

## **Costs and Financial Aid**



# Costs and Financial Aid

## Undergraduate Costs and Financial Aid

Seattle Pacific University is committed to providing high quality Christian education at a reasonable price. This is achieved through a dedicated faculty who provide nationally recognized excellence without primary regard for personal remuneration; administrative staff who work continually to provide needed services with greater efficiency; and trustees, alumni, churches and other friends of the University who provide necessary financial support.

All expenditures related to educational and support activities are carefully planned and budgeted. The trustees, president and other administrators are committed to a high level of stewardship in the handling of all of Seattle Pacific's financial resources, with a goal of maintaining financial stability for current and future students.

All programs and policies at the University are under continual review. Therefore, SPU reserves the right to change its financial policies or charges at any time without previous notice. After the beginning of a quarter, however, no change will be made that is effective within the quarter. Every student is presumed to be familiar with the payment schedules and other financial policies and procedures published in this *Catalog*. Financial assistance, including scholarships, grants, student employment and various types of loans, is available to qualified students on a limited basis and is described in detail in this *Catalog*.

Student Financial Services is responsible for providing service to students regarding tuition and fees, payments on accounts, financial aid, student employment and other financial assistance. While every effort has been made to provide helpful and understandable explanations of the University's fees and financial policies, students may still have questions from time to time and staff is prepared to assist. The goal of the staff is to provide helpful, friendly service to all inquirers. It is the hope of Seattle Pacific University that students will not only have exceptional educational experiences, but they also will feel that same commitment to excellence and service throughout all of the support areas of the institution.

## 2004–2005 Tuition and Fees

In addition to direct instructional costs, Seattle Pacific University's tuition covers a wide range of student and academic support services, including guidance services and social activities. Other student benefits include admission to all University athletic events and participation in intramural activities. All tuition, fees and other charges stated in this publication are payable in U.S. dollars (\$US). The following charges do not apply to graduate, doctoral or Summer Quarter courses. The fees for graduate, doctoral and summer courses are published in separate catalogs or bulletins.

### Autumn 2004–Spring 2005

*Per quarter for courses numbered 0000–4999*

1–11 credits, per credit	\$560
12–18 total credits	\$6,713
Additional per credit hour over 18	\$560
Tuition for arranged courses	regular rates apply
Tuition for auditing courses	regular rates apply

### Advance Payments

Admitted students should reserve their place at SPU by submitting their \$200 advance payment on or before May 1, 2005 (National Candidate's Reply Date). This payment is required from all students prior to registration.

## Administrative, Course, Student Services, Medical Insurance and Other Special Program Fees

For specific classes with fees, refer to the 2004–2005 *Online Time Schedule* and/or revision listings.

### Administrative and Special Fees

Application fee	\$45
If received after deadline	\$60
Matriculation fee	\$50
<i>A student who has been admitted to the University and subsequently registers for courses is considered a matriculated student. A matriculation fee of \$50 is assessed only once, at the time of an admitted student's initial registration. This fee covers the costs associated with maintaining students, academic files over the duration of their stay at Seattle Pacific. A student's academic file may contain admission records, transcripts and evaluations of the coursework from other institutions, academic appeals, graduation check sheet, etc.</i>	
Change of registration fee	\$50
<i>Students may register for evening courses (courses beginning at 4:30 p.m. and later) through the first class session; however, a \$50 late enrollment fee is charged when registration is completed after the first week of the quarter. See the University Calendar for dates.</i>	
Official transcript fee	\$3
Teacher certification fee (paid to the state of Washington)	\$25
Technology fee, per quarter	
12+ credits	\$35
1–11 credits	\$3 per credit
<i>This fee is used to offer new software, upgrade classrooms and improve technology support to students, faculty and labs.</i>	
ASSP Fee, per quarter	
12+ credits	\$74
1–11 credits	\$5 per credit
<i>The ASSP fee provides for student-led social, cultural and educational programming and ministries, student services, student publications and opportunities for leadership and involvement through the associated Students of Seattle Pacific (ASSP).</i>	
Parking fee, per quarter*	\$50
Emerson residents, per quarter	\$70
SPU ID card replacement (lost/ card)	\$20
SPU ID card replacement (damaged or stolen)	\$8
Temporary SPU ID card replacement	\$3
ACCESS program fee	\$300

*\*Any vehicle maintained, owned or operated by an SPU student or employee must be registered with the Office of Safety and Security if it is to be parked on SPU's campus, including city streets. Registration/application forms are available in the Security Office. Any changes in parking status must be reported to Security within 10 days of the change. You may call (206) 281-2922, or contact the office at [www.spu.edu/depts/security/parking/parking.html](http://www.spu.edu/depts/security/parking/parking.html). Parking refunds are calculated in accordance with the tuition refund policy. Please be aware that if you are completely withdrawing from the University, you must inform the Security Office to be eligible for a refund of your parking fees.*

### Music

#### Individual instruction fee

1000–2000 level (per credit)	\$125
3000–4000 level for majors only (1 or 2 credits)	\$125
Piano class instruction fee (two periods weekly), per quarter	\$75
Voice class instruction fee (two periods weekly), per quarter	\$75
Theory lab fee, per quarter	\$25

### Nursing

Clinical practicum fee (selected courses), per credit hour	\$75
Comprehensive Testing Program	\$112 per year, junior and senior years
<i>This fee includes an NCLEX review course.</i>	

<b>Special Examination Fees</b>	
<b>Credit by examination or challenge fee</b>	
Per-course examination fee	\$100
Per-credit-hour fee	\$40
Internship fee, per quarter	\$75
Penalty for late changes of internship	\$70

### Other Course Fees

Certain courses have additional costs associated with them such as skiing, mountain climbing, some psychology labs, music composition and math courses. These courses, with their applicable fees, are listed in the 2004–2005 *Online Time Schedule* and/or revision listings.

