

# ADMISSION, FINANCIAL AID, BILLING

## TRADITIONAL UNDERGRADUATE ADMISSION

### Introduction

North Park University seeks to enroll students who are likely to succeed in the university setting, and who fit and desire the distinctive educational experience offered by North Park. The greater the academic strength and capabilities of the student, and the more the student understands, respects, and identifies with the mission of the institution, the greater the likelihood of success. North Park University is committed to the premise that as an institution of the Christian community, North Park's student body (as well as the faculty and staff) should reflect the racial and ethnic diversity of the Kingdom of God. Furthermore, North Park University seeks to form a student body that is both national and international in composition. Additionally, North Park University is committed to providing opportunity, structured support, and developmental strategies to select students who have under-developed skills, but who clearly desire to participate in and demonstrate the potential to enrich the life of the campus. Finally, those students who are prepared to embrace the city as a dynamic place for learning are most likely to engage learning at North Park in an active and comprehensive way.

### Enrollment Considerations and Expectations

In considering students for admission, the University does not discriminate on the basis of race, creed, national origin, sex, age, disability, or status as a veteran. Recognizing that all education is built upon a set of presuppositions and values, as an intentionally and distinctively Christian institution, North Park University expects its students to be aware of and desire an education that is informed and framed by Biblical perspectives and values. The Christian faith and teaching of the Bible are presented forthrightly for consideration and evaluation by all. At the same time, we welcome and enroll students from other religious traditions, and students without any faith perspective; their perspectives are welcomed and respected, while it is expected that all students respect the fundamental mission and identity of North Park as an intentionally Christian institution.

### Model College Preparatory Curriculum

North Park University recommends a well-balanced college preparatory curriculum. This curriculum should include:

- Four years of English including grammar, literature, and composition
- Three years of mathematics including algebra, geometry and calculus
- Three years of science which may include biology, chemistry, physics, and/or physical science
- Three years of history/social studies that include world history, geography, psychology, sociology, philosophy, and/or economics
- Two years of foreign language, minimum, four years recommended, in French, German, Spanish, or other
- Electives that are college preparatory

### Application Timetable

Early application and decision tend to indicate an increased likelihood for the success of an individual student at the University. North Park employs a rolling admission policy. Decisions are normally made in ten to fourteen days of a completed file, meaning all required or specifically requested materials have been received by the Admission Office.

### Recommended application deadlines

|                                   | August   | January     |
|-----------------------------------|----------|-------------|
| First-year students               | April 1  | December 15 |
| International students            | June 1   | October 1   |
| Transfer students                 | July 1   | December 15 |
| Readmission*                      | August 1 | December 1  |
| Second bachelor's degree students | July 1   | December 15 |
| Non-degree-seeking students       | July 1   | December 15 |

Applications received and completed after these dates are considered and acted upon as space is available in the incoming class. Please note that financial aid opportunities are generally most favorable for early applicants. (\*Students seeking readmission to North Park should contact the Center for Student Engagement.)

### Acceptance of Admission

Once accepted, a student must decide to accept an admission offer by making a tuition deposit. This signifies your intent to enroll at North Park University. The tuition deposit deadline for the fall semester is May 1. Cancellations after May 1 are not refundable. Failure to make a tuition deposit by the specified deadline may result in the cancellation of a student's acceptance, and admission and elements of the financial aid package may be offered to another student. Tuition deposits are good only for the original semester for which they are submitted, and they may not be deferred and applied to subsequent terms. A housing deposit is required to secure student housing. It is refundable upon conclusion of studies at North Park, less any damage assessments incurred.

### First-Year Students

#### Admission Criteria

In evaluating first-time-to-college students for admission, the University considers a set of indicators that predict the likelihood of success at the college level. These include the following:

- Unweighted High school GPA
- Test scores: SAT (code: 1556) or ACT (code: 1098)
- High school attendance record
- Activities and involvements that reflect initiative, leadership, and personal character and values
- Demonstrated interest in North Park University

- Alignment with the mission of the University

## Materials Required for Consideration

The following materials must be submitted to North Park University's Office of Undergraduate Admission prior to an admission decision. Credentials submitted in support of an application become the property of North Park University and are not returned.

