



# Financial Aid Handbook 2019-2020

Revised 10/16/2019

This information is designed to help you understand the types of financial assistance available to you during your years at Grand View University. Grand View's Financial Aid Office staff members can assist you in understanding your financial aid, budgeting resources, and managing your loans.

If you would like assistance, please contact our staff at [finaid@grandview.edu](mailto:finaid@grandview.edu) or call us at 1-800-444-6083, Ext. 2820, or (515) 263-2820 to schedule an appointment.

## Accepting Your Financial Aid

Grand View is dedicated to providing financial assistance that, based on available resources, ensures equal access to Grand View for all individuals seeking admission.

Grand View's financial aid letter is your official notification of the amount of financial aid available through Grand View's Financial Aid Office. The financial aid letter, while not a commitment of funds, is also an initial indication of funds from the Iowa Tuition Grant, Federal Pell Grant, and any aid funded by individuals or agencies other than Grand View's Financial Aid Office.

Your financial aid letter is extremely important. Your aid will not be applied to your billing account until you have accepted the aid. New students, if you wish to accept this aid offer, you should sign one copy of the award letter (the second copy is for your records) and submit it to the Financial Aid Office no later than 20 days from the receipt of this letter. Accepting the financial aid by the due date reserves funding in your name. Grand View does not guarantee that funds will be available to you beyond the due date. Grand View supports the National Candidate Reply Date, which allows admitted students to choose, without penalty, among offers of admission and financial aid until May 1. You may also log into Grand View's intranet, myView. Select Finances > Financial Aid > Accepting Your Financial Aid.

Current Grand View students accepting financial aid is done on myView. You will receive an email from the Financial Aid Office each time a new or revised online award letter is processed and ready for your review. Follow the steps below to accept/decline your awards and make sure all requirements needed to finalize your financial aid package are completed. Award information and award letters are accessed through [GV Self-Service](#).

### **Step 1 - Accept or decline your awards.**

On [GV Self-Service](#), click on 'Financial Aid', make sure the correct award year is selected, then scroll down to your Checklist. Click on 'Review and Accept your Financial Aid Award Package'. Make sure to accept/decline all pending awards. Keep in mind that most grants/scholarships are already automatically accepted for you. If your financial aid package was revised and you have previously accepted/declined your awards, you may not need to take any action on your revised awards. For a greater understanding of your financial aid awards, policies, and procedures, be sure to review the **Financial Aid Handbook**

### **Step 2 - Review and sign your Award Letter.**

After you accept/decline awards, you should be directed to your Award Letter, or you can select the option on your Checklist.

### **Step 3 - Review any missing documents.**

Go back to your Checklist, and if there are any lines still showing 'Action Needed', click on the links provided to view any required documents we still need from you. Review the information needed and follow the instructions to complete these items in a timely manner.

### **Step 4 - Need additional information?**

Click on 'GVU Financial Aid Information' to the right of your checklist, or select Finances > Financial Aid from the Menu under myView. Here you will find information on loan programs, options to help cover the rest of your balance, and other information regarding financial aid.

### **Step 5 - Contact the Financial Aid Office.**

If you have any questions or concerns regarding your aid, don't hesitate to contact the Financial Aid Office for assistance at 800-444-6083 x 2820, or 515-263-2820, or via email at [finaid@grandview.edu](mailto:finaid@grandview.edu)

Your financial aid letter is designed to give you a complete summary of your financial assistance. You may request a paper copy of the award letter from [finaid@grandview.edu](mailto:finaid@grandview.edu). If you have any questions regarding the amount of aid to which you are entitled, please contact the Financial Aid Office at (515) 263-2820 or [finaid@grandview.edu](mailto:finaid@grandview.edu).

All scholarships, grants, and loans awarded by Grand View Financial Aid Office and accepted by you will be credited directly to your student account at the beginning of each term as long as you have met all eligibility requirements. Outside loans and scholarships are credited when received. Outside scholarships are split between all terms unless specified differently by the donor.

## Grand View Scholarships and Awards

### First-year Student Scholarships and Awards

Four year renewable scholarships available to new full-time day, first-year students. To qualify, you must meet specific academic requirements, apply and be accepted to Grand View. These scholarship and grant amounts are based on living on campus and will be reduced by \$2,000 for if you are eligible and decide to commute. Scholarship renewals are reviewed each year after the spring term and students not meeting the GPA requirement will have a \$500 deduction. Students who have received a reduction in merit aid due to not meeting renewal criteria may petition to have their renewal aid reviewed after summer or fall terms during the first two weeks of the fall and spring terms, respectively.

You may be invited to compete for additional scholarship awards at GV's Scholarship Days. Learn more [here](#) located beneath "First-Year Students."

Award	Award Amount	Renewal Criteria
<i>Presidential Scholarship</i>	Up to \$17,000	3.25 GPA at GV
<i>Dean's Scholarship</i>	Up to \$15,000	3.00 GPA at GV
<i>Director's Award</i>	Up to \$12,500	2.50 GPA at GV
<i>Grand View Grant</i>	Up to \$6,500	2.00 GPA at GV

Note: Students do not fill out a special application for these awards.

#### *Discover Iowa Award*

The Discover Iowa Award is a \$1,000 award offered to new first-year students from out of state who visit campus through an individual admissions visit or admissions event.

Admissions events that qualify for this award include: academic actions days, admissions preview days, scholarship day events, and admissions visit days. One \$1,000 award offered per student and the award is renewable for 4 years.

#### *Global View Scholarship*

The Global View Scholarship is awarded to new first-year students who have earned at least a 3.0 grade point average in high school and have been selected by the university based on their achievement and varied

cultural backgrounds. It is a \$2,000 scholarship which is renewable for four years based on maintaining a 2.5 cumulative GPA.

### Transfer Scholarships and Awards

Three-year renewable scholarships to new full-time day transfer students. To qualify, you must meet specific academic requirements, apply and be accepted to Grand View. These scholarship and grant amounts are based on living on campus and will be reduced by \$2,000 if you are eligible and decide to commute. Scholarship renewals are reviewed each year after the spring term and students not meeting the GPA requirement will have a \$500 deduction. Students who have received a reduction in merit aid due to not meeting renewal criteria may petition to have their renewal aid reviewed after summer or fall terms during the first two weeks of the fall and spring terms, respectively.

Note: You do not fill out a special application for the Presidential, Honors, Director Awards, or Transfer Grant.