### Medical Insurance Fees

The University Student Health Center offers basic medical services for students. To provide complete health care coverage, the University recommends that all students review their current plan to determine if their current insurance will cover them out of their home area. The University offers information on a medical insurance plan for accidents and illness, which is available to all enrolled undergraduate students (and their families). The University recommends this medical coverage to cover unanticipated expenses that could otherwise interrupt educational endeavors. Enrollment, benefit summary information and applications for this voluntary plan are available in the Student Health Center and in Student Financial Services.

All international students are required to enroll in the University International Student Medical Insurance plan. Any exceptions to this requirement are subject to the approval of the Health Center. Proof of comparable coverage meeting the following requirements is necessary for waiver approval: (1) Provisions defined in English and premium rates in U.S. dollars; (2) coverage for all preexisting conditions within a reasonable period (the University plan has only a three-month waiting period); (3) inpatient and outpatient coverage for both illness and injury; (4) the deductible must not be in excess of \$500 per person, per policy year; (5) maternity benefits should be the same as benefits for illness. If they are not the same, the maternity benefit should meet all applicable, waiver standards (i.e., deductible, maximum benefit, etc.). (6) Coverage for inpatient and outpatient treatment of mental and nervous disorders; (7) maximum benefit of not less than \$50,000 per injury or per illness; (8) payment of benefits worldwide (exemption from coverage in an international student's home country is acceptable); (9) benefit for medical evacuation to an international student's home country must not be less than \$10,000; (10) benefit for repatriation of remains to an international student's home country must not be less than \$7,500; (11) coverage for HIV, including acquired immune deficiency syndrome (AIDS), AIDS-related complex and positive HIV test; and (12) coverage effective dates matching the University's international student health insurance plan.

Waivers may be obtained in the Student Health Center only and must be completed prior to the 10th day of the quarter to ensure appropriate coverage enrollment. Any changes in coverage (i.e., addition or deletion of spouse or child) must be submitted prior to the 10th day of the quarter.

### Student Services Fees

**Education placement files.** Teacher, school counseling and administrative placement file fees are paid every placement year (November–October) in which a file is actively used. Initial registration fee waived for interns the year they become certified.

Mailing credits for prepayment of first-class file mailings are as follows:

<b>Education Placement Files</b>	
Teaching/school counseling placement files	\$6 per mailing
<i>Excludes fax or special handling, which will incur additional costs.</i>	

Administrative placement files	\$11 per mailing
<i>Excludes fax or special handling, which will incur additional costs.</i>	
Re-activation fee	\$5
<i>If a placement fee is not used during any given placement year(s), a reactivation fee of \$5 will be charged.</i>	
Psychological testing	variable
<i>Administration, interpretation and counseling with regard to aptitude, skills, personality analysis and placement based on actual costs of materials and scoring.</i>	
Career testing	variable
Counseling Center services (per session)	variable

### Student Health Center Services

Residential students	fees included in room and meal plan charges
Commuter students	\$15 per quarter on first visit
Tests and pharmaceuticals	based on actual costs of materials, special procedures and equipment

### Senior Citizen Program

In keeping with the goal of service, SPU has a program that offers tuition-free courses to persons 65 years of age or older. Senior adults of this age bracket may attend on-campus undergraduate classes as auditors or for academic credit. They may take courses in special interest areas and/or complete a bachelor's degree. The only limitation to the program is the availability of space in particular classes. Registration for senior citizens who use this program commences on the second day of the quarter.

Those wishing to apply work toward a degree must formally apply to the Office of Admissions. Nonmatriculated students need only register at Student Academic Services. The Senior Citizen Program does not cover course-related fees.

### Special Study Programs

Students enrolled in special study programs (e.g., European Quarter, Latin American Studies and American Studies) need to make special financial arrangements. As soon as students receive their study-tour packets from the faculty tour organizer, they should consult the study-tour representative in Student Financial Services. The representative will work with the student to establish an appropriate payment schedule and determine if financial aid is in order so those students may meet the tour departure date. Study tours must be paid in full prior to departure.

### Ashton, Hill and Moyer Residence Halls

*Requires purchase of Platinum, Gold, Silver, Bronze or Copper meal plan each quarter.*

Double Room	\$3,951
Triple Room	\$3,351

### Emerson Residence Hall

*Requires purchase of Platinum, Gold, Silver, Bronze or Copper meal plan each quarter.*

Single room — private bath	\$ 6,216
Single room — shared bath	\$ 5,841
Double room — private bath	\$ 5,472
Double room — shared bath	\$ 5,100
Triple/quad room — shared/private bath	\$ 4,728

### Robbins Apartments

*Requires minimum purchase of Robbins meal plan each quarter.*

One- or two-person unit	\$5,124
Four-person unit	\$4,320

### Campus Houses and Apartments (including Theme Housing)

*No meal plan requirement except for one Block 25 in Theme Housing.*

One- or two-person unit	\$ 5,667
Three- or more-person unit	\$4,650

Meal Plan Charges, Per Year	
Platinum	\$3,417
Gold and Copper	\$3,267
Silver	\$3,075
Bronze	\$3,012
Robbins Meal Plan	\$639
Block 50 (per block)	\$332
Block 25 (per block)	\$183
Advantage Points	Minimum \$15 purchase*

\*Blocks and points are priced per purchase and may be renewed at students' discretion.

Detailed descriptions of meal plans are mailed with both the housing application and contract, or call University Services at (206) 281-2658 for more information.

The SPU dining hall, Crossroads at Gwinn Commons, provides service beginning with the evening meal the day residence halls open and ending with the evening meal of the last day of examinations. Access is dependent on the meal plan you select. There will be no refund or adjustment for meals missed during the week or on weekends. Meal service is not available during the Thanksgiving, Christmas or Spring Break periods.

For more information regarding residence hall closures, refer to the *Residence Life Guidebook* (mailed with your housing contract), or call Residence Life at (206) 281-2043.

