic year) is a cross over from Spring through Fall, Spring and Summer will be from the earlier award year and Fall will be from the next award year.
  - If the student is later eligible for Pell Grant from the next award year, the Summer Scholarship will be refunded from the previous award year and awarded from the next award year (a new scholarship application would be required).
- Student is responsible for all other applicable fees and any other charges.
- Scholarship based on eligibility and date of application, until the fund is exhausted (ACSP & UMAS combined have a $200,000 maximum limit).
- If the student is eligible for any other NAU scholarship, they can only retain the higher scholarship.
- UMAS, all other NAU scholarships, NAU Employee Education Benefits, federal grants and outside resources must not exceed the total amount due for tuition per course, or the scholarship will be reduced. (Check for Company Tuition Assistance.)
Retention Requirements:

- Student must complete the scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must continue to be enrolled in a degree program (special or Master’s Probation Admission does not qualify).
- Student must submit a new scholarship application each Federal Award Year (normally Summer through Spring or Fall through Summer).
- Student must maintain at least the appropriate minimum cumulative GPA at National American University; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if improves CGPA to required CGPA or greater).
  - Undergraduate - Student must have a cumulative grade point average (CGPA) of at least 2.5.
  - Master's - Student must have a Master’s cumulative grade point average (CGPA) of at least 3.0.
- Student must be Good Standing according to the Satisfactory Academic Progress standards to receive the scholarship; this is checked each quarter at the time of disbursement (can regain eligibility for a subsequent quarter in the award year, if returns to Good Standing).
- If student withdraws and wishes to re-enter, student must complete a re-entry admissions application and a new scholarship application before the beginning of the term to repackage the scholarship award for that term.
- If scholarship is dependent upon employment, student must continue to be employed by Ultimate Medical Academy.
- If the student fails to meet any of these retention requirements, they lose eligibility for this scholarship until eligibility is re-established.
- Approval of scholarships contingent upon annual funding approval by the Board of Governors.
- Scholarships subject to changes in policy by the Board of Governors.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**NAU Veteran's Yellow Ribbon Scholarship:** NAU participates in the Yellow Ribbon Scholarship program for eligible recipients of Chapter 33 Veteran’s benefits. NAU will award a limited number of Chapter 33 Veterans a Yellow Ribbon Scholarship for up to ½ the amount of tuition and fees not paid by Chapter 33 benefits per term. If the student meets the following eligibility requirements:

- Entitled to the maximum benefit rate for Chapter 33
- Served an aggregate period of 36 months of active duty after September 10, 2001
• Honorably discharged from active duty for a service-connected disability and you served 30 continuous days after September 10, 2001
• Dependent eligible for transfer of entitlement under the Post-9/11 GI Bill in which the service member was entitled to the maximum benefit rate for Chapter 33
• Please contact camilitaryfinance@national.edu for further details.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

Federal Work-Study (FWS): Undergraduate, Master’s and Doctoral Program students may qualify for FWS jobs to assist them with their educational expenses. Students may receive FWS funds at an enrollment status of at least 1 credit hour or more.

Question #31 of the FAFSA asks students whether they are interested in FWS. Students who leave the question blank, check No, or Don’t Know will not be considered when awarding FWS, these students will be listed on the spreadsheet as not interested in FWS. However, if at a later date these students want to be considered for FWS these students can change their answer by submitting a FAFSA correction. The student would then be added to the spreadsheet on the next deadline date.

Federal Work Study is a campus based fund awarded in spreadsheet order to those students who have financial need. All FWS funds are awarded at the beginning of the award year using the first spreadsheet deadline.

Students receive the FWS funds by working the hours, if they do not work the hours the unearned funds will be added back to the allocation. When students withdraw from school, decline the award, or become ineligible for funds, awards are cancelled; these unearned funds will be added back to the unspent allocation and carried forward to be included with the allocations for succeeding spreadsheet deadlines.

The FWS fund is reconciled once the earnings have been posted for the previous quarter, and a new spreadsheet is produced using the spreadsheet deadline dates. Unearned FWS funds are added back to the allocation and awarded to the next qualifying student on the list. Further details regarding campus based aid allocation deadlines and spreadsheets are published on page 47.

The federal government pays 75% of the student's wages for the 2014-15 award year and the employer 25% (with the exception of America Reads these are paid 100% from Federal Funds). All students will be awarded FWS based on 100% of total earnings. Students may be awarded $200 (minimum award per quarter) to
$2365 (maximum award per quarter) not to exceed their financial need. Once the student has started school their FWS award will not be reevaluated or changed due to change in enrollment status.

