FINANCIAL POLICIES AND INFORMATION

The student is expected to arrange for financial resources to cover all expenses before the beginning of each school year. Accounts with other schools or with this University must be settled before enrollment will be allowed or services offered. Registration is not complete until tuition and fees for each term are paid; therefore, the student should be prepared to make these payments during scheduled registration periods for each academic year. Tuition and fees may vary from amounts shown. Please refer to the Student Account Disclosure statement for additional student account financial information (<llu.edu/assets/central/ssweb/studentfinance/documents/disclosure.pdf>).

Student fees

Enrollment fees

Students attending this University will be charged an enrollment fee, based on the criteria indicated below. Neither the fee in total nor any portion of the fee will be waived under any circumstance. Other school-specific charges—such as technology fees, laboratory fees, etc.—may also appear on the student account. The following criteria govern the enrollment fee:

1. Students who are accepted into a degree program and are registered will be charged the enrollment fee, regardless of the number of units for which they are registered.
2. Students who are not accepted into a degree program but who are registered as nondegree students for more than four units (five units for School of Allied Health Professions) will be charged the enrollment fee.
3. Students who are working on "In Progress" courses and who are not registered for any other units will be charged the enrollment fee.
4. A student who is charged the enrollment fee but who drops all units before the deadline for a full refund (generally one week after the first day of classes) will receive a full refund of the enrollment fee and will have no access to any University benefits. Please refer to the refund policy.
5. LLU HEALTH employees who are "full-time, benefit eligible" will not be charged the enrollment fee, whether they are using their education benefit or not. Spouses of employees who are using the employee benefit will be charged the enrollment fee.
6. Students participating in an off-campus or online program will not be charged the enrollment fee unless the program specifically requires this fee.
7. Other school-specific fees will be charged independent of the enrollment fee.

Other fees

<table>
<thead>
<tr>
<th>Fee</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late payment fee (term)</td>
<td>$100</td>
</tr>
<tr>
<td>Late registration fee</td>
<td>$200</td>
</tr>
<tr>
<td>Returned check fee</td>
<td>$25</td>
</tr>
<tr>
<td>Lost check reissue fee</td>
<td>$15</td>
</tr>
<tr>
<td>Returned direct deposit fee</td>
<td>$15</td>
</tr>
</tbody>
</table>

General practices

Tuition payments/refunds

Students who have not paid the balance due for registration, or who have not been awarded financial aid sufficient to cover the balance prior to registration, will be charged a late payment fee. Tuition and fees are due and payable in full to complete registration each term. If a student withdraws from a per-unit course or program, or from a block program up to 60 percent into a term, tuition will be refunded on a pro rata basis. Students who drop a course from a block program of courses will not receive a refund (please refer to the refund percentages and dates attached to individual courses).

Monthly statement

The amount of the monthly statement is due and payable in full upon presentation or notification of statement availability. A student unable to meet this requirement must make proper arrangements with the director of student finance. An account that is more than thirty days past due is subject to a finance charge of .833 percent per month (10 percent per year). Failure to pay scheduled charges or to make proper arrangements will be reported to the respective school administrator and may cause the student to be considered absent, discontinued, or ineligible to take final examinations. Students may also request that monthly statements be sent to a parent or sponsor.

Financial clearance

The student is expected to keep a clear financial status at all times. Financial clearance must be obtained—

- each term in order to complete registration;
- before obtaining access to University services;
- before marching for graduation;
- before receiving a certificate or diploma;
- before requesting a transcript, statement of completion, or other certification to be issued to any person, organization, or professional board.

All University registration holds must be cleared before financial clearance can be granted.

To obtain financial clearance from the Student Loan Collections Office, students with campus-based student loans must be current on all scheduled loan account payments and must have fully completed a loan exit interview after ceasing to be enrolled for at least half time at this University. If the student’s loan accounts are not current, or an exit interview has not been fully completed, a hold will be placed by the Student Loan Collection Office on transcript, diploma, or degree verification; and P1E requests and other services may be denied. Please note that all student loans are reported to a credit bureau organization on a monthly basis. If a student fails to comply with the terms and conditions of the promissory note, the Student Loan Collection Office will accelerate the loan(s), place the student loan(s) in collection with an outside agency, and demand immediate payment of the entire unpaid balance—including principal, interest due, late fees, other fees, collection costs, attorney costs, and legal costs.