Expenses for 2004–2005 Full-Time Undergraduates*		
	Per Quarter	Per Year
<b>Tuition</b>	\$6,713	\$20,139
<b>Room and Meal Plan</b> (traditional residence-hall double with Platinum meal plan)	\$2,456	\$7,368
Textbooks, supplies and transportation, average cost	\$1,055	\$3,165
<b>Total</b>	<b>\$10,224</b>	<b>\$30,672</b>

\*Estimated.

## Financial Arrangements and Services

### Registration

SPU uses the Banner Information System to process registration materials and complete financial arrangements. After a student registers for classes via the Web or in Student Academic Services, the student is obligated to pay for the contracted services in accordance with the University's current schedule of charges. The registration contract between SPU and the student remains binding to both parties unless either party provides proper written notification (see also Refunds and Account Adjustments).

### Student Account System

A statement reflecting tuition and fee charges, payments and amounts due will be sent to the student's local address (in the Seattle area or on campus) each month. Student Financial Services will also mail a copy of the account statement to an additional address (such as the student's parent) at the student's written request. Due to federal regulations governing the disbursement dates of financial aid, some financial aid amounts may not be applied to student accounts prior to statement production. Therefore, students may need to use their Offer of Financial Assistance to determine the proper amount due on their student account. It remains the student's responsibility, however, to see that proper

payment reaches Student Financial Services by the payment due date. If students need assistance determining the proper amount due they should contact Student Financial Services to talk with a representative.

Checks for the correct amount due should be made payable in U.S. dollars (\$US) to SEATTLE PACIFIC UNIVERSITY, and should include the student's name and student identification number. Checks may be mailed to Seattle Pacific University, Student Financial Services, 3307 Third Avenue West, Suite 114, Seattle, Washington 98119-1922, or delivered in person to Student Financial Services in Demaray Hall 10.

In addition to checks, the University accepts automated payments via an e-check (automated payment directly from a checking or savings account) toward student accounts. Information about using the e-check-payment mechanism can be found on the SPU Web site at [www.spu.edu/sfs](http://www.spu.edu/sfs). The University does not directly accept any credit cards for payment of student-account balances. Rather, it has arranged for a third-party provider to facilitate this type of payment if desired. Additional fees apply for this service. Information related to utilizing this service can be found on the University's Web site listed above.

### Payment Policies

Students may choose to meet their financial obligations in two ways: (1) payment in full by the payment in full due dates; or (2) the two-month payment option. The student account must be paid in full to be able to register for subsequent quarters.

### Payment in Full

Students may meet their financial obligations each quarter by paying in full by October 11 for Autumn Quarter, January 10 for Winter Quarter and April 11 for Spring Quarter. If payment in full is not received by these dates, the account will be subject to late charges.

### Two-Month Payment Option

Students who are not able to pay in full on the quarterly payment-in-full due dates may participate in the two-month payment option. If students choose this option, (students participating in study tours are not eligible for extended payment options), the total charges, after all financial aid\* is applied to the account, will be divided into two equal payments. The first payment is due on the payment-in-full due date listed above and the second payment is due the 10th of the following month. There is no formal application or application fee. However, a 1.25 percent monthly late charge will be assessed on the balance owed after the payment-in-full due dates.

#### Example of Payment Alternatives for Families

A student registers for a full course load (12–18 credits) for Autumn Quarter and lives in a University residence hall. The total balance is:

	Per Quarter
Tuition	\$6,713
Room and Meal Plan	\$2,456
<b>Subtotal</b>	<b>\$9,169</b>
Financial Aid*	\$2,000
<b>Balance Owed</b>	<b>\$7,169</b>

#### Payment Alternatives

Payment in full	\$7,169 due October 11, 2004
<i>or</i>	
Two-month payment option:	
	\$7,169 ÷ 2 = \$3,584.50 due Oct. 11, 2004
	\$ 3,584.50 + \$44.81 (1.25 percent late charge for 30 days) =
	\$3,629.31 due November 10, 2004

\*Aid includes SPU scholarships and grants, Pell, SEOG grants and student loans. All other financial aid (e.g., work study and Washington State Need Grants) cannot be used in the calculation of payments.

## Reimbursement Program/Third-Party Billing

Students whose tuition is reimbursed by their employer or a third party (such as an embassy) may be eligible for this program. Documentation confirming enrollment in an employer reimbursement program is required annually and allows deferment of tuition up to approximately 30 days after the quarter ends. If a third party is involved, the University will bill the third party directly, provided Student Financial Services has been given the appropriate documents. All other fees and charges are due when billed. Call Student Financial Services for more details.

Students participating in the Boeing Tuition Voucher Program are subject to approval by the Boeing Company. Once the employee is approved, Boeing will send a list of all approved students to Student Financial Services. This information authorizes Seattle Pacific University to bill the company for the student's tuition and tuition related fees only. Until the student is approved by the Boeing Co. for participation in his or her employer reimbursement program, the student will receive monthly account statements and be responsible for all charges. Once the process has been completed the tuition charges will be paid on the student's account. The student will continue to receive a monthly statement if he or she has incurred fees not covered by Boeing. Fees not covered include, but are not limited to, change of registration fee, add/drop, entrance exams, room and/or meal plan, parking, books, tools, software and activity fees. For more information about this program, contact Student Financial Services at (206) 281-2061.

## Late Charges

A late charge (15 percent per annum, 1.25 percent per month) will be assessed against any owing balance shown on the student's last statement of account.

## Unpaid Student Charges

A student who has delinquent financial obligations will not be permitted to register or attend classes for subsequent quarters, or order official transcripts until such obligations have been satisfied. The University reserves the right to deny enrollment, including advance registration or extension of credit, to any student who does not meet past-due obligations or fulfill financial commitments to the University.

A continued failure to meet financial obligations may result in the referral of the delinquent account to an outside agency for collection of the total amount due, plus all applicable collection costs.