Qualifying students may work up to a maximum of 20 hours per week while classes are in session depending on the amount of their quarterly award. Students may work up to a maximum of 40 hours per week during some periods of non-attendance (quarterly breaks and Winter Holiday break) pending approval by the System Director of Financial Aid (Central Administration).

During any quarter break, a student may work and earn FWS funds when approved by the System Director of Financial Aid (or their delegate). The FWS employer must e-mail the request for the student to work over the break to the System Director of Financial Aid. When approving the student to work the System Director of Financial Aid reviews the following:

- Is the student pre-registered for the upcoming quarter?
- Does the student have FWS funds for the upcoming quarter?
- Will the student have enough FWS funding for the upcoming quarter if they also work during the quarter break?
- If the student does not have enough funding, can the student's award be increased according to the student's budget?

The approval to work during the quarter break by the System Director of Financial Aid is notated in the FWS award comments in CampusVue and e-mailed to the FWS employer and payroll.

Grade level is determined using the same scale as for Federal Student Loans. Grade level for FWS will be determined in the first quarter in which the student is awarded FWS for that award year and will not be reevaluated or changed until the next award year.

- Students in an Associate’s Degree (2 year degree) who have more than 80 credits may still only receive the pay level of a Sophomore.
- Students in a Diploma Degree (1 year degree) who have more than 40 credits may still only receive the pay level of a Freshman.

Federal Work Study for the 2014-15 award year cannot be disbursed before 7/1/14 or after 6/30/15. National American University's FWS award level is $139,087 (which includes the employer's share).

Campuses other than Rapid City have a small allocation, as they do not have off-campus employment. These campuses are to employ at least one FWS student at their campus. These campuses are allowed to spend more than their allocation, if they have employment for more than one FWS student.
## Students will be paid at least minimum wage based on the following scale:

<table>
<thead>
<tr>
<th>Campus</th>
<th>Allocated</th>
<th>Campus</th>
<th>Allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albuquerque</td>
<td>$2,500</td>
<td>Indianapolis</td>
<td>$2,500</td>
</tr>
<tr>
<td>Albuquerque West</td>
<td>$2,500</td>
<td>Lee’s Summit</td>
<td>$2,500</td>
</tr>
<tr>
<td>Austin</td>
<td>$2,500</td>
<td>Lewisville</td>
<td>$2,500</td>
</tr>
<tr>
<td>Austin South</td>
<td>$2,500</td>
<td>Mesquite</td>
<td>$2,500</td>
</tr>
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<td>Bellevue</td>
<td>$2,500</td>
<td>Overland Park</td>
<td>$2,500</td>
</tr>
<tr>
<td>Bloomington</td>
<td>$2,500</td>
<td>Rapid City</td>
<td>$69,087</td>
</tr>
<tr>
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<td>Roseville</td>
<td>$2,500</td>
</tr>
<tr>
<td>Burnsville</td>
<td>$2,500</td>
<td>Sioux Falls</td>
<td>$2,500</td>
</tr>
<tr>
<td>Centennial</td>
<td>$2,500</td>
<td>Tigard</td>
<td>$2,500</td>
</tr>
<tr>
<td>Colorado Springs</td>
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<td>Tulsa</td>
<td>$2,500</td>
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<tr>
<td>Colorado Springs South</td>
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<td>Wichita</td>
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<td>Denver</td>
<td>$2,500</td>
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<tr>
<td>Ellsworth AFB</td>
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<td>Wichita West</td>
<td>$2,500</td>
</tr>
<tr>
<td>Georgetown</td>
<td>$2,500</td>
<td>Zona Rosa</td>
<td>$2,500</td>
</tr>
<tr>
<td>Independence</td>
<td>$2,500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Grade Level and Hourly Wage Details:

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Number of Credits</th>
<th>Regular Position</th>
<th>Student Tutors and Computer Lab Monitors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Hourly Wage</td>
<td>Quarterly Amount</td>
</tr>
<tr>
<td>Freshman</td>
<td>0-39</td>
<td>$8.50</td>
<td>$1,870</td>
</tr>
<tr>
<td>Sophomore</td>
<td>40-79</td>
<td>$8.75</td>
<td>$1,925</td>
</tr>
<tr>
<td>Junior</td>
<td>80-119</td>
<td>$9.00</td>
<td>$1,980</td>
</tr>
<tr>
<td>Senior</td>
<td>120 +</td>
<td>$9.50</td>
<td>$2,090</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Number of Credits</th>
<th>Regular Position</th>
<th>Student Tutors and Computer Lab Monitors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Hourly Wage</td>
<td>Quarterly Amount</td>
</tr>
<tr>
<td>Freshman</td>
<td>0-39</td>
<td>$9.75</td>
<td>$2,145</td>
</tr>
<tr>
<td>Sophomore</td>
<td>40-79</td>
<td>$10.00</td>
<td>$2,200</td>
</tr>
<tr>
<td>Junior</td>
<td>80-119</td>
<td>$10.25</td>
<td>$2,255</td>
</tr>
<tr>
<td>Senior</td>
<td>120 +</td>
<td>$10.75</td>
<td>$2,365</td>
</tr>
</tbody>
</table>
Wages will be paid to the student per the regular pay schedule (bi-weekly). Students can elect to have their wages paid to the student's school account to pay for tuition, fees, books and any other charges.