<b>Award</b>	<b>Award Amount</b>	<b>Renewal Criteria</b>
<i>Presidential Scholarship</i>	Up to \$14,000	3.25 GPA at GV
<i>Dean's Scholarship</i>	Up to \$12,000	3.00 GPA at GV
<i>Director's Award</i>	Up to \$10,500	2.50 GPA at GV
<i>Grand View Grant</i>	Up to \$6,500	2.00 GPA at GV
<i>Phi Theta Kappa</i>	A \$1,000 renewable scholarship awarded to an active member of a community college chapter. Must submit the Phi Theta Kappa application form. Deadline for consideration is May 1 for fall semester and December 1 for spring semester. A limited number of awards are offered. Renewal is based on maintaining a 3.5 cumulative GPA. <a href="#">Download the application form.</a>	
<i>Outstanding Community College Transfer Scholarships</i>	A \$1,500 renewable scholarship awarded each year (maximum of three years) to new full-time day students who transfer to Grand View directly from an accredited community college/junior college/two-year institution. To qualify, you must transfer a cumulative GPA of 3.0 and a minimum of 45 semester hours, complete an Outstanding Community College Transfer Scholarship application, provide two written references including one academic, and submit recorded service to the community or college. Deadline for consideration is May 1 for Fall semester and December 1 for Spring semester. Renewal is based on maintaining a 3.0 cumulative grade point average at GV. A limited number of awards offered. <a href="#">Submit your application here.</a>	

### Additional Scholarships

<i>Alumni Scholarship</i>	A four-year renewable scholarship of \$1,000 awarded to new full-time day freshmen or transfer students whose parent(s) are alumni of Grand View. Alumni are defined as those who received an associate's, bachelor's, or master's degree at Grand View.
<i>Athletic Scholarship</i>	Grand View is a member of the National Association of Intercollegiate Athletics (NAIA) and offers athletic scholarships in baseball, basketball, bowling, cross country, football, golf, soccer, tennis, track & field, volleyball, and wrestling for men; and basketball, bowling, competitive dance, cross country, golf, soccer, softball, track & field, tennis, and volleyball for women. Scholarships are also available for co-ed teams of Shooting Sports and Cheerleading. Scholarships begin at \$500 and are based on athletic ability as evaluated by the coaches. Athletic scholarships renewable each year based on continued good standing within the athletic program.
<i>eSports Scholarship</i>	Grand View offers a competitive eSports program, which offers scholarships to a limited number of program participants. Scholarships are renewable each year based on continued good standing with eSports program.
<i>Pro Musica Scholarship</i>	Available to selected new full-time day students who demonstrate talent in piano, vocal, and instrumental music regardless of major. Scholarships range from \$500-\$4,000. Pro Musica scholarship auditions are conducted in November, January and February. The Pro Musica scholarship is renewable based on participation in both an ensemble and private lessons with continuous good standing in both areas.
<i>Lutheran Music Scholarship</i>	\$1,000 renewable scholarships available to alumni of Lutheran Music Program (Lutheran Summer Music) for students majoring in music, music education, or church music. Recipients may also audition for an additional Pro Musica Scholarship.
<i>All-State Music Scholarship</i>	\$1,500 is awarded to full time day students who have participated in a high school all-state festival for at least one year and demonstrate talent in piano, vocal and instrumental music regardless of major. The All-State Music Scholarship is renewable based on participation in both an ensemble and private lessons with continuous good standing in both areas.
<i>Theatre Department Scholarship</i>	A scholarship available to selected new full-time day students who will major or minor in Theatre and have an interest in participating in theatre productions. Scholarship awards range from \$300-\$2,500 based on whether you are a Theatre major, a Theatre minor, or plans only to participate in theatre

productions. The theatre scholarship is renewable based on the student continuing as a Theatre major, minor, or participant. You must also maintain a 2.5 cumulative grade point average.

*Art Department Scholarship*

A scholarship available to selected new full-time day students who demonstrate talent in art and major in Game Design, Graphic Design, Graphic Journalism, Art Education, Photography or Studio Arts. Scholarships range from \$500-\$2,000. Art portfolios (Studio Art, Graphic Design, Photography, Art Education) are reviewed in February and writing samples are reviewed for Game Design and Graphic Journalism majors in February. The art scholarship is renewable based on maintaining a 3.0 cumulative grade point average and continued enrollment as a game design, graphic design, graphic journalism, art education, photography or studio arts major at Grand View.

*EPIC*

Educational Partners in Covenant (EPIC) is a matching grant program between Lutheran congregations and Grand View. It's a means of encouraging Lutheran congregations to financially support their students. Grand View matches up to \$500 per student per school year. Learn more [here](#).

*Philip L. Hougen Campus Ministries Scholarship*

Established in honor of former Bishop L. Hougen, awarded to a selected number of applicants from Lutheran congregations who express intention to participate regularly in Grand View campus ministry. Awards range from \$500 to \$1,500 and are renewable based on maintaining a 2.0 cumulative GPA and participation in student ministry activities. Application deadline is March 1, 2019. Learn more [here](#).

*Immigrant Iowan Scholarship*

For an incoming freshman who was born outside the US or whose parents are immigrants, is not here on a student visa, and is graduating from an Iowa high school with a GPA of 3.0 or better. Must apply by March 1, 2019 and submit an essay and recommendations. Full tuition, room charges if the student lives on campus plus the following fees: technology, student activity and resident activity fees. Renewable for four years with a 2.5 GPA and fulfillment of service requirements.

[Application Form](#) / [Reference Form](#)

*Danish Brotherhood Scholarship*

\$1,000 scholarship open to accepted and current Grand View students full or part-time. Must have a FAFSA for the current academic year completed and filed by March 1. Must be of Danish ancestry, have interest in preserving Danish heritage, and have financial need. By application only.

### *UnityPoint Scholars Program*

A \$5,500 annually renewable scholarship awarded to early-admission nursing students each year. Selection is based on the early admission application criteria. Renewable for a total of four years as long as you maintain good academic standing and are continually enrolled. Application deadline is March 1, 2019. More detailed information [here](#).

### *Dream to Teach Scholarship*

In partnership with Des Moines Public School's Dream to Teach Program. For incoming freshman minority students interested in becoming teachers. Scholarship covers full tuition, fees, and room charges, and is renewable for up to four years as long as you maintain good academic standing and are continually enrolled in an education program. Application deadline is March 1, 2019.

[Application Form](#) / [Recommendation Form](#)

### *Jacobson Fellowship for Graduate Students*

Graduate students in the Masters of Education program may be eligible for the Jacobson Fellowship, a \$1,000 scholarship per semester (as long as enrolled in 3 credits). You must be accepted into the program, have earned an undergraduate GPA of 3.0 and must be nominated / recommended by a school administrator. Renewal for a 2<sup>nd</sup> year requires a 3.00 GPA. In the master's program. Nomination form is [here](#).

## **Institutional Aid Appeals**

New first-year students are eligible to receive up to 8 semesters of institutional aid, transfer students are eligible to receive up to 6 semesters of institutional aid. If you need an additional semester(s) to finish your degree, you will need to request an extension of your scholarships or grants by submitting an appeal to the Financial Aid Office.

To appeal, write a personal statement explaining why you need additional time to complete your degree. Either send your statement in an email from your GV email account or submit a signed statement to the Financial Aid Office. You will also need to submit a graduation application through Student Self-Service. Any questions about the graduation application process can be emailed to [graduation@grandview.edu](mailto:graduation@grandview.edu). Once we have received both your appeal statement and notice of your graduation application being submitted, a committee will review your request. You will be notified of the appeal decision via your GV email account.

## **Federal Government Grants**

### **Federal Pell Grant**

The Federal Pell Grant program is designed to provide financial assistance to eligible students. Application is made by completing the FAFSA. The Federal Pell Grant Program provides grants to full- and part-time students and may be used at any eligible college or university you attend as an undergraduate student for a first baccalaureate degree. The award may vary according to the number of



hours for which you are enrolled. You must be enrolled in at least 12 hours per semester to receive the full award. Estimated awards for the 2019-2020 academic year range up to \$6,195. Federal Pell Grant eligibility is based on need and the funding level is approved by Congress. A student may not receive more than 12 full-time semester (or its equivalent). [View the federal Department of Education Pell Grant calculation.](#)

### **Federal Supplemental Educational Opportunity Grants (SEOG)**

The Federal SEOG program provides financial assistance to students who show exceptional financial need and who, normally, are eligible for high levels of Federal Pell Grants. These limited federal funds are dependent on congressional appropriations and are awarded by Grand View in varying amounts.