## Change of Registration Charges

A change of registration fee of \$50 is charged if a student makes adjustments to his or her schedule of classes outside of the deadlines as published in the *University Catalog*. Students may register for evening courses (courses beginning 4:30 p.m. and later) through 5 p.m. on the fifth day of the quarter.

## Registration Petitions

Registration petitions are requests for exceptions to regular policies and procedures. Exceptions are not granted to supercede policies and procedures because of an inconvenience. The petition process provides students and faculty with the possibility of a response outside the normal bounds of policy when extenuating circumstances are judged to warrant such a response. Extenuating circumstances include illness, injury, death in the family and problems with immigration. The petition must not only voice the request, but must also substantiate the validity of the request.

Petition forms are available on the forms rack in the Demaray Hall lobby (first floor) or on the Web at [www.spu.edu/depts/sas](http://www.spu.edu/depts/sas). Instructions for completing this process are listed on the back of the petition. A student seeking late registration must seek permission from the instructor to sit in the class while the petition is pending. In all cases, the final decision to approve or deny a petition will be made by Student Academic Services. Each approved petition will incur a \$50 change of registration fee.

## Credit Balances

If financial aid overpays the student account, Student Financial Services will mail credit balances to students on or after the seventh day of each quarter. If the student wishes to receive the credit balance earlier they may request withdrawals of credit balances from their account in writing. To allow adequate processing time, withdrawal of credit balances will take 24 business hours from date of request. Credit Balance Check Request forms are available in Student Financial Services or on the Web at [www.spu.edu/sfs](http://www.spu.edu/sfs). Mail credit balance withdrawal requests to Seattle Pacific University, Student Financial Services, 3307 Third Ave. W, Suite 114, Seattle, WA 98119-1922, or fax the request to (206) 281-2835. The request must include the student identification number and signature.

## Banking Services

Commercial banking services are conveniently available to students. Credit Union Northwest is located across from First Free Methodist Church, and US Bank is located on campus adjacent to the SPU Bookstore. There are also three cash machines available on campus. One is located outside of the US Bank, another in the Student Union Building and the third is in the Weter Hall Foyer.

## Refunds and Account Adjustments

If a student decides to add or drop courses, withdraw from school or delete other contracted services, an official change of registration must be processed. This may be handled by filing the change of registration form in Student Academic Services or on the SPU home page using the Banner Information System via the Web. If a student plans to withdraw from University housing (i.e., cancel the room and meal plan contract), proper notification must also be provided to University Services.

If a student does not provide proper written notification to the University or on the SPU home page using Banner, financial obligations will remain binding, regardless of whether classes were attended or whether or not any of the contracted services were utilized.

Refunds or additional charges for courses are posted to a student's account when the official change of registration form is received and processed or the transaction is completed using Banner. Charges for added courses are made at the full quarter's rate, regardless of when the course is added.

In the event that enrollment changes result in a refund, tuition will be refunded according to the schedule that follows. If the refund results in a credit balance on the account, the student may obtain a check by submitting a written request to Student Financial Services. If there is an owing balance on the account, the refund will first be applied against the owing balance. Any questions regarding tuition refunds should be directed to Student Financial Services.

### Schedule of Tuition Refunds for Day and Evening Classes

*A week is defined as five business days beginning on the first day of each quarter.*

First week of the quarter	100%
Second week of the quarter	75%
Third week of the quarter	50%
Fourth and fifth weeks of the quarter	25%
Sixth and following weeks of the quarter	-0-

**Tuition Refunds and Adjustments****Example One**

A student who was originally enrolled for 15 credits drops one 3-credit course the third week of class. There is no tuition adjustment, since the fee for 12 credits is the same as 15.

**Example Two**

A student who was originally enrolled for 13 credits drops one 3-credit course the second week of class. The refund is as follows:

Full tuition (13 credits)	\$6,713
Tuition for 10 credits (\$560 x 10)	\$5,600
Difference	\$1,113
75 percent refund	\$834.75
<b>Tuition due on dropped course</b>	<b>\$278.25</b>

**Example Three**

Assume the above student drops a 5-credit course the second week of class. The refund is as follows:

Full tuition (13 credits)	\$6,713
Tuition for 8 credits (\$560 x 8)	\$4,480
Difference	\$2,233
75 percent refund	\$1,674.75
<b>Tuition due on dropped course</b>	<b>\$558.25</b>

**Example Four**

A student who was originally enrolled for 11 credits drops 2 credits and at the same time adds 3 credits during the second week of class. The result is as follows:

Old level — 11 credits (\$560 x 11)	\$6,160
New level — 12 credits	\$6,713
<b>Additional due</b>	<b>\$554</b>

**Example Five**

Assume the same facts as above, but done on separate days:

Drop 2 credits (from 11 to 9)	
Refund = 75 percent of \$560 x 2	\$840
Add 3 credits (from 9 to 12)	
12 credits =	\$6,713
9 x \$560 =	\$5,040
<b>Additional due</b>	<b>\$1,673</b>

**Example Six**

A student completely withdraws from all courses in the second week:

(Full tuition 13 credits)	\$6,713
75 percent refund	\$5,034.75
<b>Student owes</b>	<b>\$1,678.25</b>

**Effect on Financial Aid**

Dropping courses may affect a student's current and continued eligibility for financial aid. Please refer to the Satisfactory Progress section under Financial Aid. It is recommended that a student discuss the impact of dropping below 12 credits with their student financial services counselor prior to completing the drop or withdrawal process.

**Complete Withdrawal**

If, during a quarter, a student who receives financial aid completely withdraws from the University, the tuition refund is calculated as described above. However, if the student received, or was entitled to receive, any Title IV funds, the return of the Title IV funds will be calculated by determining the percentage earned and applying this percentage to the total amount of Title IV assistance disbursed (and that could have been disbursed) to the student for the period of enrollment as of the student's withdrawal date. The percentage of Title IV funds earned is equal to the percentage of the period of enrollment that the student completed as of the withdrawal date if it occurs on or before the completion of 60 percent of the period of enrollment. The percentage of Title IV funds that have not been earned by the student is determined by taking the complement of the percentage of Title IV funds earned. The unearned Title IV funds will be returned to financial aid sources based on federal guidelines

in the following order: unsubsidized federal Stafford loan; subsidized federal Stafford loan; federal Perkins loan; federal PLUS loan; federal Pell grant; federal SEOG; other Title IV Aid programs; other federal, state, private or institutional aid; the student.