**Federal Perkins:** A Federal Perkins Loan is a low interest (5%) loan for Undergraduate, Master's and Doctoral Program students with exceptional financial need. Students may receive Perkins loan funds at an enrollment status of at least 1 credit hour or more.

Funds will be awarded in order of the lowest expected family contribution (first priority Pell eligible students) on up until funds are exhausted or direct costs are met. The minimum Federal Perkins Loan is $250 per quarter, the maximum is $1375 per quarter. The annual maximums and aggregate limits by academic level are listed below.

The Federal Perkins Loan will use the same award year as the Pell Grant for the applicable quarter. Federal Perkins Loans for the 2014-15 award year cannot be disbursed before 7/1/14 and or after 6/30/15.

<table>
<thead>
<tr>
<th>Academic Level</th>
<th>Annual Maximum</th>
<th>Aggregate Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Undergraduate</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diploma &amp; AAS</td>
<td>$5,500</td>
<td>$11,000</td>
</tr>
<tr>
<td>Bachelors</td>
<td>$5,500</td>
<td>$27,500</td>
</tr>
<tr>
<td><strong>Master's or Doctoral</strong></td>
<td>$8,000</td>
<td>$60,000</td>
</tr>
</tbody>
</table>

Students in a Bachelors degree who have not achieved third-year status are also limited to an aggregate maximum of $11,000. The Aggregate limit for a Master's or Doctoral student includes any Federal Perkins Loan borrowed as an Undergraduate.

The deadline for accepting applications for consideration of awarding Federal Perkins Loans is listed below along with the amount of allocation for that deadline.
Further details regarding campus based aid allocation deadlines and spreadsheets is published on page 47.

National American University's **Federal Perkins Loan** award level is $50,000 (which includes the institutional share).

<table>
<thead>
<tr>
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<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$50,000</td>
<td>$26,000</td>
<td>$8,000</td>
<td>$8,000</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**Federal Direct Subsidized Stafford Loan**: Qualifying students may borrow up to their annual grade level or until "need" is met.

The U.S. Department of Education pays (subsidizes) the interest that accrues on Subsidized loans while the student is in school at least half-time, during the grace period, and during times of authorized deferment. The U.S. Department of Education does not pay the interest during times of forbearance or repayment.

**Subsidized Usage Limit (150% Direct Subsidized Stafford Limit)**

If the student’s first disbursement of a Stafford loan is 7/1/13 or after, and the
- student has never borrowed Federal Student Loans
  - OR their previous Federal Student Loans are completely repaid

The Undergraduate student is **limited to Subsidized Stafford loan for 150% of the published length** of their academic program, as measured in academic years.
- If the student has reached their 150% Subsidized Usage Limit or has less than 1 full term of Subsidized Usage Limit remaining **and** they continue in their program, the following will happen:
  - Any subsequent loans would be Unsubsidized
  - All loans will start accruing interest from the date of their first disbursement (including the previous Subsidized Loans)
- If the student changes their program, they are limited to 150% of the published length of the new program, minus any Subsidized Stafford loans previously received regardless of the program to which it applied.
NSLDS has been updated with enhancements to display the Subsidized Usage Limit Applies Informational Flag (SULA).

For those students subject to the 150% SULA limit, the SULA flag will have the following values:
  Y= The borrower is subject to the 150% SULA limit provision.
  N= The borrower is not subject to the 150% SULA limit provision.

To figure how much remaining eligibility the student has use the following equation:
Maximum Eligibility Period (MEP) – Subsidized Usage Period (SUP) = Remaining Eligibility Period (REP)

COD and NSLDS will be calculating the MEP, SUP and REP by using academic years.