- Completed application form, including an essay or personal statement (if requested).
- Official high school transcript (final transcript, sometimes called proof of graduation, due upon graduation from high school); homeschooled students are also required to submit a transcript documenting their studies.
- Official college transcripts for any college-level courses completed while enrolled as a high school student.
- Official notification of standardized test scores from American College Testing program (ACT) and/or Scholastic Aptitude Test (SAT); may be included on high school transcript.
- One academic reference, completed by a high school principal, guidance counselor, or teacher. Another completed by a pastor/youth pastor, coach, mentor, or employer (should not be a family member) is welcome and may strengthen an application.
- Personal interview, as requested.
- Other materials, as requested.
- Application fee.

## Transfer Students

Students who have graduated from high school and studied at another post-secondary institution are welcome to apply to for admission to North Park University as transfer students.

An applicant who has twelve (12) or more transferable hours, based on a transcript evaluation by North Park, will be considered a transfer student. An applicant with less than twelve (12) transferable hours, based on a transcript evaluation by North Park, will be considered a first-year student. Applicants who have attempted twelve (12) or more hours but, because of failing grades in those classes, do not meet the minimum requirement for transferable credits may be denied admission.

### Admission Criteria

In evaluating transfer applications for admission, the University considers a set of indicators that predict the likelihood of success at the University. These include the following:

- Transferable GPA: North Park requires a minimum cumulative GPA of 2.5 (4.0 scale) on 12 or more transferable credit hours, as evaluated by North Park University.
  - 1.
  2. Classes that will not transfer include, but are not limited to, the following: nursing courses, athletic training courses, remedial (below 100 level or 1000 level) courses, technical/job training courses, school-specific courses, activity courses, and graduate school classes.
  3. Some programs, such as nursing, athletic training, and education, have additional and higher entrance requirements.
  4. Some courses may be transferable as electives but not count toward general education, program, or major requirements.

- Essay on topics specified on the application form.
- Demonstrated interest in North Park University.
- Alignment with the mission of the University.
- Activities and involvements that reflect initiative, leadership, and personal character and values.

## Materials Required for Transfer Applicant Consideration

The following materials must be submitted to North Park University's Office of Undergraduate Admission prior to an admission decision. Credentials submitted in support of an application become the property of North Park University and are not returned.

- Completed application form, including an essay or personal statement (if requested).
- Complete official transcripts from each college or university attended.
- Other materials as requested, including high school transcript or ACT/SAT scores.
- Personal interview, as requested.
- Application fee.

## Transfer of Credit Earned Prior to Attending North Park University

North Park University accepts all courses offered by any regionally accredited institution as long as the coursework is in some way equivalent to what North Park University offers or is consistent with the liberal arts nature of the University.

Transfer of credit is evaluated chronologically; transfer of credit from a two-year college is limited to 60 semester hours. Credit for work completed beyond this total must be from a bachelor's degree-granting institution. Transfer of credit from a bachelor's degree-granting institution is limited to 90 semester hours.

Courses taken from regionally non-accredited institutions of learning may be considered for transfer credit if they are consonant with the general liberal arts tradition in higher education (i.e., excluding courses in non-accredited institutions of higher education whose content is exclusively vocational or technical, such as bookkeeping, cosmetology, ministry, culinary arts, or engineering technology).

If courses from non-accredited institutions are accepted provisionally, 30 semester hours of work at North Park with a grade of C or better must be completed before the non-accredited transfer work will be credited to the student's record.