### **Federal TEACH Grant**

The Federal TEACH Grant is awarded to eligible students who agree to serve as full-time teachers at certain schools and to serve within certain high-need fields for at least four academic years within eight years of completing the course of study for which a grant is received. If a grant recipient does not carry out that obligation, the TEACH grant funds received converts to a federal direct unsubsidized Stafford loan that must be repaid with interest from the time the grant was received. To qualify, you must have been admitted into the Education program, have a 3.25 GPA at Grand View, be a junior or senior status, and be pursuing Elementary Education with one or more of these endorsements in a shortage area.

## **State of Iowa Undergraduate Grants**

### **Iowa Tuition Grant (ITG)**

The ITG is available to qualified Iowa residents who are enrolled in at least three credit hours at a private institution in Iowa. You may receive ITG for no more than eight full-time semesters. The ITG is based on need, and you must have a FAFSA at the federal processors by **July 1, 2019** to be considered for this award. The estimated maximum ITG is \$6,000 for the 2019-2020 academic year. You must be enrolled in as a full-time day student to receive the full award. In the event that available state funds are insufficient to pay the full amount of each approved grant, the Iowa College Student Aid Commission has the authority to administratively reduce the award.

### **All Iowa Opportunity Scholarship**

The All Iowa Opportunity Scholarship Program is awarded to students that are taking at least 3 credit hours, completed a FAFSA, completed a [state application](#) and are an Iowa resident. Iowa College Student Aid Commission selects the award recipients. Awards are prorated for students enrolling on a less than full-time basis.

### **Iowa Education and Training Voucher**

The Education and Training Voucher (ETV) Grant is a federally-funded program to provide post-secondary education and training opportunities to students who are currently or who have been in foster care. Students must complete a FAFSA, complete a [state application](#) and taking at least 3 credit hours. Students can be funded until the age of 23 provided they were participating in the ETV program by age 21. Iowa College Student Aid Commission selects the award recipients. Awards are prorated for students enrolling less than full-time.

### **Iowa National Guard Education Assistance**

The Iowa National Guard Education Assistance Program (NGEAP) provides funds to members of the Iowa National Guard units. Soldiers or Airmen must be an active member of the Iowa Army or Air National

Guard, be a resident of the state of Iowa, and have satisfactorily completed initial entry training. Soldiers or Airmen cannot have met the academic requirements for a baccalaureate degree or received NGEAP for more than 120 semester hours. [Applications](#) should be submitted to on or before July 1 through the Iowa Financial Aid Application. Spring-only applicants should submit their applications on or before December 1. The Adjutant General of Iowa selects eligible recipients.

## Outside Sources of Aid

There are a number of outside scholarships available to students. Outside scholarships are usually awarded by corporations, civic groups, and/or educational groups. You may contact businesses and organizations within your community for possible scholarship funds. In addition you may conduct a scholarship search over the Internet. Check out the following database websites for free national scholarship searches:

- [BigFuture College Board Scholarship Search](#)
- [Fastweb](#)
- [Hispanic Scholarship Fund](#)

Any financial assistance that you may receive from sources not listed on your aid award, such as a scholarship from a local or private organization, vocational rehabilitation benefits, employer tuition support, etc., must be reported to the Financial Aid Office. When notifying us of an outside award, please list the name of the award or donor, the amount of the award, if the award is for one semester or the full academic year, and whether or not the award is renewable. **Financial assistance awarded through Grand View in response to your financial need is subject to change if upon receipt of your aid, your total aid exceeds your demonstrated financial need and/or direct costs.** We will attempt to adjust your award in the manner that is most favorable to you while maintaining compliance with federal and state regulations. In no case should your total gift assistance be less than the amount of gift assistance originally awarded. Outside scholarships will be credited to your college bill when the funds are received.

### Employer Tuition Reimbursement

If your employer offers tuition reimbursement benefits, Grand View offers a deferred tuition plan that lets you take classes and delay the billing until the class is over. There is a \$25.00 fee to set this up per semester. To qualify you and your employer must fill out the [Employer Reimbursement form](#) and email it to [studentaccounts@grandview.edu](mailto:studentaccounts@grandview.edu) or fax it to the Business Office at 515-263-6189.

### RaiseME

Grand View has partnered with RaiseMe to create new opportunities for high school and community college students to earn scholarship dollars starting as early as 9<sup>th</sup> Grade to attend college. High school seniors can earn up to \$11,000 per year in scholarships until October 1<sup>st</sup> of their senior year. If what you have earned through RaiseMe is greater than your Grand View grants and scholarships, you will receive the higher amount that you have earned. If the amount you have earned with RaiseMe is less than what you are eligible for at Grand View, you will receive all of your Grand View scholarships and grants. Community college students can earn up to \$12,500 per year and need to submit their earnings by November 1<sup>st</sup> if they will enroll at Grand View in a spring term or by May 1 if enrolling in the fall. Participating in RaiseMe rewards you for activities that help you prepare for college and helps you strive to achieve a greater academic profile. For more information go [HERE](#)

### SAGE Scholars Tuition Rewards

Grand View has partnered with SAGE Scholars to create new opportunities for students and families to earn points through an affiliation with one of their financial partners (529 plans, banks, credit unions, investment managers, etc.). The Cap of total points that Grand View will accept is 25% of full time day tuition and fees. Total points earned are spread over 4 years. 1 point = \$1.00. If the Sage Scholars points you and your family earn for you for one year are greater than your Grand View grants and scholarships, you will receive the Sage Scholars amount based on your points up to the cap of 25% of full-time day tuition and fees. If your points for one year are equal or less than your Grand View grants and scholarships, you will receive the higher amount from Grand View. Data provided by the Pennsylvania 529 Plan shows that investors who opt-in to Tuition Rewards have 529 accounts that are 41% larger than families who do not participate in Tuition Rewards. [Learn more about the Sage Scholars Tuition Rewards program here.](#)

## **Work-Study Program**

Grand View's work-study program allows eligible undergraduate or graduate students to earn up to the amount shown on the financial aid award letter at a part-time on-campus job. Awards are based on calculated need as determined by information provided on the Free Application of Federal Student Aid (FAFSA). Need-based employment is funded by the federal work study program.

### **Typical Hours and Pay**

Many students are eligible for on-campus employment as part of their financial aid package. Research indicates that working an average of 15 to 20 hours per week will not hinder academic performance and may in fact help promote success. For this reason, students employed in hourly paid positions will be limited to 20 hours per week during the academic year.

Employment awards generally range between \$350 and \$1,500 per year. The typical work-study position pays minimum wage. Pay is dependent upon hours worked and does not show as an automatic credit on your bill. Work-study payroll checks are issued by the Business Office on the 10<sup>th</sup> of the month, or the following Monday should the 10<sup>th</sup> fall on the weekend.

### **Finding a Position**

The work-study award is not a guarantee of employment. Work-study jobs are posted electronically on myView [here](#). There is competition for on-campus jobs. You should review the jobs postings often and act quickly. When you find a position of interest, contact the campus employer to arrange an interview. You may be required to complete a personal data form to detail past experiences, skills, and hours available to work. The Career Center staff is available for counsel on appropriate dress and interviewing skills.

### **Once You're Hired...**

All first time student employees must complete the necessary paperwork (I-9 & W-4) in the Career Center. Students may NOT under any circumstances begin work without completing this documentation.

You are responsible for establishing a work schedule with your supervisor so that you can earn the total amount of your work award. It is not possible for Grand View to make up any award that you do not earn.