**Maximum Eligibility Period (MEP):** 150% of the published length of the educational program in which the borrower is currently enrolled.
  Program Length in weeks x 150% / standard academic year = Maximum Eligibility Period in Academic Years

Undergraduate Program Length and 150% is determined as follows:
1. Required # of Credits for Program / 12 credits per quarter (Federal definition of full-time) = Quarters per program
2. Quarters per program are rounded using a 4/5 split
3. Rounded Quarters per Program x 13 weeks per Quarter = Length of Program (11 weeks plus term breaks)
4. Length of Program in weeks x 1.5 = Maximum Eligibility Period
5. Maximum Eligibility Period divided by 39 weeks (standard academic year) = Years of Maximum Eligibility

Associate’s Degree of 90.5 credits has a program length of 104 weeks or 8 quarters
- 90.5 credits divided by 12 credits per quarter = 8 quarters rounded
- 8 quarters multiplied by 13 weeks per quarter = 104 weeks
- 150% of the program length is 104 x 1.5 = 156 weeks
- 156 weeks divided by 39 weeks = 4 academic years
Subsidized Usage Period (SUP): Period of time for which a borrower received a Direct Subsidized Loan.

Days in Loan Period/Days in Academic Year (BBAY) x Enrollment Status

- Enrollment status is taken from the first term of the Loan Period
  - Full time = 1 Enrollment Status
  - ¾ Time = .75 Enrollment Status
  - ½ Time = .50 Enrollment Status
  - For 2013/14 the ¾ time enrollment status was not able to be reported and all loans were calculated using a ½ time enrollment status
- If the student does not receive any amount of Subsidized loan for the term the term in not used for the calculation and does not count against the MEP
- If the student receives any amount of Subsidized loan for the term the entire term is used for the calculation
  - If through R2T4 part of the Subsidized loan is returned for the term, the entire term is used for the calculation
  - If through R2T4 or late disbursement the entire Subsidized loan is returned for the term, the end date of the previous term is used
- Round each calculation to 2 decimal points
- Round final number to 1 decimal point
- One Exception-If the student borrows the full annual loan limit, regardless of the length of the loan period or enrollment status, it will be considered that the student has borrowed one Academic Year’s worth of loan.

Student attends Summer and Fall 2014 in a Summer/Fall/Winter Academic Year (BBAY), at 9 credits for Summer 14.
Attended-6/9/14-11/23/14 = 168 days
Academic Year-6/9/14-2/28/15 = 265 days
168 / 265 x .75 enrollment status = .475471698 rounded = .5 of an Academic Year

Remaining Eligibility Period (REP): Difference between the Maximum Eligibility Period and the total of all Subsidized Usage Periods.
Maximum Eligibility Period
- All Subsidized Usage Periods combined
=Remaining Eligibility Period
Example A:

- AAS Health Information Technology 105 credits
  - 105 / 12 credits = 9 quarters
  - 9 quarters x 13 weeks = 117 weeks Program Length
  - 117 weeks x 1.5 = 175.5 weeks Maximum
  - 175.5 weeks / 39 weeks = 4.5 Academic Year Maximum
- Student has received 3 Academic Years (BBAYs) of Subsidized loans at an enrollment status of ¾ time
  - 39 weeks / 39 weeks x .75 Enrollment = .75 Academic Year for each BBAY
  - .75 x 3 = 2.25 (Rounded 2.3) Subsidized Usage Period
- Student changes programs to a BS program of 180 credits
  - 180 / 12 credits = 15 quarters
  - 15 quarters x 13 weeks = 195 weeks Program Length
  - 195 x 1.5 = 292.5 weeks Maximum
  - 292.5 weeks / 39 weeks = 7.5 Academic Years Maximum
- 7.5 Academic Years Maximum – 2.3 Subsidized Usage Period = 5.2 Remaining Eligibility Period to complete the BS degree

Example B:

- BS Business of Administration 180 credits
  - 180 / 12 credits = 15 quarters
  - 15 quarters x 13 weeks = 195 weeks Program Length
  - 195 x 1.5 = 292.5 weeks Maximum
  - 292.5 weeks / 39 weeks = 7.5 Academic Years Maximum
- Student has received 5 Academic Years (BBAYs) of Subsidized loans at an enrollment status of ¾ time
  - 39 weeks / 39 weeks x .75 Enrollment = .75 Academic Year for each BBAY
  - .75 x 5 = 3.75 (Rounded 3.8) Subsidized Usage Period
- Student changes to AAS program of 105 credits
  - 105 / 12 credits = 9 quarters
  - 9 quarters x 13 weeks = 117 weeks Program Length
  - 117 weeks x 1.5 = 175.5 weeks Maximum
  - 175.5 weeks / 39 weeks = 4.5 Academic Year Maximum
- 4.5 Academic Years Maximum – 3.8 Subsidized Usage Period = .7 Remaining Eligibility Period to complete the AAS degree
  - Student can receive Subsidized Loan for 1 academic year at ½ time enrollment status, if student does not graduate with the AAS degree at the end of the academic year and continues in the AAS degree:
    - Any subsequent loans would be Unsubsidized
    - All loans will start accruing interest from the date of their first disbursement (including the previous Subsidized Loans)