**Drop in Credits**

If a student who receives financial aid drops courses to below a 12-credit load during a given quarter, a reassessment of the financial aid award will be made for that quarter. This may affect the amount actually credited to the student account. Contact a student financial services counselor for further information.

**Room and Meal Plan Cancellation Charges**

New students who cancel their housing application before July 1 for Autumn Quarter, or 30 days prior to the beginning date of subsequent quarters will receive a refund of their room deposit.

Continuing students who contract for Autumn Quarter housing during the spring sign-up process will forfeit their deposit if they cancel their contract. For Winter and Spring Quarters, continuing students must cancel their contract by December 1 and March 1 respectively to receive a refund of their room deposit.

**Room and Meal Plan Refunds**

Students who withdraw from University housing after the beginning of the contract period will forfeit their room deposit and will receive a refund of their room and meal plan charges based on the date they sign their check-out form, according to the following schedule:

First week of the quarter*	90%
Second week of the quarter	75%
Third week of the quarter	50%
Fourth and fifth weeks of the quarter	25%
Sixth week of the quarter and following	0%

\*The first week of the quarter begins the day residence halls officially open (the Thursday before the start of Autumn Quarter classes and the Sunday before the start of Winter and Spring Quarter classes) and ends the Monday after the first day of classes. Each successive week runs Tuesday through Monday.

**Financial Aid**

Seattle Pacific University is pleased to work with students and parents in meeting educational costs. Scholarship programs, grants, loans and employment opportunities are available at SPU to supplement families, financial resources for students who could not otherwise attend.

**Guidelines**

For need-based financial assistance, the contribution toward college costs expected from the student and his or her parents is calculated according to a federally mandated system called federal need analysis, which takes into account many factors representing the family's financial situation. To the extent funds are available, the University will supplement the amount expected from the family with scholarships, grants, loans or employment (singly or in various combinations) up to the amount of the student's documented financial need. (Please note: Only federal funds are available for the Organizational Behavior Degree Completion Program). The amount and source of assistance will be determined on the basis of available funding, the type of degree and eligibility criteria for the various financial aid programs. To receive financial aid, a student must be enrolled for a minimum of 6 credits (courses numbered 0100-4999) per term in a program leading to an undergraduate degree or teacher certification from SPU. Media courses and courses numbered 5000-5999 are not eligible. Full-time enrollment (12 credits per quarter) is required for scholarship eligibility.

## Application Process

To apply for need-based financial aid through SPU, the student must:

1. Complete the admissions process and be admitted to the University.
2. Complete the Free Application for Federal Student Aid (FAFSA) and submit it to the Central Processor. The FAFSA may be completed via paper (a form can be obtained at a secondary school or a college financial aid office), or via the Web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

If requested to do so, the student and his or her family must also provide additional documentation required to verify eligibility. The student must reapply for financial aid by completing a FAFSA each year.

To apply for scholarships through SPU, the student must complete the admissions process, as the admission application also serves as the scholarship application.

## Application Deadlines

SPU does not have a deadline for the financial aid application. However, since funding for most programs is limited and applications are processed in the order of their completion, it is to the student's advantage to apply as early as possible. It is recommended that the FAFSA be processed as soon as possible after January 1 and that the student complete the admission process as soon after October 1 as possible.

To be considered for SPU Merit Scholarships, all admission application materials must be received by March 1 for high school students and by April 1 for transfer students.

## The Financial Aid Offer

Generally, students qualifying for financial aid receive a financial aid package containing one or more of the following types of aid: grants, scholarships, loans and student employment. (Please note: Only federal funds are available for the Organizational Behavior Degree Completion Program). The proportion of each type of aid varies from student to student and year to year depending upon student eligibility, the amount of funds available in the various programs and the type of degree. The student must validate acceptance of the financial aid offer by returning the signed Offer of Financial Assistance by the specified deadline. The student will receive email notification if any revision is made to the financial aid offer.

## Disbursement of Financial Aid

Once a student has completed the financial aid application/award process, has fulfilled all the requirements listed on the student's Offer of Financial Assistance, and is enrolled for the required number of credits, grants and loans are disbursed by Student Financial Services 10 days prior to the start of the term. Financial aid, with the exception of earnings from employment, and grants and scholarships funded by the state, will be applied to the student's tuition and room and board account in four ways:

1. SPU grants and scholarships, federal Pell grant, and federal SEOG: This aid is automatically applied to the student's account
2. Federal Perkins loans, nursing loans and SPU undergraduate loans: Once the student has filled out the necessary papers and signed the promissory note, the loans may be applied to his or her account.
3. Federal Stafford loan (subsidized and unsubsidized): Once the student has notified Student Financial Services of his or her choice of a lender, the student will complete a master promissory note (MPN) online at [www.spu.edu/sfs](http://www.spu.edu/sfs). Upon

completion of the master promissory note, the bank will send the funds to SPU in one of two ways. If the bank participates in electronic funds transfer, the funds will be automatically applied to the student's account. If the bank does not participate in electronic funds transfer, it will send a check each quarter that the student will need to endorse in Student Financial Services. Continuing students who have already signed a master promissory note in a previous year will not need to complete another loan application. Instead, loan information will be automatically sent to the lender the student used previously. Loan funds will either be applied to the student's account via electronic funds or a check will need to be endorsed by the student, depending on which process the student's lender uses.

4. Washington State Need Grant (WSNG), Educational Opportunity Grant (EOG), Washington Promise Scholarships, Washington Scholar and Washington Award for Vocational Excellence (WAVE), GEAR-UP and health professional scholarships are disbursed via check, and are available for the student to pick up in Student Financial Services on or after the first day of the quarter.