Remedial courses, as so labeled by these institutions, are exempt from this policy unless judged by the Office of Student Administrative Services to be equivalent to those offered at North Park and accepted for credit. Transfer students are expected to fulfill the same degree requirements as students starting at North Park. Courses transferred may apply to degree requirements in one of the following categories.

- The fulfillment of Core Curriculum requirements will be assessed by the Office of Student Administrative Services as part of its initial transcript evaluation.
- The fulfillment of requirements in a major will be determined by the major department as part of the major declaration process.
- All other courses will count as electives in fulfillment of the 120 semester hour graduation requirement.

All transferred courses will be recorded with the grade received, but for purposes of the student's grade point average at North Park will be considered a "P" (pass).

Students must submit final, official transcripts from all post-secondary institutions attended. Failure to do so may be grounds for dismissal from the University. Transcripts must have been issued within the last calendar year and must be received by North Park University in a sealed envelope. Until final and official transcripts are received by the Office of Student Administrative Services, all evaluations will be considered provisional.

Courses that are judged non-transferable may be disputed by appeal through the Registrar who, in consultation with the department head in the appropriate field (if applicable), will attempt to reach a satisfactory judgment. Appeals must be made in the first semester of enrollment.

## International Students

Students who hold passports from other countries than the United States may apply as international students. Students who hold both an American passport and a passport from another country are considered domestic students.

Admission into the University requires international students to demonstrate:

- Likelihood of academic success
- Ability to pay
- English language proficiency sufficient to undertake undergraduate studies

International students must complete and submit an application form and must also submit the following:

- Financial Resources Statement demonstrating the ability to pay, along with copies of official bank statements
- SAT and ACT scores are helpful but optional (North Park University's SAT code is 1556 and ACT Code is 1098).
- A TOEFL score (North Park University's TOEFL code is 1556); a score of 550 (paper exam) or 68 (internet-based test) is required for admission as an undergraduate student. Students with TOEFL scores below requirements may apply for admission into the English as a Second Language (ESL) program at North Park.
- All students are tested for their English skills during orientation prior to the start of classes. Students who require additional English competency may be required to take one or more ESL courses during their first and/or second semesters of study at North Park. Up to 8 credit hours of ESL courses may be applied as academic credit toward a BA degree.
- Photocopy of current passport and visa (if held)
- Documents, including transcripts and/or government exam scores, should be in English whenever possible. If an adequate translation is not provided, the student may be assessed a translation fee. International student transcripts may be evaluated by an independent company, such as World Education Services (WES), at the expense of the student.

An international student must maintain a full program of studies. Normally, this means a minimum of 12 semester hours per term for undergraduates and 9 credit hours per term for graduate students. Employment is not allowed except by permission from the United States Government. Such employment may not interfere with the student's

course of study. The processing of an international student's application usually takes several months.

Complete applications should be filed by June 1 for the fall term, which begins in August, and October 1 for the spring term starting in January.

## Non-Degree-Seeking Students (Visiting Students)

Non-degree-seeking students studying during the regular academic year (fall and spring semesters) must complete and submit the appropriate application form available on the North Park University website. Non-degree-seeking students may take up to 30 hours of credit.

In order to be considered for admission to North Park as a degree-seeking student, non-degree-seeking students must complete the full application process through the Office of Undergraduate Admissions. Students under 18 years of age must be granted special permission to enroll as non-degree-seeking students.

## Applicants for Readmission

Students who have left the University, or who have been dismissed for disciplinary or academic reasons, may apply for readmission to North Park. Applications for readmission are available through and are submitted to the Division of Student Engagement. Readmission will be based on an application, personal statement, transcripts, and/or other documents to aid in the readmission process.