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as
soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**Federal Direct Unsubsidized Stafford Loan:** The Unsubsidized Loan Program is a low interest loan. The primary difference between the Subsidized and Unsubsidized Federal Stafford Loan is the U.S. Department of Education pays the interest on a subsidized student loan during in school status and during authorized deferment periods. The student is responsible for paying the interest on an unsubsidized student loan during all periods. (Note: A student must apply for the full amount they are eligible for under the Federal Subsidized Stafford Loan program before they can apply for a Federal Unsubsidized Stafford Loan. Except in the case of a Dependent student whose parents refuse to complete a FAFSA, they are only eligible for Unsubsidized Loan.)

Dependent students whose parents refuse to complete the FAFSA and whose parents do not support them now nor will they in the future (including cash and non-cash support such as educational costs or room and board) are eligible to borrow Unsubsidized Loans only.

- The Annual Loan Limit for these Unsubsidized loans is the Dependent Limit Subsidized and Unsubsidized combined for the student’s grade level, all as an Unsubsidized Loan.
- These students are not eligible for any other type of Federal Student Aid.
- These students have not been determined Independent through a Special Circumstance request.
- Students and parents must complete the Special Circumstance Parent Refusal to Provide FAFSA Information form stating the above requirements, as well as the date they ceased to provide support for the student. (The Campus FSR can find this form on MyNAU>Financial Aid>FA Forms and Letters.)

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student via their HigherOne account.

**Characteristics Common to Subsidized/Unsubsidized Stafford Loan Programs:**

Funds are available to Undergraduate students enrolled in 6 quarter credits or more, Master’s Program students enrolled in 4.5 quarter credits or more, and doctoral Program students enrolled in 3 semester credits or more as long as the 3 credits spans the entire length of the Trimester from start to end dates.
Undergraduate students who are first-time (never previously borrowed Federal Student Loans), first year (40 or less credits) borrowers cannot receive the first disbursement of their Stafford Subsidized and Unsubsidized loans (not PLUS) until 30 days after the start of their program of study. All other disbursements can be paid using the regular Undergraduate disbursement dates.

Qualifying students may borrow up to their annual grade level or until the Federal Need is met according to the following chart for each Borrower Based Academic Year (BBAY). Federal Need for Unsubsidized Loan is calculated without the EFC.

Annual grade level loan amounts cannot exceed the student’s program of study. For example: A dependent student in a 2 year program (Associates) cannot borrow more than a grade level 2 annual loan amount of $6,500 Subsidized and Unsubsidized Stafford combined regardless of credit hours earned.

<table>
<thead>
<tr>
<th>Academic Level</th>
<th>Dependent Limits</th>
<th>Independent Limits</th>
</tr>
</thead>
<tbody>
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<td></td>
<td>Sub</td>
<td>Unsub</td>
</tr>
<tr>
<td>1st year</td>
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<td>2nd year</td>
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<td>3rd and up</td>
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<td>$2,000</td>
</tr>
<tr>
<td>Master’s and Doctoral</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Aggregate Undergraduate (Subsidized Loan Included)</td>
<td>$31,000 (no more than $23,000 may be Subsidized)</td>
<td>$57,500 (no more than $23,000 may be Subsidized)</td>
</tr>
<tr>
<td>Aggregate Master’s and Doctoral (Subsidized and Undergraduate Loan Included)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*Master’s and Doctoral Program-Note that for loan periods starting on or after July 1, 2012, Master’s and Doctoral Program students are no longer eligible to receive Direct Subsidized Stafford Loans. Their entire eligibility is in the Direct Unsubsidized Stafford Loan.

Loan proration is necessary only when the Undergraduate borrower will graduate at the end of the loan period and the loan period is less than an academic year (3 quarters) in length. When necessary, all loans are prorated on a proportional basis. Master’s and Doctoral students are not subject to proration.

Proportional proration: \# credits taking/\# credits in standard academic year x annual maximum loan limit.

**Federal Direct PLUS Loan:** Federal PLUS loans are for parents who want to borrow to help pay for their child’s education. A dependent student’s parents may borrow the difference between the cost of attendance minus all other financial aid, providing they have a good credit history. There is no aggregate loan limit.
The credit check is done by the Federal government and looks for adverse credit only, the credit check does not check for debt to income ratio. Those parents, who have been denied due to credit check, are given the option to use an Endorser. A credit check through Direct Lending is good for 90 days. Direct Lending does not have a provision for parents to appeal a credit approval and the only recourse for a parent who is denied is to obtain an Endorser.