Account charges

Students who are currently enrolled on campus in a degree or certificate program are allowed to charge items and services to their accounts. Campus services that permit student account charges include the
Campus Store, Student Affairs, the food service locations on campus, and other providers.

Payments
Bankcard, ACH, check, wire transfer, International to US funds conversion, and cash payments are accepted. Checks should be made payable to Loma Linda University and should indicate the student’s ID number to ensure that the correct account is credited. International students can also make payments in their local currency through the Flywire Service (https://www.flywire.com). In case a payment is returned, a $25 returned item fee will be assessed. Payments are accepted in person at Student Finance, by mail, through the Student Service Center drop box, and online at <llu.edu/central/ssweb/studentfinance>. Account refunds resulting from financial aid, tuition refunds, or other payments may be credited back to any bankcard used—to the extent of the card payment made—before a refund check or direct deposit will be issued.

Please note that student identification cards are required for enrolled students to obtain service at the Student Service Center. (LLU HEALTH employees may present their employee ID cards in lieu of student ID.)

Account withdrawals
Students who have credit balances on their accounts after all University charges are covered may request a withdrawal of these funds. Each account withdrawal must be requested by the student. Withdrawals will be processed as checks or direct deposits; no cash withdrawals or automatic account withdrawal services are available.

Student withdrawal requests made in person at the Student Finance cashier’s window, by fax during office hours, or online before midnight on Tuesday of each week will be processed on Thursday of that week. Students may also request rush withdrawal processing for next business day service. A $20 processing fee is charged.

Checks will be available for pickup after 11:00 a.m. at the Student Finance cashier’s window each business day, or they can be mailed.

Direct deposit authorization and online account withdrawals can be initiated by logging in on <ssweb.llu.edu/llu/twbkwbis.P_WWWLogin> and going to the Student Finance menu. If direct deposit funds are returned to the University due to the entry of inaccurate bank account information, a fee will be charged. Direct deposits may take two days or more after processing to appear in bank accounts. It is the student’s responsibility to verify the receipt and availability of direct deposit funds before initiating any transactions.

Students are cautioned to budget the use of withdrawn funds carefully because additional funds may be needed to cover education and living expenses for current and/or future terms. The Financial Aid Office should be contacted with questions about student budgeting and the use of funds available for withdrawal.

Deposits
Acceptance deposit
Upon notification of acceptance, the student makes the required deposit (see school or program for specific deposit amount). This amount is deducted from the tuition and fees due at registration, or is forfeited if the student does not enroll.

Room and key deposit
Residence hall room and key deposits for Daniells Complex and for Lindsay Hall are forfeited after August 15 if occupancy does not follow for the Autumn Quarter. At the close of the term of residence, both the room deposit and the key deposit are refunded after the dean’s inspection and clearance and the student’s return of the key.

International student deposit
Loma Linda University requires that international students be prepared to provide an advance deposit and provide documentation that additional funds will be forthcoming to meet school expenses. The deposit will be held by the University during the program of study and will be applied to the final quarter’s tuition and fees. Alternatively, the deposit may be refunded, less any outstanding balance on the account, if the student is denied a visa or terminates his/her program.

Housing
If a student is interested in on-campus/residential housing, application may be made online at <llu.edu/central/housing>.

International students
International applicants (non-U.S. citizens and non-U.S. permanent residents) must meet all admissions requirements for the chosen program before an offer of acceptance can be issued. This includes providing evidence of their ability to meet estimated living expenses and all financial obligations to the University that will occur during their program.

After acceptance into the chosen program, the office of International Student and Scholar Services will contact international applicants and guide them through the appropriate procedures. For questions, please call International Student and Scholar Services at 909/558-4955.

Health service
A student enrolled in an on-campus certificate or degree program may be covered by the Student Health Plan provisions. Nondegree students taking more than four units (five units for School of Allied Health Professions) may also be covered by the plan. Please view student registration portal for notice of coverage. A nondegree student may request and pay for health plan coverage if s/he is a part-time student who has been accepted into a board-approved (degree or certificate) program and is currently registered for up to and including four units. For further information, see the Student Health Plan in the Student Life section of this CATALOG.