## **Federal Student Loans**

### **Federal Direct Loans**

The Federal Direct Loan program allows students to borrow low-interest loans from the federal government. Direct Loans do not have to be repaid until six months after a student graduates or drops below half-time status. To qualify for a Federal Direct loan, you must file a FAFSA, be admitted to a degree-seeking program, and be enrolled at least half-time. [New borrowers must complete an online master promissory note and entrance counseling](#) using your FSA ID.

There are two types of Federal Direct loans and your award letter may contain a combination of the two.

- The **Subsidized Direct Loan** is a need-based loan, and the government pays the interest while the borrower is in school. Undergraduate students will have a 5.05%\* fixed interest rate and a 1.062%\*\* origination fee.  
New borrowers as of July 1, 2013 (borrowers who do not have an outstanding Direct or Stafford loan balance as of this date are considered “new”) can only receive subsidized loans for 150% of their published program length. For example, if a program’s published length is four years, a student would be eligible for subsidized loans for six years.
- The **Unsubsidized Direct Loan** is not need-based, and the government does not pay interest on this loan. Undergraduate students will have a 5.05%\* fixed interest rate and a 1.062%\*\* origination fee. Graduate students will have a 6.60 %\* fixed interest rate and a 1.062%\*\* origination fee. While not required, it is recommended that the borrower makes payments on the interest while in school.

\*These interest rates are scheduled to change every July 1 and are based off of the federal 10-year treasury rate, plus a small margin.

\*\*The origination fee rates are subject to change based on federal legislation every October 1.

A dependent student may be eligible to borrow up to \$5,500 per year as a first-year student, \$6,500 as a sophomore, and \$7,500 as a junior and senior. Independent students and dependent students whose parents have been denied a Federal Direct Parent PLUS loan are eligible for expanded borrowing capabilities based on cost of attendance and other financial aid received. Graduate students are eligible for \$20,500 per year in the Unsubsidized Direct Loan program.

**Repaying your Loan Calculator.** To learn about [federal loan repayment](#), work out your Federal loan monthly payment, determine repayment plan eligibility expenses, compare repayment plan costs, and estimate loan forgiveness.

## Additional Loan Opportunities

### Federal Direct Parent PLUS Loans

This loan program allows parents of dependent students to borrow up to the amount equal to the cost of attendance minus other financial aid received. The interest rate for July 1, 2018 through June 30, 2019 is fixed at 7.60%\*, and a 4.264%\*\* origination fee is withheld from the loan. The Federal Direct PLUS Loan is subject to a credit check. In the case of adverse credit, the borrower may apply with a credit worthy co-signer. For loans disbursed after July 1, 2008, parents have the option of beginning repayment on the PLUS loan either 60 days after the loan is fully disbursed, or deferring payments until six months after the dependent student ceases to be enrolled at least a half-time. While not required, it is recommended that the borrower makes payments on the interest while the student is still in school. If a parent is denied a Federal Direct PLUS Loan, the student is eligible for additional Federal Direct Unsubsidized Loan.

To qualify, [complete the FAFSA](#) and complete an [online promissory note](#) on or after June 1. Parent will need an FSA ID.

## Private Loans

Privately funded education loans from various organizations are available to students to fill the gap between cost of your education and federal, state and institutional funding. It is best to apply for the loan as early as possible to assure funding is available at the start of the term. Some may require interest payments while in school; however, if it is not required, it is recommended that the borrower makes payments on the interest while in school.

Private loans will typically require a co-signer, may be variable or fixed rate, may have an origination fee, and have longer repayment periods. Interest rates are determined by the credit of the borrower and co-borrower. Before you choose this option, keep these questions in mind:

- Have I researched outside scholarship opportunities?
- Have I received/applied for federal loans?
- Is there a remaining gap?
- What do I have saved to fill the gap?
- What will my parents contribute?
- What will I earn this summer to go towards the gap?
- Have I tried to reduce my personal expenses?
- Would a payment plan be an option?
- Do I need an additional loan?
- Will my parents take out a Parent Loan (PLUS)?
- Will I need to take out a private loan?

Questions to ask as you research private loans:

- Do I need a co-signer?
- Is there a co-signer release option?
- What is the interest rate of a loan and how is it determined?
- Are there fees?
- When will I be expected to start making payments?
- What are the payment options?
- Are there deferment options?
- What is the repayment period?
- How much interest will I pay through the life of the loan?
- How long has this company been in business?
- What is the reputation of the company?
- Have I done business with this company in the past?
- If so, did I get good service?

Grand View uses the [FASTChoice](#) product to display its Private Loan Lender List. This tool offers the following:

- The ability to compare and contrast lenders so you can choose the best lender for your financial needs.
- A payment calculator tool to help you figure what your future student loan payment may be.
- A glossary tool to help define any loan or financial terms you may not be familiar with.
- A Borrowing Essentials tool to instruct borrowers on the basics of taking out a private loan and how your lenders determine if you are accepted or declined.

- The ability to apply for a private loan once you have decided which loan is best for you.

Click [HERE](#) to access FASTChoice (Due to certain browser requirements you might need to update your current browser).

The lenders and loan options presented in FASTChoice are a part of Grand View's Preferred Lender List. Grand View believes that the choice of a private loan lender is a decision you must make. Students and Parents can borrow from any lender they choose and they are not required to use a lender on Grand View's Preferred Lender List. You need to weigh the pros and cons of each loan product to find the one that best meets your needs. Please keep in mind the Financial Aid office recommends that you exhaust all other Financial Aid options before deciding to take out a private loan.

All of the information provided on the Loan Options page is reviewed annually to ensure that the lenders listed continue to adhere to our criteria. Any loan options that no longer adhere to our criteria are removed, and new loan options are added.

### **Preferred Lender List Disclosures**

In an effort to provide better counseling services to our students, Grand View University has entered into a preferred lender arrangement (PLA). Federal and state law mandates that we must provide the following disclosures in association with this process:

- **Lender Selection:** To determine which lenders and loan options to present, Grand View University evaluated and selected lenders based on information requested from each financial institution. We feel the lenders on our list will provide you with exceptional customer service, excellent incentives such as low interest rates, low or no origination fees, and loan principal reductions. We are also interested in lenders who provide timely processing, electronic funds transfer capabilities, as well as counseling both before and after you complete the loan process.
- **Affiliation:** Lenders chosen for this list are not affiliated with one another.

You are free to select any lender you choose, including those not presented. If you choose a lender that is not presented, please follow the provided instructions to complete the application process. Application processing will not be delayed unnecessarily if you choose a lender not presented.

Our officials are prohibited from accepting any financial or other benefits in exchange for displaying lenders and loan options in FASTChoice. Prohibited activities include: receiving compensation to serve on any lender board of directors or advisory boards; accepting gifts including trips, meals, and entertainment; allowing lenders to staff our institution's financial aid office; allowing lenders to place our institution's name or logo on any of their products; and owning of lenders' stock (for college officials who make financial decisions for our institution).

### **Educational Tax Incentives**

In addition to many types of financial aid available, tax credits and tax benefits are available to help families manage the cost of education. Some of the programs available are listed. **Consult a tax advisor for detailed information or go to <http://www.irs.gov>** and review publication 970. These credits and tax benefits are often a subject of debate in recent federal legislation.

### **American Opportunity Credit**

You may be able to claim an American opportunity credit of \$2,500 for qualified education expenses paid for each eligible student. A tax credit reduces the amount of income tax you may have to pay. Forty percent of the American opportunity credit may be refundable. Please review IRS publication 970.