If students wish to return following dismissal for academic reasons, they must petition the Student Academic Standing Committee (SASC) prior to applying for readmission, at least two months before the beginning of the term in which enrollment is desired. A petition form is available at the Student Administrative Services Office. The committee will evaluate requests for readmission on the basis of the following criteria:

- The student's written petition in which (a) compelling reasons are offered for wishing to return to North Park University; (b) the student's activities or accomplishments during the period of dismissal are described; and (c) there is indication of why academic performance will be better than before the dismissal. (Letters of recommendation from faculty members, including the student's academic advisor, who can attest to the student's likelihood of success at North Park will be considered by the committee in conjunction with the student's statement.)
- Evidence of the student's ability to perform work necessary, within one academic year, to raise his/her GPA to the minimum level required for good standing in his/her classification.

The SASC will evaluate petitions in terms of the criteria listed above and determine, on a case-by-case basis, whether or not to grant readmission.

## Students Seeking Second Bachelor's Degree

North Park welcomes students who have completed a bachelor's degree and are seeking a second bachelor's degree. Materials required for consideration include:

- Completed undergraduate application, including an essay or personal statement (if requested). Official transcript(s) showing all previous undergraduate or graduate course work. One academic recommendation from an instructor at a college attended

## Exchange Students

North Park maintains an active and robust exchange program with a number of partner institutions outside the United States and also participates in the International Student Exchange Program (ISEP). Students who wish to attend North Park University as an exchange student should apply through the international student office at their home school. The International Office at North Park is responsible for processing exchange student applications. Exchange students who wish to continue studies at North Park University must apply for admission as a transfer student.

## Traditional Undergraduate Billing and Financial Aid

### Billing Policies

1. Tuition, fees, room, and board are billed in advance of each semester and are payable on specified due dates. Due dates are generally several weeks before the start of the semester. Payment may be made by check, e-check, cash, or credit card.
2. Payment plans are available to allow a student to spread annual costs over a semester. Contact the Office of Student Administrative Services at (773)244-5560 for more information.
3. Students with outstanding balances are not allowed to register for a new semester until all amounts from prior semesters are paid in full or satisfactory arrangements are in place (i.e., approved student loan or other financial aid is pending).
4. If payment is not made in full or satisfactory arrangements are not in place by the due date, a late fee will be applied to the student's account.
5. A finance charge of 1.5 percent per month is added to unpaid balances.
6. Student accounts that become delinquent may be submitted to a collection agency. As a part of normal procedures, collection agencies report defaulted accounts to National Credit Bureaus.
7. To reserve an assigned space in University housing, a housing deposit is required of each new student accepted for housing. This is held by Office of Residence Life and Housing as a damage deposit and does not appear as a credit on the bill.

### Tuition and Fees Policies

Students who withdraw prior to the start of a semester, or before the end of the first week of a semester, will not be charged tuition and fees. Students who withdraw after the start of the second week of a semester will be charged tuition and fees based on the following schedule (assuming a 16-week semester):

| Withdraw Before the End of Week Number | Tuition Charge |
|--|----------------|
| Two                                    | 20%            |
| Three                                  | 40%            |
| Four                                   | 50%            |

Enrollment beyond the fourth week of the semester results in the entire charge of tuition and fees for that semester.

Board charges are refundable based on the number of weeks of food service provided. Room charges are refundable as follows:

- 100% refundable up to two weeks prior to the start of the semester
- 100% refundable (minus the residence deposit) after the two week deadline but prior to the start of the semester
- 80% refundable after the start of the semester but before the end of the second week of the semester
- No refund after the end of the second week of the semester

Students who receive federal financial assistance and who withdraw must have a portion of that aid reduced in accordance with federal regulations.

In addition, students who withdraw prior to the end of a semester and who have received a cash disbursement from certain federal assistance programs must undergo a review to determine if a repayment of federal funds is due. First-time students at North Park who receive federal assistance and who withdraw before the end of the term may be subject to additional refunding in accordance with federal regulations.