The remaining balance due on a student's account can be paid from student employment, summer savings, parent contribution (if a dependent) and other resources.

## Satisfactory Progress

To remain eligible for financial assistance, a student is expected to complete his or her degree within a specified period of time and maintain a minimum GPA. In addition, the student must complete a minimum number of credits each academic term.

## Minimum Grade Point Average

A financial aid recipient must be in good academic standing at the University. At the completion of the second year of study the student must have a cumulative 2.0 GPA to remain eligible for Title IV funding. (Please note: A higher minimum GPA may be required for scholarship recipients. Refer to the Scholarship/Grant section of the *Catalog* for specific renewal criteria). Students who do not achieve a 2.0 cumulative GPA will be ineligible for further financial assistance until the cumulative GPA is achieved.

## Minimum Credit Requirement

First-time financial aid applicants will have their previous academic record measured for satisfactory completion of 80 percent of the credit hours attempted at SPU. Students averaging 80 percent satisfactory completion of credits attempted will be eligible to be considered for financial aid. Current financial aid recipients must satisfactorily complete a minimum of 80 percent of all attempted credit hours each academic year. For normal academic progress, full-time undergraduate students are expected to complete an average 12 credits per quarter. At this rate, a student is expected to complete an undergraduate degree in five years. Part-time students enrolled in an undergraduate degree or certificate granting program must complete a minimum of 6 credits per quarter and 80 percent of attempted credits, annually. The calculated percentage will be rounded up to the nearest full credit hour. Completed credits are defined as coursework that has received a grade of A, B, C, D or "P" at the end of the academic term.

## Maximum Time Frame

A student receiving financial aid must complete a degree within a reasonable period of time. Financial aid will be awarded to students in an eligible undergraduate program for a maximum of 270 total attempted credit hours, including transfer credits accepted toward the degree.

## Consequences of Unsatisfactory Progress

A student who completed 6 or more credits each quarter, but less than 80 percent of attempted credits each academic year, will be placed on financial-aid probation during the subsequent quarter of attendance. During the quarter of probation, the student will be eligible to receive financial aid and must complete all attempted credits to have the probation status removed. If the student does not complete all attempted credits, the student will be ineligible for further financial assistance until enough credits have been completed to bring the student back into compliance with SPU's satisfactory progress requirements.

A student who completes less than 6 credits in any quarter will be ineligible for further financial assistance. To regain eligibility for financial assistance the student must complete a minimum of 6 credits in a term. These credits may be taken at another institution and transferred to SPU or may be taken at SPU without receiving aid.

## Petitions for Reinstatement of Eligibility

Students have the right to appeal their eligibility for financial aid. Written appeals due to extenuating circumstances should be submitted to the student's financial services counselor. Please note that some financial-aid programs may have criteria that vary from the above-stated progress standards. Detailed information about these programs is included in the *Financial Aid Guide* provided to all students along with the Offer of Financial Assistance.

## Return of Funds

In the event that students leave school during a quarter for which they have received financial aid, all or part of the funds that have been disbursed may have to be repaid. The amount of the repayment will be determined according to the length of time the student was in school. See the Refunds and Account Adjustments section of the *Catalog* for details.

## Veterans' Benefits

Seattle Pacific University's academic programs of study are approved by the Higher Education Coordinating Board's State Approving Agency (HECB/SAA) for enrollment of persons eligible to receive educational benefits under Title 38 and Title 10, U.S. Code. To obtain information on these benefits, contact the veterans' coordinator in Student Academic Services.

## Kinds of Aid

University funded scholarships and grants are not available during Summer Quarter. In some cases federal and state programs are available.

## Scholarships/Grants

Unless otherwise stated, scholarships and grants are available only to students pursuing their first undergraduate degree. Full-time enrollment (12 credits per quarter) is required for scholarship eligibility. Complete information about these programs is available in Student Financial Services or online at [www.spu.edu/sfs](http://www.spu.edu/sfs).

**Seattle Pacific University Merit Fellowships** are awarded to entering freshmen selected on the basis of demonstrated exceptional academic ability and have been identified as National Merit semifinalists or finalists. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.25 cumulative GPA and full-time, continuous enrollment. Recipients are required to live in University housing.

**Seattle Pacific University Free Methodist Scholar Awards** are awarded to entering freshmen based on demonstrated church, school and community involvement, as well as affiliation with the Free Methodist Church from one of the supporting conferences. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.0 cumulative GPA and full-time, continuous enrollment.

**Trustee's Scholar Awards** are awarded to entering freshmen on the basis of academic excellence. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.0 cumulative GPA and full-time, continuous enrollment.

**ROTC Academic Achievement Awards** are awarded to selected students who are awarded an Air Force or Army ROTC academic scholarship. Contact Student Financial Services for application procedures. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.0 cumulative GPA and full-time, continuous enrollment. Recipients are required to live in University housing.

**President's Scholar Awards** are awarded to entering freshmen and transfer students based on academic excellence. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.0 cumulative GPA and full-time, continuous enrollment.

**Philip W. Eaton Scholarships** are awarded to students who demonstrate a record of academic competence and whose lives have demonstrated their commitment to the vision and ideals of Seattle Pacific. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.0 cumulative GPA and full-time continuous enrollment.

**Provost's Scholar Awards** are awarded to entering freshmen and transfer students based on outstanding academic achievement. Renewable for consecutive years through fourth-year senior status based on maintaining a 3.0 cumulative GPA and full-time, continuous enrollment.

**Phi Theta Kappa Transfer Scholarship** is awarded for academic excellence to one entering transfer student who has earned an associate of arts degree. Renewable for one additional year based on maintenance of a 3.0 cumulative GPA and full-time, continuous enrollment.

**Dean's Scholar Awards** are awarded to entering freshmen and transfer students based on academic achievement. Renewable for consecutive years through fourth-year senior status based on maintaining a 2.6 cumulative GPA and full-time, continuous enrollment.