### **The Lifelong Learning Credit**

This program provides tax credits to students who are beyond their first two years of college, with a family maximum annual value of \$2,000. Family income restrictions apply. Please review IRS publication 970.

### **Interest Deduction**

Within certain limitations, interest on student college loans is now tax deductible, up to \$2,500. Please review IRS publication 970.

### **Tuition and Fees Tax Deduction**

The tuition and fees tax deduction can reduce taxable income by as much as \$4,000. Family income restrictions apply. Please review IRS publication 970.

### **Coverdell Education Savings Account**

Families now can establish IRA accounts designated for educational purposes, and contribute up to \$2,000 per year. Earnings in educational IRAs will accumulate tax-free, with no taxes due upon withdrawal if the money is used to pay any out-of-pocket college costs (those costs not covered by the student's financial aid package).

### **College Savings Iowa (529 Plan)**

This program allows Iowa taxpayers to contribute to accounts for college-bound students and deduct the contributions on their Iowa taxes. For more information, visit the [College Savings Iowa website](#).

## **Academic Costs 2019-20**

Direct costs, including tuition, fees and room/board [if applicable], are charged directly to your Grand View account. These costs are listed in the link below.

### [2019-2020 Tuition and Fees](#)

In addition to direct costs, allow for the following indirect expenses:

- **Books/Supplies** – These expenses vary each semester and largely depend on your individual needs and program of study. On average, full-time undergraduate students spend about \$836/year (\$418/semester) on books and supplies. Graduate students have an estimated \$698 during a 12-month period for books and supplies.
- **Personal/Transportation** – Personal costs vary according to personal circumstances and spending habits. Transportation costs vary depending on your state of legal residence and whether you live on- or off-campus. For financial aid purposes, Grand View estimates personal costs at \$2,200 and transportation costs from \$582 to \$1,312 for undergraduate students. For graduate students, the estimated personal costs are \$3,300 and estimated transportation costs are \$1,968 for a 12-month period.
- **Off-campus Room/Board** – Costs for off-campus room and board vary depending upon living arrangement (i.e., with parent, in an apartment). Typical costs range from \$3,528 to \$9,336 for the nine-month academic year for undergraduate students. Room/board for graduate students is estimated at \$14,001 for a 12-month period.

## **Billing and Refund Information**

All scholarships and grants that you have accepted will be credited to your university bill no sooner than 10 days prior to each term/semester as long as all needed requirements have been met, including at least half time enrollment. Federal and private loan funds as well as grant funds received from outside agencies can't be credited to your university bill until Grand View has received the funds from the respective agency and all needed requirements, including at least half time enrollment, have been met. Prior to the start of each semester, the Grand View Business Office will send the student a statement showing account activity, including pending financial aid. Charges are assessed to the student account at the time of registration and are due Friday before classes begin. Statements are available online for students at myView>GV Self Service>Student Accounts. Monthly statements can be mailed to parents upon request.

### **Payment Options**

The net amount owed to Grand View must be paid in full (by cash, check, VISA, MasterCard, Discover Card or American Express) prior to the due date listed on the billing statement. All credit or debit card payments will be assessed a 2.35% service fee.

### **Online Payment Options**

Students may pay their bill through Grand View's online payment system. It is secure, convenient and easy to use. All online credit card payments will be assessed a 2.35% service fee. The site is located at <https://www.grandview.edu/admissions/payment/plan>. Students may also make a payment using GV Self Service>Student Accounts>Make a Payment.

Parents and third party payers may also make a payment on a student's account [here](#). The payer will need to reference the name and date of birth of the student for which you are submitting payment. For further details, please review the information [here](#).

### **Payment Arrangement**

Grand View partners with Official Payments to offer a secure, convenient and interest-free way to automatically withdraw payments from your banking account or credit card over the course of the semester. The GV Payment Plan option allows students to divide the total amount due from the billing statement into monthly installments per semester. Access to those payment plans is available through Official Payments here <https://payplan.officialpayments.com/Default.aspx>. Depending on the plan selected, an enrollment fee of \$40 to \$50 will be assessed. This fee allows for the deferment of tuition throughout the semester and waives late fees on the outstanding balance as long as the account remains in good standing.

ALL BALANCES REMAINING UNPAID as of the due date WILL BE ASSESSED A 1.5% LATE PAYMENT FEE PER MONTH. Further registration will not be allowed and transcripts will be withheld until balance is paid in full.

### **Tuition Refunds**

Financial Aid refunds are issued beginning Wednesday of the 2nd week of each term and thereafter are issued weekly within 7 days, but no later than 14 days, from the date the credit balance was created. All refund checks will be mailed immediately upon issue to the student's primary address, or deposited into a bank account specified by the student. Students should contact the business office for direct deposit information, or follow the directions below.



To set up your E-Refunds, follow these steps:

1. Log in to myView.
2. Click on GV Self Service > Banking Information
3. Click on +Add an Account
4. Change the Red "Off" to a Green "On" to add new banking information
5. Adjust the effective date, if necessary, and click on Next
6. Enter your bank routing number, account number, account type and preferred remittance advice method.

Do NOT use your ATM, Debit, Check card account number - be sure to use your bank account number. You may need to review your bank account statement or contact your bank to obtain this information.

7. The E-Refund Terms and Conditions will appear below the account information. Read through the agreement and check the box that says "I agree to the terms and conditions." Please note, you may have to scroll down to see this option. Click the "Submit" button.
8. You are now enrolled!

Sign up before Friday, August 31 at noon in order to have your Fall 2019 refund processed electronically. Your elections will remain in effect until you request otherwise, so if you have signed up for e-refunds in the past, you do not need to do anything additional unless you have made changes to your bank account.

For assistance related to E-Refunds, you may contact the Business Office at 515-263-2807.

## **Room & Board/Fee Refunds**

### **Room and Board Refunds**

Written notification of a contract termination must be received by June 15 for returning students and July 1 for new students for fall semester and by December 1 for the spring semester. Housing deposits will be forfeited for all contracts terminated beyond this deadline. Room charges are not refundable after classes begin the first day of the academic year. For students withdrawing from Grand View, board charges are refunded based on the number of full weeks remaining in the semester at the time of the withdrawal. Board charges are not refundable beyond 60% of the semester. Please refer to your Housing and Meal contract for additional information.

### **Student Fees**

Full-time day students are assessed an activity fee and technology fee per semester. All students are assessed a parking fee per semester. Students enrolled in online courses are assessed an online course fee. Residence hall activity fees are assessed to students living in campus housing. Parking waivers are available to students without a car on campus but must be completed by October 1 for fall and February 1 for spring. Forms are available at the Welcome Desk in the Student Center or online in myView (search "parking waiver"). Fees are not refundable after the start of the semester.

### **Verification**

Federal regulations require that designated applicants for need-based financial aid must complete a verification process. Students may be selected for this process by the U. S. Department of Education or by Grand View. If you are selected for the verification process, you are required to provide Grand View with supporting documents (i.e., copies of your parents' (if applicable) and your federal tax transcript from the IRS, verification worksheet, etc.) that confirm the information reported on the FAFSA. It is important to provide Grand View with any requested materials as soon as possible. The deadline for turning in documentation is the end of the student's enrollment for the academic year.

**Your financial aid package is not final until all requested materials have been submitted to the Financial Aid Office.**

Your financial aid award is subject to change if verification procedures result in a different calculation of need. If you are selected for verification, financial aid will not be posted to your university bill until the process has been completed. Any changes to this calculation will result in the student receiving a new student aid report (SAR). Students may receive a revised financial aid award letter if the change affects eligibility for federal or state funding or if there is a change in estimated family contribution (EFC).