*North Park reserves the right to revise charges and billing policies at any time.*

## Financial Aid

### Application for Financial Aid

New students interested in receiving financial aid should:

- Apply and be accepted for admission to North Park University.
- Complete the Free Application for Federal Student Aid (FAFSA) to be considered for federal or state grants, loans, and/or work study.
- First-year students applying for music, art, journalism, or theatre scholarships should contact the Admissions Office for information.
- Financial aid packages will be sent to a student after they have been admitted, and North Park University has received their completed FAFSA.

### Costs and Financial Aid

North Park University offers eligible students federal, state, and institutional financial aid. Federal programs available include the Pell Grant, Supplemental Educational Opportunity Grants, Work-Study, Perkins Loans, Federal Stafford Loans, and Parent (PLUS) Loans. State grants include the Illinois Incentive to Access and the Illinois Monetary Assistance Program. In addition, North Park has a generous institutional assistance program including academic scholarships, music scholarships, art scholarships, theatre scholarships, journalism scholarships, and need-based grants.

For additional information about the music, theatre, journalism, and art scholarships, see the North Park University website. To apply for all other financial aid, students must complete the Free Application for Federal Student Aid (FAFSA, [www.fafsa.ed.gov](http://www.fafsa.ed.gov)). Once a student has completed the application process and North Park has received the results of the FAFSA, they will be notified of the aid for which they qualify.

The costs below reflect the base cost of North Park before financial aid. Over 90% of students at North Park receive financial aid, which significantly reduces the cost of attendance. For first-time traditional undergraduate students at North Park University for the 2015-2016 academic year, the cost of attending is the following:

|                   |   |
|-------------------|---|
| Tuition:          | \$25,740  |
| Room/Board:       | \$8,460 (based on double room in residence hall and 15-meal board plan) |
| Books:            | \$1,000 (estimate)  |
| Personal Expenses | \$2,100 (estimate)  |

Financial aid may include a combination of scholarships, grants, loans, and/or guaranteed campus employment. The financial aid package will include all aid for which the student qualifies. However, a student may elect to accept any or all of the financial aid offered. If a student, however, feels that their financial situation has changed since initially completing the FAFSA, or if there are extenuating circumstances, the student may appeal their financial aid by completing an appeal form, which is available from the Office of Student Administrative Services. A committee reviews all financial aid appeals and responds to students in writing.

## Eligibility Requirements for Federal and State Financial Aid

To be eligible for federal or state financial assistance, a student must:

- Be enrolled at least half-time (6 semester hours or more per semester) as a degree-seeking student. To receive full federal financial aid, a student must be registered for 12 credit hours per semester. To receive full state financial aid, a student must be registered for 15 or more credit hours.
- Be a citizen or eligible non-citizen of the United States of America. Eligible non-citizens are students who are permanent residents and have an I-151 or I-551 (Alien Registration Receipt Card) or who are of refugee status and have an I-94 (Arrival-Departure Record) with appropriate endorsement.
- Not owe a refund or be in default on any federal programs covered under Title IV of the Higher Education act of 1965, as amended.
- Be making satisfactory academic progress toward a degree. North Park's satisfactory academic progress policy is available in the Office of Student Administrative Services and in general follows the academic policies outlined in this catalog.

## Eligibility Requirements for Institutional Financial Aid

- Students must be enrolled in 12 or more credit hours per semester to receive institutional financial aid.
- Students who live in campus housing and receive financial aid will have their institutional financial aid reduced if they move out of campus housing. A detailed description of the Financial Aid/Housing Policy can be obtained from the Office of Student Administrative Services.
- Students who receive certain academic scholarships must maintain a specified GPA or their scholarship will be reduced. A detailed copy of the Financial Aid/Scholarship Reduction Policy can be obtained from the Office of Student Administrative Services.