**Valedictorian Scholarships** are awarded to entering freshmen. To receive this award, Student Financial Services must receive a letter from the student's secondary school confirming valedictorian status. Letters must be received by the first day of Autumn Quarter. Not renewable.

**Washington Scholar Awards** are available to students who have been designated as Washington scholars by the Washington State Higher Education Coordinating Board. Renewable based on maintaining the state's requirements for eligibility.

**Washington Promise Scholarships** are available to students who have been designated as Washington Promise recipients by the Washington State Higher Education Coordinating Board. Renewable based on maintaining the state's requirements for eligibility. For more information, please see [www.hecb.wa.gov](http://www.hecb.wa.gov).

**Faculty/Staff Scholarships** are funded by donations from employees of SPU and are awarded to continuing students. The fund supports school scholarships and recognizes outstanding students in each of the academic disciplines. Contact your major department for more information.

**Fine and Performing Arts Scholarships** are awarded on a competitive basis to students who have demonstrated outstanding musical, dramatic and artistic talent. Contact the Fine Arts Department for further information.

**Peer Adviser Scholarships** are awarded to continuing students selected through a competitive selection process who will serve as peer advisors to resident students. Application is made available through the Office of Residence Life.

**Performing Ministries Scholarships** are awarded to students who participate in the performing groups, SPU Unlimited or University Players. Auditions are presented before the fine arts faculty and University Advancement.

**Athletic Scholarships** are awarded to students who have demonstrated outstanding ability in men's and women's soccer, women's gymnastics and volleyball, women's and men's basketball, cross country and track. Contact the Athletic Office for further information.

**Ministerial Scholarships** are awarded to full-time, undergraduate dependents of full-time, ordained practicing pastors or missionaries from the United States or Canada. Renewable through fourth-year senior status based on the student continuing to be classified as dependent. No supplemental application is necessary.

**SPU Alumni Scholarships** are awarded to full-time, dependent, undergraduate children of Seattle Pacific University graduates. Renewable through fourth-year senior status based on the student continuing to be classified as dependent. No supplemental application is necessary.

**Ministerial Tuition Discounts** are available to full-time, ordained, practicing pastors or missionaries who are pursuing studies to enhance their ministry. Contact Student Financial Services for application information.

**Health Professional Scholars** is a state-funded program that provides scholarships for students who have declared their intent to serve in a nursing shortage area in the state of Washington. Applications are available in the School of Health Sciences.

**SPU-Church Matching Scholarships** are awarded to students who are chosen by a scholarship committee within an organized Christian church in the United States or Canada. Churches must be approved by Student Financial Services and must provide that office with a letter of confirmation for each scholarship awarded by October 1. Contact Student Financial Services for further information.

**Minority Church Partnership Awards** provide matching scholarships to students who receive a scholarship from selected minority churches in the greater Seattle area. Complete information about this program is available in the Student Programs Office.

**International Student Scholarships** are available in limited amounts. Contact the Student Programs Office for further information.

**Seattle Pacific University Grants** are awarded to undergraduate students on the basis of financial need, as established by a processed FAFSA.

**Federal Pell Grants** provide grants to qualified undergraduate students from moderate-to-low income families, as determined by a processed FAFSA.

**Federal Supplemental Educational Opportunity Grant (SEOG)** provides funds to the University for grants to students with financial need as determined by a processed FAFSA.

**Washington State Need Grant (WSNG)** provides financial assistance to students enrolled at least half-time who are Washington residents and have high financial need. Student Financial Services will nominate eligible students to the Washington State Higher Education Coordinating Board and will notify those who qualify. A processed FAFSA is required and awards are made as funds are available.

## Other Scholarship Funds

A number of scholarship funds have been established by interested individuals and groups for use by the University in its financial aid program. Unless otherwise noted, for priority consideration new students must be admitted to the University by March 1 and have filed all necessary application materials by that date. Continuing students must file the SFS undergraduate scholarship applications by December 1. Questions regarding specific application deadlines and details can be directed to Student Financial Services, unless otherwise noted after the name of the scholarship, unless otherwise noted after the name of the scholarship.