### **Satisfactory Academic Progress Standards and Duration of Eligibility for Receiving Financial Aid for Undergraduates**

The Higher Education Act of 1965, as amended requires students to maintain satisfactory progress toward their degree in order to receive financial aid. At Grand View University, these standards are established for students who are receiving or applying for financial aid from one or more of the various federal, state or institutional scholarship, grant, work or loan programs.

Grand View's Undergraduate Policy for Satisfactory Academic Progress Standards for Financial Aid applies to all students who want to establish or maintain financial aid eligibility. **These standards apply to a student's entire academic transcript, including terms for which financial aid was not applied nor disbursed.**

The Undergraduate Policy for Satisfactory Academic Progress Standards require that students successfully complete a certain percentage of attempted credit hours and maintain a minimum required grade point average as defined by the standards. These are minimum standards that must be attained. Specific aid programs or academic departments may require more than these minimum standards.

The academic progress of financial aid recipients is monitored a minimum of once each semester/payment period. Students should contact the Financial Aid Office with questions regarding the intent and/or interpretation of these standards.

### **Completion Rate Requirements and Duration of Eligibility**

Students must successfully complete at least 67% of the credit hours they attempt. Credits for which students receive grades of "W" or "F" are counted as credits that are attempted, but not completed. Students who do not complete 67% of their attempted credit hours will be granted one warning period in which to increase their percentage of credit hours earned. Failure to achieve this standard at any point following the warning period will result in the loss of financial aid eligibility known as financial aid probation until the student has earned 67% of his or her attempted credit hours.

Eligibility will terminate when the credits required for a specific degree/program are earned or the student has attempted greater than 150% of the credit hours required for a specific degree/program.

### **Undergraduate Grade Point Average (GPA) Requirements**

Students must maintain a minimum cumulative GPA. The minimum GPA requirements are as follows.

### **Minimum Cumulative GPA**

1-14 hours attempted	1.7 GPA
15-27 hours attempted	1.8 GPA
28-42 hours attempted	1.9 GPA
43-59 hours attempted	2.0 GPA
60-89 hours attempted	2.0 GPA
More than 89 hours attempted	2.0 GPA

Students who do not meet the minimum cumulative GPA requirements will be granted a warning period in which to raise their cumulative GPA to the minimum standard. Failure to achieve this standard at any point following the warning period will result in the loss of financial aid eligibility known as financial aid probation until the cumulative GPA meets the minimum standard.

Courses with a symbol of Incomplete must be completed in the following semester. The Incomplete is not factored into academic progress until the grade is assigned by the faculty member. Incomplete courses that remain after one semester will be assigned a grade of "F" and factored into academic progress at that time.

### **Warning Periods**

Please note that students will receive a total of one warning period whether they are in violation of one or more Satisfactory Academic Progress Requirements.

### **Transfer Students**

Transfer credits that are accepted at Grand View University will be counted toward the total attempted credits in determining Duration of Eligibility. Transfer GPA will be used in determining satisfactory academic progress compliance for credits transferred to Grand View University.

### **Repeated Coursework**

When a student repeats a course, the most recent grade received will be used in the calculation of the cumulative grade point average. Each time the course is taken, the credits for the course will be calculated as part of the attempted and completed credits in a student's completion rate and duration of eligibility. A course that has been successfully completed with a D- or above can only be repeated once; financial aid will not pay for a student to repeat a passed course more than once.

When a student repeats a course, the most recent grade received will be used in the calculation of the cumulative grade point average. The credit hours for the class will be calculated as part of a student's completion rate. A course that has been successfully completed with a D or above can only be repeated once.

### **Non-Credit Coursework**

Non-credit coursework will not be counted in completion rate determination.

### **Re-Establishing Eligibility**

A student who has lost financial aid eligibility due to a deficiency in completed hours or GPA can regain eligibility by achieving the minimum standards established in this policy. It is the student's responsibility to notify the Financial Aid Office and request that aid be reinstated when this has been accomplished.

## Appeal Process

Extenuating circumstances such as the death of a relative, an injury or illness of the student, or other special circumstance that results in a student failing to achieve the minimum completed credit hours and/or GPA requirements will be evaluated by the Financial Aid Academic Progress Committee.

A student's appeal must include the following:

- A completed Financial Aid Appeal Form found on the Financial Aid website under forms for the current academic year or in the Financial Aid Office.
- An Academic Plan must be developed with an advisor. The Academic Plan form can be found on the Financial Aid website under the Financial Aid Forms link or in our office.

Appeals can be sent to, Grand View University, 1200 Grandview Avenue, Des Moines, Iowa 50316-1599, or emailed to [finaidappeals@grandview.edu](mailto:finaidappeals@grandview.edu). If you have questions regarding the process please call Financial Aid at 515-263-2820. The Financial Aid Academic Progress Committee will notify you of the appeal decision by email to your Grand View email account.

## Satisfactory Academic Progress Standards for Graduate Students to Receive Financial Aid

The Higher Education Act of 1965, as amended, requires students to maintain satisfactory progress toward their degree in order to receive financial aid. At Grand View University, these standards are established for students who are receiving or applying for financial aid from one or more of the various federal, state or institutional scholarship, grant, work, or loan programs.

Grand View's Satisfactory Academic Progress Standards for Financial Aid apply to all students who want to establish or maintain financial aid eligibility. **These standards apply to a student's entire academic transcript, including terms for which financial aid was not applied nor disbursed.**

The Satisfactory Academic Progress Standards require that students successfully complete a certain percentage of attempted credit hours and maintain a minimum required grade point average as defined by the standards. These are minimum standards that must be attained. Specific aid programs or academic departments may require more than these minimum standards.

The academic progress of financial aid recipients is monitored a minimum of once each semester. Students should contact the Financial Aid Office with questions regarding the intent and/or interpretation of these standards.

## Completion Rate Requirements and Duration of Eligibility

Students must successfully complete at least 67% of the credit hours they attempt. Credits for which students receive grades of "W" or "F" are counted as credits that are attempted, but not completed. Students who do not complete 67% of their attempted credit hours will be granted one warning period in which to increase their percentage of credit hours earned. Failure to achieve this standard at any point following the warning period will result in the loss of financial aid eligibility known as financial aid probation until the student has earned 67% of his or her attempted credit hours.

Eligibility will terminate when the credits required for a specific degree/program are earned.

## Grade Point Average (GPA) Requirements

Students must maintain a minimum cumulative GPA. Graduate students must maintain a 3.0 minimum cumulative GPA.

Students who do not meet the minimum cumulative GPA requirements will be granted a warning period in which to raise their cumulative GPA to the minimum standard. Failure to achieve this standard at any point following the warning period will result in the loss of financial aid eligibility known as financial aid probation until the cumulative GPA meets the minimum standard.

Courses with a symbol of Incomplete must be completed in the following semester. Incomplete courses that remain after one semester will be assigned a grade of "F" and factored into academic progress at that time.

### **Warning Periods**

Please note that students will receive a total of one warning period whether they are in violation of one or more Satisfactory Academic Progress requirements.

### **Repeated Coursework**

When a student repeats a course, the most recent grade received will be used in the calculation of the cumulative grade point average. Each time the course is taken, the credits for the course will be calculated as part of the attempted and completed credits in a student's completion rate and duration of eligibility. A course that has been successfully completed with a C- or above can only be repeated once; financial aid will not pay for a student to repeat a passed course more than once.