## Satisfactory Academic Progress

### Criteria

To be eligible for federally and state funded financial aid programs, all student financial aid recipients must meet Satisfactory Academic Progress (SAP) standards. The Standards of Academic Progress are evaluated and students are notified when they don't meet the SAP requirements at the conclusion of each period of enrollment. North Park University evaluates students' SAP both qualitatively and quantitatively by reviewing the following three areas of performance:

### Requirements:

1. Grade Point Average. The following minimum grade point average must be maintained:

| Hours Earned | Min. GPA |
|--------------|----------|
| 0-29         | 1.6      |
| 30-59        | 1.8      |
| 60+          | 2.0      |

2. Pace of Completion: Students must progress toward completion of their declared degree/certificate while maintaining a minimum 67% completion rate. The completion rate is calculated by dividing the cumulative number of credit hours a student has successfully completed by the cumulative number of credit hours a student has attempted.
3. Maximum Time Frame: Students may receive financial aid until they attempt 180 semester hours of credit from North Park and/or transfer schools. This policy will consider all enrollments at North Park and other colleges/universities whether or not financial aid was received. The SAP standards require students pursuing a second bachelor's degree to complete their program within the required 180 semester hours.
4. Attempted Credits:
  - Failures and Incompletes: Failures and incompletes are counted toward hours attempted and will be included in computing GPAs.
  - Withdrawals: If a student has withdrawn from a class (Drop or Withdrawal), it is not included when calculating grade point average. It is included in attempted hours and counted as an attempted hour that was not completed. Thus, it will negatively impact earned credits.
  - Audits: Audited courses are not aid eligible and are not included in any financial aid satisfactory academic progress measurement. All other courses, including pass/fail courses that are passed, will be counted as credits completed.
  - Repeat Classes: Repeat credits are credits awarded when a student repeats a course in order to improve a grade. A student may repeat a class as allowed by the institution. For the first three courses, the new grade can replace the initial grade. For additional courses beyond 3, the grade will be the average of the two grades. All repeated credits are counted as hours attempted and included in the percent of completion and maximum time frame calculations. For an individual course, a student may receive financial aid for only one repeat attempt. NOTE: Title IV eligibility for repeated courses is subject to the July 1, 2011, Program Integrity Regulations.
  - Transfer Credits: When a student transfers into North Park, the credits accepted by North Park are not included in the cumulative North Park GPA. The credits are counted as attempted credits so they are included in the maximum time frame and counted as credits completed. After a student has matriculated to North Park, if he/she takes additional courses at a different university and wishes to transfer those courses to North Park, both grade and hours attempted will be counted in the North Park transcript and SAP calculations.

### Procedures:

1. Monitoring SAP
  - The Financial Aid office will monitor SAP at the end of each semester.

- Students who meet all of the SAP requirements are considered to be in Good Standing.
- Students who are determined to be Not in Good Standing will be issued written notification sent to the student's North Park University email account. They will be notified of their standing and placement on: Financial Aid Warning, Financial Aid Suspension, Financial Aid Probation.
- Students will be notified by email to their North Park University email account if they are returned to Good Standing and placed on Financial Aid Reinstatement.
- Some students on Financial Aid Probation may be required to make an Academic Plan. Those plans will be monitored by the Financial Aid Department in consultation with Student Engagement.

## 2. Warning, Suspension, Appeal, Probation, Reinstatement Status

### Warning

- Students who have not met one or more of the SAP standards will be placed on Warning status for the next semester of enrollment. A student remains eligible to receive financial aid while on Warning status. At the end of the semester, the student will again be evaluated for SAP. If he or she has met all of the SAP requirements, they will be removed from Warning and considered in Good Standing. Students who have not met all of the standards will be placed on Suspension.

### Suspension

- Students who have not met one or more of the SAP standards after completing a semester on Warning will be placed on Suspension. Without an approved appeal, students who are on Suspension are not eligible for federal/state financial aid for their next period of enrollment. Students who have been placed on Suspension may appeal to have financial aid reinstated.
- Students wishing to be removed from Suspension must complete and submit an Appeal form, available from the Office of Student Administrative Services
- There are 3 possible results from the appeal process: (1) Appeal is denied; (2) Appeal is granted and student is placed on Probation; or (3) Appeal is granted and student is placed on Probation with an Academic Plan.
- If it is determined prior to the probation term that the student will not meet the requirements of SAP in one academic term, the student will be required to have an approved academic plan on file.