- However, the student may be eligible for a Professional Judgment determination of Independent for loan purposes only, if the parent received a credit approval but the parent has declared bankruptcy and the court has ordered no new debt may be incurred until the bankruptcy has been discharged.

Dependent students whose parents are denied a PLUS loan due to adverse credit history may be eligible for Independent student Unsubsidized Loan limits, providing Professional Judgment determination of Independency is made for loan purposes only.

The U.S. Department of Education does not at any time pay interest for the parent in the PLUS loan program. Funds are available to parents whose students are enrolled in 6 quarter credits or more.

Awards are disbursed to the student’s school account to pay for tuition, fees, books and any other charges, according to the published disbursement schedule or as soon thereafter as possible if the student is awarded after the start of the term. If there is credit balance, the credit balance is sent to the student’s parent borrower or the student via their HigherOne account if the parent has elected to do so.

**Characteristics Common to Subsidized/Unsubsidized Stafford Loan and PLUS Programs:**

Aid will be awarded using a Borrower Based Academic Year (BBAY) philosophy, including cross-over loan periods. A BBAY consists of 3 quarters, starting with a quarter in which the student is eligible for and receives a Direct Loan.

Loan periods will always be for the entire Borrower Based Academic Year except in the following circumstances:

- The loan is for an increase in grade level, which happened after the start of the BBAY.
- The loan is for less than a full BBAY due to graduation before the end of the BBAY.
- The student withdrew or dropped to less than half-time status during the BBAY and must be re-awarded for the remainder of the BBAY.

Pell Grant and any other continuing aid is estimated for future quarters in which an ISIR has not yet been received, based on the current year’s EFC.
• Once the future quarter’s ISIR has been received, Pell Grant is revised based on the actual 2015-16 EFC.
• This may necessitate the revision of the Award/Loan Worksheet and possible refund or adjustment of future quarter loan disbursements depending on the Federal Need.
• The EFC used for the budget calculation is not revised.

If the future quarters have a valid ISIR EFC an estimate of future quarter Pell Grant is not necessary, as the actual Pell Grant would be awarded.

EFC and Cost of Attendance (COA) for the entire BBAY (Stafford, PLUS, Alternative Loans) are determined by the award year used for the first term of the BBAY. The EFC is the appropriate month EFC for the entire length of the loan period. The COA is created using these guidelines:
• The Books, SLA and Travel amounts are determined by the award year of the first quarter of the BBAY.
• The Tuition and Fees are determined for the individual quarter, as published at that time.
• If the Tuition, Fees, enrollment status and estimated aid have changed after the loans were awarded but before the loans were certified, these amounts must be updated to be current at the time of certification.
• If a student drops to less than half-time or withdraws all future disbursements are cancelled
  o If the student returns during the same BBAY but the loan period is now on or after July 1\textsuperscript{st}
    ▪ The award year and the loan origination ID will be for the next award year
    ▪ The EFC and COA will be from the next award year
• Once the loan has been certified the EFC and COA for the loan will not change.
• All Financial Aid received for the BBAY (regardless of the award year) is used in determining the Federal Need, even if the aid is awarded after the loan has been certified
  o In this case, loan eligibility in regards to Federal Need would be re-evaluated

The minimum loan amount is as follows:
• $200 Combined Subsidized and Unsubsidized loan or
• $200 Subsidized loan if not simultaneously certified with an Unsubsidized Loan or
• $200 Unsubsidized loan if not simultaneously certified with a Subsidized Loan or
• $200 Parent Loan for Undergraduate Students
*If a Direct Cost loan is within $200 of the annual loan limit or prorated amount, the full annual loan limit or prorated amount will be awarded (unless limited by Federal Need).
When calculating eligibility for an initial or subsequent loan, if the loan will be less than the above stated minimums, no loan will be awarded.

All students whose loan period is one quarter only, must receive Stafford Subsidized and Unsubsidized and PLUS loans in 2 disbursements. One disbursement at the regular date or 30 day delay date (whichever is applicable) and the 2nd disbursement past the ½ way point of the quarter.

The following origination fees apply to loans depending on first disbursement date. It does not make a difference when the loan was certified, the loan period, or from which award year the student was awarded. If the first disbursement date is originally scheduled prior to 7/1/13, but not actually disbursed until 7/1/13 or after, the origination fee will increase.

<table>
<thead>
<tr>
<th>14-15 Direct Loan Origination Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>First Disbursement Paid Date</strong></td>
</tr>
<tr>
<td>-----------------------------------</td>
</tr>
<tr>
<td>12-1-13 and before 10/1/14</td>
</tr>
<tr>
<td>10/1/14 and after</td>
</tr>
</tbody>
</table>

The following interest rates apply to loans depending on first disbursement date. It does not make a difference when the loan was certified, the loan period, or from which award year the student was awarded.