### **Re-establishing Eligibility**

A student who has lost financial aid eligibility due to a deficiency in completed hours or GPA can regain eligibility by achieving the minimum standards established in this policy. It is the student's responsibility to notify the Financial Aid Office and request that aid be reinstated when this has been accomplished.

### **Appeal Process**

Extenuating circumstances such as the death of a relative, an injury or illness of the student, or other special circumstances that results in a student failing to achieve the minimum completed credit hours and/or GPA requirements will be evaluated by the Financial Aid Academic Progress Committee.

A student's appeal must include the following:

- A completed Financial Aid Appeal Form found on the Financial Aid website under the Financial Aid Forms and other information section or in our office.
- A Completion Plan must be developed with your academic advisor and stored in GV Self Service. The Completion Plan must then be approved and archived by the advisor in GV Self Service. Once the plan has been archived the advisor or the student can send a copy of the Completion Plan to the Financial Aid Office or notify the Financial Aid Office that the plan has been archived. The Financial Aid Office can then print the Completion Plan and attach it to the appeal.

Appeals can be sent to, Grand View University, 1200 Grandview Avenue, Des Moines, Iowa 50316-15999, or emailed to [finaidappeals@grandview.edu](mailto:finaidappeals@grandview.edu). If you have questions regarding the process please call Financial Aid at 515-263-2820. The Financial Aid Academic Progress Committee will notify you of the appeal decision by email to your Grand View email account.

## **Dropping Classes/Withdrawing**

### **Dropping Classes/Withdrawing**

The Reauthorization of the Higher Education Act that was signed into law in October 1998 revised the formulas used in determining the amount of federal aid that is required to be returned to the respective program(s) when a student withdraws from the University. In response to these requirements, the following is a summary of Grand View's Refund and Repayment Policy.

### **Dropping Classes**

According to the add/drop policy set by the Curriculum Committee, a student has the first five class days of each Fall or Spring Semester to add and drop classes. The Business Office and Financial Aid Office will establish a student's tuition charges and financial aid based on the student's enrollment after the fifth class day of the semester. After the five days have expired, there will be no adjustment in tuition charges and no adjustment in financial aid for dropping classes unless you completely withdraw (drop all classes) from the university. Students enrolled in both accelerated sessions within a semester\* will have their withdrawal calculations based upon complete attendance in the semester and not based upon the individual accelerated sessions. Please contact the Financial Aid Office or Business Office for more information regarding your withdrawal calculation.

\*Semester is equivalent to two terms. Fall semester (Term 1 and 2), Spring semester (Term 3 and 4), Summer (Term 5 and 6). The add/drop period is adjusted for courses that do not last the full length of a semester or session.

### **Complete Withdrawal**

The Reauthorization Act of 1998 amending the Higher education Act changed the refund and repayment policy for students who withdraw from college.

Students who are considering withdrawing from Grand View University should first consider all academic options with their advisor. Students should then consult with the Financial Aid and Business Offices to understand the financial implications of a complete withdrawal. Students who then decide to officially withdraw from the University must contact the Registrar's Office if a full- or part-time day student, or the College for Professional and Adult Learning staff (CPAL) if an evening/weekend or graduate student. These offices will assist in completing the official withdrawal/exit form. Students who wish to remain enrolled for a future term must indicate their intention in writing.

The official withdrawal date will be determined by the date that the student begins the official withdrawal process. This date will be used to determine any adjustments to tuition and financial aid awards. Students who withdraw on or after the first day of the term and before the 60% point in time in the semester will receive a prorated refund in tuition. The amount of the refund is based on the percentage of the semester that has not been completed (the number of calendar days remaining in the semester divided by the number of calendar days in the semester). Financial aid will be refunded to the respective sources (federal, state and institutional) using the same percentage. Stated simply, a student who completely withdraws after completing 20% of the semester will be charged 20% of tuition charges. Examples of the application of the refund policy are available upon request at the Financial Aid Office. If funds have been released to the student because of a credit balance on the student's account at Grand View University, then the student may be required to repay some or all of the amount released to the student. This policy is subject to federal regulations. Contact the Financial Aid Office for details and to learn of any changes to this policy.

### **Late Withdrawal Policy**

Students who wish to withdraw from one or more of their courses after the first 60% of the term for medical reasons or for rare circumstances must apply to the Late Withdrawal Committee in order to

receive grades of W for their course(s). To apply, students must submit the undergraduate withdrawal form and must provide documentation supporting the reasons for requesting a late withdrawal. The withdrawal form and documentation should be submitted to the Registrar's Office. In the case of illness, students must provide a letter from a licensed professional documenting their need to withdraw. No refund will be granted for a withdrawal that occurs after the first 60% of the term. The Late Withdrawal Committee will consist of the Registrar, the Director of Student Success, and the Director of Counseling and Leadership. Students whose request is denied may appeal to the Provost and Vice President of Academic Affairs.

### **Active Military Service Withdrawal**

If called to active duty, a student (or student who is a spouse/dependent child of a member of the military called to active duty, and who needs to withdraw due to the call-up), should contact the VA Certifying Official in the Registrar's Office to complete a Military Leave of Absence form. Verification of military deployment should be submitted with the completed Military Leave of Absence form.

If the student is called to active military service before the midpoint of a term, the student may request to withdraw from some or all courses and the University will fully refund their tuition and mandatory fees for the withdrawn courses.

If the student is called to active duty military service during the term, the student may make arrangements with their instructors to remain enrolled in some or all of their course and will be assigned an I grade (Incomplete) for each course in which they remain enrolled. In such a case, no adjustment of tuition charges for enrolled courses will occur. Students have until the end of the next academic term following their release from military service to complete the course. Failure to do so will result in the "I" grade becoming an F grade. A student receiving Veteran's Benefits should notify the VA Certifying Official in order to complete required documents.

A student will be re-enrolled in the same academic program (or the most similar one, if same program does not exist), will carry forward the same number of credits, and same academic status. Grand View University scholarship awards will be preserved for students holding such awards when called to active duty.

During the first academic year of return, the veteran will be assessed the same tuition and fee charges as were in effect during the academic year he/she left the program (Veterans or other service member education benefits may be taken into account) or up to the amount of tuition and fee charges that other students in the program are assessed for that academic year, if veteran's education benefits, as defined in section 480© of the HEA, or other service member education benefits, will pay the amount in excess of tuition and fee charges assessed for the current academic year in which the student left for Grand View.

A student who wishes to re-enroll at Grand View after deployment should contact the VA Certifying Official in the Registrar's Office. The VA Official will serve as the main point of contact for the student during the re-enrollment process.

## **Room & Board/Fee Refunds**

### **Room and Board Refunds**

Written notification of a contract termination must be received by June 15 for returning students and July 15 for new students for fall semester and by November 15 for the spring semester. Housing deposits will be forfeited for all contracts terminated beyond this deadline. Room charges are not refundable after classes begin the first day of the academic year. For students withdrawing from Grand

View, board charges are refunded based on the number of full weeks remaining in the semester at the time of the withdrawal. Board charges are not refundable beyond 60% of the semester. Please refer to your Housing and Meal contract for additional information.

### **Student Fees**

Full-time day students are assessed an activity fee and technology fee per semester. All students are assessed a parking fee per semester. Residence Hall Activity Fees are assessed to students living in campus housing. Fees are not refundable after the start of the semester.

