

# FINANCIAL POLICIES AND INFORMATION

Students are 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. Registration is not complete until tuition and fees for each term are paid; therefore, students 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 (<https://go.llu.edu/TuitionAccountAgreement/>) statement for additional student account financial information.

## 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, and laboratory fees—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 4 units (5 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. Loma Linda University 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, or on-campus courses are taken.
7. Other school-specific fees will be charged independent of the enrollment fee.
8. Fees are refunded only during the 100 percent refund period.

### Other fees

Late payment fee (term)	\$100
Late registration fee	\$200
Returned payment fee	\$25
Lost check reissue fee	\$15
Returned direct deposit fee	\$15

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.

## General practices

### Tuition payments/refunds

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). Fees are refunded only during the 100 percent refund period.

### 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 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 Collections Office on 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 Collections 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 U.S. 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 online at <http://www.llu.edu/students/student-finance/>, by mail, and in person at Student Finance. Account credits resulting from financial aid, tuition refunds, or other payments and adjustments, may be credited back to any bankcard used—to the extent of the card payment made—before a refund direct deposit or check will be issued.

Please note that student identification cards are required for enrolled students to obtain services at the Student Services 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 direct deposits or checks; no cash withdrawals or automatic account withdrawal services are available.

Student withdrawal requests made online, in person at the Student Finance cashier's window, or by fax during office hours, completed 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.

Direct deposit authorization and online account withdrawals can be initiated by logging into <http://ssweb.llu.edu/loginssso> (<http://ssweb.llu.edu/loginssso/>) 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.

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.

Students are cautioned to carefully budget the use of withdrawn funds 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 as well as 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 their program.

## Housing

If a student is interested in on-campus/residential housing, application may be made online [llu.edu/campus-spiritual-life/housing-dining/residence-halls](http://llu.edu/campus-spiritual-life/housing-dining/residence-halls) (<https://llu.edu/campus-spiritual-life/housing-dining/residence-halls/>).

## 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. Non-degree students taking more than 4 units (5 units for School of Allied Health Professions) may also be covered by the plan. Please view the student registration portal for notice of coverage. A non-degree student may request and pay for health plan coverage if they are 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 4 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 <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). The FAFSA became available October 1, 2022 for the 2023-2024 academic year. Completing an application as soon

as possible is strongly recommended. Results of the FAFSA, called the Student Aid Report (SAR), will be electronically sent to Loma Linda University if the student has listed the institution on the application. The school code for LLU is 001218. The FAFSA must be completed for each academic year.

International students are not eligible for U.S. government assistance, but may receive private funding, such as personal educational loans, from a lending institution or bank. Lenders may require a cosigner who is a U.S. citizen or permanent resident. Please contact the lending institution for more information on the application process as well as the terms and conditions of the applicable loans.

Students must be enrolled in an eligible degree or certificate program to receive financial aid. Additionally, most financial aid programs require a student to be attending at least half time in eligible units/hours.

### 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 the expected family contribution (EFC); the formula is found in Part F of Title IV of the Higher Education Act (HEA) of 1965, as amended. 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 financial aid is not related to one's EFC. If a student requires additional aid, they 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 they have 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 given without regard to financial need and 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 programs 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, please visit <http://www.llu.edu/students/financial-aid/eligibility.php>.

### Financial aid awards

If a student is eligible for financial aid, their need may be funded by various sources. Students who met the priority funding deadline (March 2, 2023, for the 2023-2024 academic year) were given greatest consideration during the awarding process. Following the priority funding deadline, 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 **undergraduate** students:

- Federal PELL Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)

- Cal Grant (California residents only)
- Direct Subsidized Stafford Loan

Aid available to **undergraduate** and **graduate** students:

- Direct Unsubsidized Stafford Loan
- Direct PLUS Loan (parent and graduate)
- Federal Work Study (FWS)
- Institutional loans and scholarships
- Private educational loans from outside lenders

### Reporting outside assistance

Students are required to report any outside financial aid assistance to the Office of Financial Aid. Outside assistance must be coordinated with any federal, state, or institutional funds to prevent an over-award. Failure to report outside assistance may result in the owing of funds to either the institution or the U.S. Department of Education.

### Veterans benefits

Loma Linda University is approved for the training of veterans and other eligible persons under Title 38 of the U.S. Code. Information regarding eligibility for these programs may be obtained by calling 1-888-GIBILL-1 (1-888-442-4551). Application for benefits must be made directly to the Veterans Administration (VA) and may be done via the web at [www.gibill.va.gov](http://www.gibill.va.gov) (<http://www.gibill.va.gov>).

The Office of University Records serves as the certifying office for Loma Linda University. Students should contact the certifying official prior to their first enrollment certification. Veterans cannot be certified until they register and submit the VA forms found in the Academic Resources section at [home.llu.edu/registrar](http://home.llu.edu/registrar) (<http://home.llu.edu/registrar/>).

### Admissions

Loma Linda University admissions policies apply to all students—including veterans—regarding evaluation of credit for previous education and training. LLU maintains a record of all previous academic education and training for all students, including veterans and eligible persons. Credit granted from previous education will be indicated on the degree audit, when appropriate, which may shorten time to degree completion. The degree audit is available to the student and advisor.

### Benefit status

As long as the Office of University Records has received and processed the following forms before deadlines specified on the Registration Portal, the student will not be penalized if funding from the Department of Veterans Affairs under chapter 31 or 33 is delayed:

1. Certificate of eligibility for entitlement to education assistance.
2. VA Enrollment Certification form.
3. VA Request to Use Benefits form.

Students receiving veteran's benefits who fail—for three consecutive quarters—to maintain the cumulative grade point average (G.P.A.) required for graduation will have their benefits interrupted, and the VA office will be notified.

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 student will not be certified by the VA until they progress to the next academic year.

For more information, utilize the links to the Veterans Information site under the "Veterans" button online at [home.llu.edu/registrar](http://home.llu.edu/registrar) (<http://home.llu.edu/registrar/>).

## 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: [wiche.edu/psep](http://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.