### Probation/Probation with Academic Plan

- Students placed on Probation and Probation with Academic Plan will be eligible for federal/state financial aid.
- Students will be evaluated at the end of the Probation semester. To continue to receive financial aid in the next semester of enrollment, students will be expected to have met the SAP standards or met the requirements of their Academic Plan.
- Students on Probation with an Academic Plan: If the financial aid committee determines that the student could not meet the SAP standards in one semester while on Probation, the Financial Aid Committee will require the student in consultation with financial aid and Student Development prepare an academic

plan that will enable the student to achieve SAP in a prescribed period of time.

### Reinstatement

- Students who have met the SAP standards at the end of their probation period will have their financial aid reinstated and are considered to be in Good Standing.

### Appeal Procedure for Students Placed on Suspension:

- For an appeal to be considered, the student must either be able to meet the Standards of Satisfactory Academic Progress by the end of the next period of enrollment; or the student must be placed on an academic plan which, if followed, will ensure that the student will be able to meet SAP at a future date. The Academic Plan will be developed in cooperation with the student, financial aid, and academic services.
- A completed Appeal Form needs to document extenuating circumstances such as death of a relative, illness or injury, or other special circumstances addressing why the student failed to make SAP, and to state what has changed in the student's situation that will allow the student to achieve SAP.
- Appeals are reviewed by the Financial Aid Committee. Students are informed of the decision via email within 7 business days of submitting their appeal. The decision of the Financial Aid Committee is final.

## Timetable for Awards

Applications for financial aid, as for admission, are considered on a rolling basis. All applicants for aid whose applications are complete and who have been admitted to the University will be considered and notified.

Since applications for admission and applications for financial aid are two separate procedures, and since notification concerning admission and financial aid awards are made separately, a student will receive notification of admission before the notification of financial aid awards. In some cases, admission may be granted but financial aid denied.

Students should complete the FAFSA after January 1. Accepted incoming students can anticipate receiving their financial aid package after March 1. It is to the new student's advantage to complete application for financial aid (FAFSA) by May 1. An exception to this timetable may be made for the student who first enters in the spring semester. In such cases, action will be taken as soon as the necessary procedures are completed.

Financial aid is renewable annually, subject to demonstration of continued need and satisfactory academic progress. Returning students must reapply annually for financial aid by completing the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It is recommended that the FAFSA be filed as soon as the student and his or her parent(s) have filed their federal income taxes in the spring.

## Return of Funds Policy

Students who receive any federal financial aid and who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a semester will have their financial aid recalculated based on the "Return of Title IV Aid" formula derived from the 2009 Reauthorization of Higher Education Act. There are no refunds for any withdrawals after the 60% point in a semester.

Recalculation is based on the percent of aid a student has earned using the following formula:

Federal Financial Aid is returned to the federal government based on the percent of unearned aid using the following formula:

Percent earned = Number of completed days up to the withdrawal date\*\*  
DIVIDED by the total days in the semester. Aid to be returned = (100% -  
percent earned) TIMES the amount of aid disbursed.

When aid is returned, the student will owe a balance to the University. The student should contact the Office of Student Administrative Services to pay the balance.

Worksheets and examples demonstrating the amount of financial aid retained and the amount returned are available from the Office of Student Administrative Services.

Federal financial aid is returned in accordance with federal regulations.

*\*\*Withdrawal date is defined as the actual date the student began the institution's withdrawal process, the student's last date of recorded attendance, or the midpoint of the semester if the student leaves without notifying the institution.*

## Veterans' Benefits

North Park is approved by the Department of Veterans Affairs. Applicants who qualify should contact the Office of Student Administrative Services for detailed information.