Student aid
The Office of Financial Aid strives to provide prospective and enrolled students with information and resources to financially support their educational goals. Through the administration of federal student aid programs, state grant programs, and University-based institutional loans and scholarships, the financial aid office assists students in removing financial barriers to obtaining a higher education. It is the responsibility of LLU to ensure that funds are administered according to federal and state law.

Applying for aid
To apply for financial aid, citizens and eligible noncitizens must complete a Free Application for Federal Student Aid (FAFSA), available online at www.fafsa.ed.gov (http://www.fafsa.ed.gov). The FAFSA is available January 1, 2016, for the upcoming 2016-2017 academic year. Students should apply as soon as possible. The results of the FAFSA, called the Student Aid Report (SAR), will be electronically sent to Loma Linda University if the student listed the institution on the application. The
Financial Policies and Information

Aid available to undergraduates and graduates

- Federal PELL Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Cal Grant (California residents only)
- Direct unsubsidized Stafford Loan
- Direct Subsidized Stafford Loan
- Federal Perkins Loan
- Federal Work Study (FWS)
- Institutional loans and scholarships
- Private educational loans from outside lenders

Eligibility

Eligibility for need-based financial aid is determined by many factors, including the family's income, assets, family size, and number in college. All information is used to calculate expected family contribution (EFC). The EFC formula is found in Part F of Title IV of the Higher Education Act (HEA) of 1965, as amended; and updates are published in the Federal Register. Eligibility for need-based funds is calculated by subtracting a student’s EFC from the estimated cost of attendance.

Non-need-based aid is financial aid that is not based on one’s EFC. If a student requires additional aid, s/he may apply for other non-need-based forms of aid to supplement the cost of attendance. Non-need-based aid may not exceed a student’s estimated cost of attendance minus any other assistance s/he has been awarded. Students must apply for need-based funding and complete a FAFSA to receive most forms of non-need-based assistance.

Merit-based aid is awarded given without regard to financial need. Merit-based aid is typically awarded based on academic achievements, talents, demographic characteristics, and other criteria. Students seeking merit-based aid may apply to outside agencies or contact their program to inquire about availability. The Office of Financial Aid does not select recipients for merit-based aid.

For more information on eligibility and general requirements students must meet, please visit http://www.llu.edu/students/financial-aid/eligibility.php.

Financial aid awards

If a student is eligible for financial aid, his/her need may be funded by various sources. Students who met the priority funding deadline (March 20, 2016, for the 2016-2017 academic year) are given greatest consideration during the awarding process. After priority funding deadline consideration, most funds are distributed on a first-come, first-served basis due to the limited availability of certain awards.

Types of aid

For detailed information on the types of aid available through the Office of Financial Aid, please visit: http://www.llu.edu/students/financial-aid/types-of-aid.php.

Aid available to undergraduates: students:

- Federal PELL Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Cal Grant (California residents only)

Veterans benefits

Under Title 38 of the U.S. Code, Loma Linda University is approved for the training of veterans and other eligible persons. Information regarding eligibility for these programs may be obtained by calling 888/423-8978 or 888/442-4551. Application for benefits must be made directly to the Veterans Administration (VA) and may be done via the Web at www.fafsa.ed.gov (http://www.fafsa.ed.gov).

The Office of University Records serves as the certifying official for Loma Linda University. Students should contact the certifying official prior to their first enrollment certification. A veteran cannot be certified until he/she registers. Payments are usually received 30 days after certification.

School of Medicine students must maintain satisfactory grades for all required courses for the year in which they are currently enrolled. If a grade in a required course reflects unsatisfactory progress, the School of Medicine student will not be certified VA until s/he progresses to the next academic year.

For more information, open links to the Veterans Information site under "Student Life" section on the University Web page at www.llu.edu/students.

WICHE

The University participates in the student exchange program of the Western Interstate Commission for Higher Education (WICHE). Eligibility requirements vary among states. Interested students should apply to their state’s certifying officer for further information.

The name and address of the certifying officer can be obtained from the Western Interstate Commission for Higher Education, 3035 Center Green Drive, Suite 200, Boulder, CO 80301. Web page: www.wiche.edu/psep (http://wiche.edu/psep).

Inquiry may also be made at the Office of Student Financial Aid. The application deadline is October 15 prior to the year aid is needed.