<table>
<thead>
<tr>
<th>Direct Loan Type</th>
<th>Effective on or after date</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Subsidized Stafford Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate</td>
<td>1st Disbursement Paid-7/1/13</td>
<td>3.86%</td>
</tr>
<tr>
<td>Undergraduate</td>
<td>1st Disbursement Paid-7/1/14</td>
<td>4.66%</td>
</tr>
<tr>
<td>(as of 7/1/12 Master’s and Doctoral students are no longer eligible for Subsidized loans)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Unsubsidized Stafford Loan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Undergraduate</td>
<td>1st Disbursement Paid-7/1/13</td>
<td>3.86%</td>
</tr>
<tr>
<td>Undergraduate</td>
<td>1st Disbursement Paid-7/1/14</td>
<td>4.66%</td>
</tr>
<tr>
<td>Master’s and Doctoral</td>
<td>1st Disbursement Paid-7/1/13</td>
<td>5.41%</td>
</tr>
<tr>
<td>Master’s and Doctoral</td>
<td>1st Disbursement Paid-7/1/14</td>
<td>6.21%</td>
</tr>
<tr>
<td><strong>PLUS</strong></td>
<td>1st Disbursement Paid-7/1/13</td>
<td>6.41%</td>
</tr>
<tr>
<td><strong>PLUS</strong></td>
<td>1st Disbursement Paid-7/1/14</td>
<td>7.21%</td>
</tr>
</tbody>
</table>

A borrower may choose to repay the loan by Electronic Debit Account; they would then receive a further .25% interest rate reduction at time of repayment.

Military Service Loan Benefits:
- For military service members who took out student loans prior to entering the military or being called to active duty, the interest rate is limited to 6% during times of active duty service.
- Direct Loans first disbursed on or after 10/1/08, no interest will be charged for a period of not more than 60 months while serving on active duty or performing qualifying National Guard duty during a war, other military
operation or other emergency and are serving in an area of hostilities qualifying for special pay.

- Qualify for a deferment of repayment on any Federal loans while serving on active duty in the military, or performing qualifying National Guard duty, during a war, military operation, or national emergency. If the period of active duty service includes Oct. 1, 2007, or begins on or after that date, your deferment will be extended for an additional 180 days after the demobilization date for each period of qualifying service.

- Members of the National Guard or other reserve component of the U.S. armed forces (current or retired) called or ordered to active duty while enrolled at least half-time at an eligible school or within six months of having been enrolled at least half-time, qualify for deferment of repayment on federal student loans during the 13 months following the end of active duty service, or until they return to school on at least a half-time basis, whichever is earlier.

**Summer Quarter Awarding**

National American University students are in general non-traditional and many students attend all 4 quarters of the year. Summer quarter is a regular quarter in terms of awarding aid.

The Federal Award Year is from July 1 – June 30, therefore; the Undergraduate Summer quarter and Doctoral Summer trimester are considered crossover terms as they start before July 1st and continue beyond July 1st. The Master’s Summer quarter starts after July 1st, and is not considered a crossover term.

Since a calendar year consists of 4 quarters, NAU will not award 5 quarters of Pell Grant or 2 Summers (Header and Trailer) out of the same Federal Award Year.

In general, Summer 2014 will be assigned to the award year as follows:

1. New NAU students starting Summer 14, will be awarded using the 2014-15 EFC.
2. Continuing NAU students whose BBAY starts Summer 14, will be awarded using the 2014-15 EFC.
   - Regardless of whether the student has remaining 2013-14 Pell eligibility.
3. Continuing students whose BBAY is W/Sp/Su14; who either received Pell Su13 from 2013-14 or who have used their full 2013-14 Pell eligibility by the end of Sp14, will be awarded Pell Su14 from the 2014-15 award year if Pell eligible for 2014-15.
4. Continuing students whose BBAY is Sp/Su/F14; who either received Pell Su13 from 2013-14 or who have used their full 2013-14 Pell eligibility by the end of Sp14, will be awarded Pell Su14 from the 2014-15 award year if Pell eligible for 2014-15.
5. Continuing NAU students whose BBAY started Spring 14, did not attend Summer 14 and are returning Fall 14, will be awarded for Fall 14 using the 2014-15 EFC (If the loan period is for Fall 14 only it does not cross over the July 1st date and we cannot use the previous award year.)

6. Continuing NAU students whose BBAY started in Winter 13-14, did not attend Spring 14 and are returning Summer 14, will be awarded for Summer 14 using the 2013-14 EFC.