## **Graduate Students**

It is Grand View's policy that students enrolled in a graduate program will be considered half-time for any term in which their enrollment is at least five hours. Nine credit hours are considered full-time enrollment.

Therefore, students will be eligible for federal loans for terms in which their enrollment is at least half-time (five hours). First year graduate students will have the loans for the academic year disbursed in three equal installments; fall, spring and summer. Second year graduate students will have loans for the academic year disbursed in two equal installments, since summer is typically less than half-time. Plan to save the refund from spring to pay for summer.

## **Part-Time Students**

Grand View's financial aid policies give priority financial aid consideration to full-time day students who enroll in at least 12 credit hours per semester and who have filed for financial assistance. Part-time students, those enrolled for 3-11 credit hours and full-time evening, who have filed a FAFSA, may be eligible for the following types of financial aid:

1. **Federal Pell Grant** – If you are an undergraduate student and an Iowa resident enrolled for three to 12 credit hours, you may receive a pro-rated portion of the award that you would be eligible for as a full-time day student with 12 credit hours. A student may not receive more than eight full-time semesters or its equivalent.
2. **Iowa Tuition Grant** – If you are an undergraduate student and an Iowa resident enrolled for three to 12 credit hours, you may receive a pro-rated portion of the award that you would be eligible for as a full-time day student with 12 credit hours. A student may not receive more than eight full-time semesters or its equivalent.
3. **Federal Direct loan and Federal Direct Parent Loan for Students (PLUS)** – If you are enrolled for six credit hours or more and are admitted to a degree or certificate program, you may be eligible to receive funds from the Federal Direct loan program or your parent may be eligible to receive funds from the PLUS loan program.

## **Accelerated Mini Terms**

It is Grand View's policy that students enrolled only in Grand View's mini terms will be considered half-time for any semester in which their enrollment is at least six hours. Semester is equivalent to two terms: Fall Semester (Term 1 and 2), Spring Semester (Term 3 and 4), Summer Semester (Term 5 and 6).



Therefore, students will be eligible for federal loans for terms in which their enrollment in a semester is at least half-time (six hours). The loan for the academic year will be disbursed in equal installments at the beginning of each term. The amount of the Pell Grant will be prorated based on the weeks of actual enrollment and disbursed at the beginning of each term.

Students who are enrolled in at least one regular semester course in addition to their mini session courses are not subject to the accelerated term policy.

## **Veterans and Military Personnel**

Grand View is a military-friendly university and a Yellow Ribbon participant. Our close relationship with the military and veterans is historic, from our embrace of veterans returning from World War II and Vietnam to our 25-year partnership with the Iowa National Guard.

Grand View has friendly transfer policies that allow acceptance of military credit, including for the Organizational Studies major, which incorporates military credit as part of the program of study. We also provide a tuition discount for evening and weekend classes for active military personnel.

We greatly appreciate the sacrifice you have made for this country and our goal is to help you maximize your veteran benefits and obtain the degree or certificate you seek. Our main campus offers classes for full-time day, evening/weekend, and part-time students. Grand View is recognized as a “Military Friendly School” for 2017. We are here to assist our veterans and eligible family members in receiving a first-class education.

### [More Information](#)

#### Military Benefit Programs

Military Tuition Assistance Benefits

Chapter 30 – Active Duty GI Bill [HERE](#)

Chapter 31 – Vocational Rehabilitation [HERE](#)

Chapter 33 – Post 9/11 GI Bill/Yellow Ribbon Program [HERE](#)

Chapter 35 – Dependent Education Assistance (DEA) [HERE](#)

Chapter 1606 – Reserve Component GI Bill [HERE](#)

Chapter 1607 – Reserve Education Assistance Program (REAP) [HERE](#)

Find answers to the most common questions [HERE](#).

## **Summer Financial Aid**

Are you planning to register for summer classes? Do you need financial aid to help pay your summer tuition? Follow these important instructions to apply for summer aid:

- Register for Summer 2020 classes.
- Fill out and turn in the Summer Institutional Aid Application available in the Financial Aid Office or under the Financial Aid tab on myView or [HERE](#)
- The Financial Aid Office will send you a summer award letter after you have registered for summer classes and turn in a Summer Institutional Aid Application. Students can expect to begin receiving summer aid award letters in January 2020 for summer 2020 classes.

## **Helpful Hints**

- Apply early.
- Some types of summer financial aid require half-time enrollment (6 credits) to be eligible.
- If you are living on campus for summer 2020, you will have financial aid eligibility for housing during the time you are enrolled at least half time. You may not have enough financial aid to cover all of your housing costs, so be prepared to pay a portion of your summer housing.
- Financial aid is not available for housing costs only. You must be registered at least half-time to receive any form of financial aid.
- If you used all of your Direct Loan eligibility during the fall/spring semesters, and are not eligible for a federal PELL grant, you may be eligible only for private loans. These are credit-based loans and most require a co-signer.

Click [HERE](#) to be taken to the Summer Financial Aid application.

Contact the Financial Aid Office with questions at 263-2820 or [finaid@grandview.edu](mailto:finaid@grandview.edu).

## Rights and Responsibilities

Applicants for admission and employment, students, employees, and sources of referral of applicants for admission and employment are hereby notified that Grand View University does not discriminate on the basis of race, color, national origin, sex, age, or handicap in admission or access to, or treatment or employment in, its programs and activities. Any person having inquiries concerning the universities compliance with the regulations implementing Title VI, Title IX, and Section 504 is directed to contact the vice president for administration and finance, 263-2821. The vice president for administration and finance has been designated by Grand View University to coordinate the university's efforts to comply with regulation implementing Title VI, Title IX, and Section 504. Any person also may contact the Assistant Secretary for Civil Rights, U. S. Department of Education, regarding the university's compliance with regulations implementing Title VI, Title IX, and Section 504.

## Financial Literacy

Financial education can help individuals plan for their future and contribute a sustainable, vibrant lifestyle during work years and retirement. Grand View University is committed to making sure that our students understand the basic skills and knowledge they need to remain financially literate. Below are listed some helpful tools in regards to financial literacy.

- GradReady is a website that helps students learn how to pay for college, manage their money, and understand real-world finances by engaging students with interactive online curriculum. The purpose of GradReady is to develop students' financial wellness knowledge and decision-making to help increase persistence, support repayment success, and reduce delinquency and default. Visit GradReady at <https://gradready.com/gradready/sponsor/gv>
- CashCourse is a website created to provide students with information on improving their financial literacy and financial well-being in their daily life. The intent of CashCourse is to help students manage their financial habits and to foster positive management practices. Visit CashCourse at [www.cashcourse.org](http://www.cashcourse.org).
- The American Institute of Certified Public Accountants developed a site [www.360financialliteracy.org](http://www.360financialliteracy.org), with articles and tools appropriate for different stages in life, from childhood through retirement and estate planning.
- [Credit Card Insider](#) is your resource for unbiased consumer and commercial lending options. We are advocates of the responsible use of credit, building and managing your credit history, and making informed decisions when selecting a credit card at [Credit Card Insider](#).

- [MyMoney.gov](http://www.mymoney.gov) is the U. S. government's website dedicated to teaching all American the basics about financial education. Whether you are buying a home, balancing your checkbook, or investing in your 401(k), the resources on MyMoney.gov can help you maximize your financial decisions. Visit MyMoney.gov at [www.mymoney.gov](http://www.mymoney.gov).

## **Repaying your Loan Calculator and Budget Calculator**

Learn about loan repayment choices, work out your Federal loan monthly payment, or [determine expenses and income in order to create a budget for college](#).