Summer 2015 awarding may change based on regulation and policy changes for 2015-16.

As summer quarter is a regular quarter for NAU students, the Summer quarter is normally awarded at the same time as the other quarters, and the student is notified of their awards through the normal award letter process.

Campus Based Aid is awarded using the same award year’s EFC and allocation as the Federal Pell Grant for FSEOG and Perkins Loan. FWS uses the same award year’s EFC and allocations as the actual federal year as students awarded from the previous award year are not allowed to work past 6/30, and students awarded from the upcoming award year are not allowed to work before 7/1. Federal Work Study for Summer is awarded to only those students in attendance Summer quarter.

When awarding Campus Based Aid, students will be awarded for summer quarter (if summer is at the end of the Federal Award Year) during the original awarding for the award year, if the student has a history of attending summer quarter and Summer does not start a new BBAY.

If the student was not awarded Campus Based Aid for the Summer quarter and we are revising the award to include Summer, the student can be awarded Summer Campus Based Aid if there is funding left in the allocation.

When awarding FWS for the summer quarter:

- If the student was awarded for summer quarter from the previous award year, and FWS is added from the upcoming award year, the summer quarter FWS is added to the awarding worksheet and budget worksheet of appropriate summer quarter in the previous award year. This will ensure the student is not over awarded. If the FWS causes an over award for the summer quarter, the FWS will be reduced for the summer quarter in the previous award year.

A BBAY that starts before July 1st and continues beyond July 1st is considered a crossover BBAY.
EFC and Cost of Attendance (COA) for the entire BBAY (Stafford, PLUS, Alternative Loans) are determined by the award year used for the first term of the BBAY. The COA is adjusted in these cases:

- The Books, SLA and Travel amounts are determined by the award year of the first quarter of the BBAY.
- The Tuition and Fees are determined by the published amounts effective for the individual quarter.
- If the Tuition, Fees, enrollment status and estimated aid have changed after the loans were awarded but before the loans were certified, these amounts must be updated to be current at the time of certification.
- If a student drops to less than half-time or withdraws all future disbursements are cancelled
  - If the student returns during the same BBAY but the loan period is now on or after July 1st
    - The award year and the loan origination ID will be for the next award year
    - The EFC and COA will be from the next award year
- Once the loan has been certified the EFC and COA for the loan will not change.
- All Financial Aid received for the BBAY regardless of the award year is used in determining the Federal Need, even if the aid is awarded after the loan has been certified
  - In this case, loan eligibility in regards to Federal Need would be re-evaluated

**Campus-Based Aid Deadlines**

The tables illustrated on pages 7, 20, and 22 provide quarterly campus allocations based on total funds available to the university on a system-wide basis. The computations are based on the following criteria/considerations:

- 2013-14 Winter Quarter credit hours
- Anticipated enrollment growth
- Student need (0 EFC)
- Program usage/applicability

A certain percentage of funds have been set aside for each spreadsheet deadline throughout the year. Spreadsheets are produced based on the processed date of the first 2014-15 ISIR received. (Note: The spreadsheet will be produced by the Central Office.)

Students who have not registered for the quarter will be noted on the campus based spreadsheet as not enrolled and will be considered for the next spreadsheet.
The spreadsheets will be posted to MyNAU within 6 working days of the deadline date. The FSEOG and Perkins spreadsheets are sorted by the EFC and then by ISIR processed date. The FWS spreadsheet is sorted by a Yes answer to the interested in FWS question and then by ISIR processed date.

Following the guidelines listed on the preceding pages, Central Administration will award the funds for the FSEOG and Federal Perkins programs in the exact order on the spreadsheet from the lowest expected family contribution to the highest, until the allocation is exhausted for that particular spreadsheet (even if you go beyond your 0 EFC students). Central Administration will also award FWS funds following the guidelines in the FWS section, in the exact order of ISIR processed date, unless the student did not answer “yes” they were interested in FWS, until the funds are exhausted.

Should all eligible students be funded and the allocation not fully utilized, carry forward the remaining allocation to be included with the allocations for succeeding spreadsheets. When students withdraw from school or become ineligible for funds and awards are cancelled, those dollars will be awarded to the next eligible applicants on the spreadsheet.

Central Administration will monitor the awarding of these Campus Based Funds carefully and stay within the allocated amounts.

Central Administration will request the financial aid awards/checklists of the students to be awarded within 1 week of creating each spreadsheet. Campuses are to return these awards/checklists within 1 week of receiving the request for these awards.

If you should have any questions regarding any of this information, please contact me or the Assistant Director of Financial Aid, Monica Gannon.