Alumni Association Scholarship (Alumni)  
Sophie Anderson Trust Fund  
Katherine Ansart Scholarship  
Harry and Lois Ansted Scholarship (Theology)  
Philip Ashton Scholarship (Psychology)  
Burton Beegle Scholarship (Natural and Mathematical Sciences)  
Lowell Berry Memorial Scholarship (Theology)  
Harold and Lois Best Scholarship  
Tony and Thelma Bettencourt Scholarships (Theology)  
D.H. and R.B. Bilderback Scholarship  
Ned Bohrer Memorial Scholarship  
Blair Missions Scholarship (Intercultural)  
Bosse Minority Teacher Scholarship  
Laura R. Boye Memorial Scholarship (Education)  
Bradley FPA Scholarship (Performing Arts)  
Bridges Scholarship (Residence Life)  
Brohamer Nursing Scholarship (Health Sciences)  
Wanda Marston Burleigh Scholarship  
Robert W. Burwell Engineering Scholarships (Engineering)  
Callen Missions Scholarship  
Carpenter Scholarship  
Cascade College Alumni Scholarship  
Robert L. and Dorothy L. Crane Nursing Scholarship (Health Sciences)  
Causey Biology Scholarship (Biology)  
Causey Theatre Scholarship (Performing Arts)  
Chapman-Stewart Scholarship (Intercultural/Theology)  
James and Joyce Chapman Theatre Scholarship (Performing Arts)  
Ben Cheney Scholarship  
Chinn Memorial Scholarship (Business)  
Cochrane Scholarship (Theology)  
Custom Business Systems Inc., Scholarship  
Joseph L. Davis Scholarship  
Deffenbaugh Electrical Engineering Scholarship (Engineering)  
Trina Marie Deffenbaugh Nursing Scholarship (Health Science)  
C. Dorr Demaray Scholarship (English)  
Deshazer Scholarship (Intercultural)  
Dietzman Scholarship (Chemistry)  
Kim Drone Scholarship  
Winifred Rhoades Emmanuel Music Scholarship (Performing Arts)  
Falcon Athletic Scholarship  
Free Methodist Bible Quiz Scholarship  
Charles Fogg Scholarship (Athletics)  
C. Melvin Foreman Scholarship (Sociology)  
Ken Foreman Pursuit of Excellence Scholarship (Athletics)  
Charlotte A. Forslund Scholarship (Theology)  
Charles and Pearl Foster Scholarship (Education)  
Frank Furtado Jr. Athletic Training Scholarship (Athletics)  
Clayton E. Gibson Scholarship (Education)  
Bertha Gilbertson Music Scholarship (Performing Arts)  
Roy Glancy Athletic Scholarship (Athletics)  
Glaser Foundation Disabled Student Scholarship  
Lydia Green Nursing Scholarship (Health Sciences)  
Dennis Guernsey Scholarship (Psychology)  
Crete Hammersla Scholarship (Theology)  
Habegger Basketball Scholarship (Athletics)  
Mitsuko Hara Nursing Scholarship (Health Sciences)  
Haslam Family Christian Ministry Scholarship (Theology)  
Hawley Scholarship (Theology)  
Robert Hayes Memorial Ministerial Fund (Theology)  
Hearst Scholarship  
Walter and Esther Helsel Free Methodist Ministry Scholarship  
James A. Hemry Memorial Scholarship  
Doris Heritage Cross Country/Track Scholarships (Athletics)  
Hickman Trust Scholarship  
Higbee-Whitaker Scholarship  
Home Economics Alumni Scholarship  
Hughes-Ets Memorial Scholarship (Education)  
James Hurd Scholarship  
Hutchinson Memorial Scholarship

International Scholarship  
 Irwin Engineering Scholarship (Engineering)  
 Larry Issak Scholarship (Athletics)  
 Carol Jean Carson Ivory Scholarship  
 Dora E. Jensen Scholarship (Performing Arts)  
 Dorothy Kennedy Scholarship (Family Consumer Sciences)  
 Kirkpatrick Scholarship (Theology)  
 Richard Klein Scholarship  
 Sarah Louise Knight-Wimpy Scholarship  
 Kreider Home Economics Scholarship (Family Consumer Sciences)  
 Michael K. Lake Classical Guitar Scholarship (Performing Arts)  
 Arthur and Gloria E. Langer Scholarships (Physics or Math)  
 Wai Lee Engineering Scholarship (Engineering)  
 Harriet and Winifred Leighton Music Scholarships (Performing Arts)  
 Le Master Nursing Scholarship (Health Sciences)  
 Lemcio-Philiphchuk Scholarship  
 Lesser Nursing Scholarship (Health Sciences)  
 Lindstrom Scholarship  
 Catherine Loomis Scholarship  
 Dorothy Lucas Scholarship  
 Jean Negus Malmo Nursing and International Studies Scholarship (Health Sciences)  
 Margaret McCarty Scholarship (Theology)  
 McClurg Vocal Performance Scholarship (Performing Arts)  
 David L. McKenna Scholarship (Business)  
 McNeese Athletic Scholarship (Athletics)  
 Donald and Lydia McNichols Humanities Scholarship (Humanities)  
 Alice C. Marston Scholarship  
 Merrick Scholarships  
 Mendall B. Miller Business and Economics Scholarship (Business)  
 Otto M. Miller Physics Scholarship (Physics)  
 Philip Mack Music Scholarship (Performing Arts)  
 Milliken Teachers Scholarship (Education)  
 Ross D. and Adeline S. Mills Scholarship  
 Minority Student Leadership Scholarship  
 Morgan Engineering Scholarship (Arts and Sciences)  
 Vicki Lee Morley Business Scholarship (Business)  
 Burton Moyer Scholarship  
 Native American Youth Scholarship  
 Eleanor L. Nazarenus Scholarship  
 Lloyd E. Northrup Jewish Student Scholarships  
 Northrup Scholarship  
 Nursing Leadership Scholarship (Health Sciences)  
 Professional Nurses Traineeship Grants  
 Oakes Nursing Scholarship (Health Sciences)  
 Olympic Resource Management Scholarship  
 OSL Scholarship (Student Life)  
 Harold and Alba Overland Scholarship  
 Peat-Marwick Scholarship (Business)  
 Pepsi Cola Scholarship  
 Earl Phillips Scholarship  
 Ellen Joyce Pinnit Religion Scholarship (Theology)  
 Q13/WB22 Cares Scholarship  
 QFC Coca Cola Scholarship  
 Anabelle Ansar and Rapp Scholarship  
 Rearick Theatre Scholarship (Performing Arts)  
 Catherine M. Richey Memorial Scholarship  
 Richards Teacher Education Scholarship (Education)  
 Robichaud Scholarship (Education)  
 Rochelle Basketball Scholarship (Athletics)  
 R. Rochelle Basketball Scholarship  
 Clifford E. Roloff History Scholarship (History)  
 John M. Root Scholarship  
 Rosenberger Scholarship  
 Rosser-Danielson Speech Scholarship (Communication)  
 Lois H. Roth Scholarship (Performing Arts)  
 Lawrence R. Schoenhals Music Scholarship (Performing Arts)  
 SBE Academic Excellence Award (Business)  
 L.R. Schoenhals Scholarship  
 Mildred M. Schoenhals Music Scholarship (Performing Arts)

School of Education Scholarship  
 Seattle Federation of Women Scholarship  
 Servant Leader Scholarship  
 Sigma Rho Scholarship (Family Consumer Sciences)  
 Sheard Alumni Falconette Scholarship  
 Shen Scholarship  
 Phil Smart Sr. Scholarship (Business)  
 Ken Smith Sr. Computer Science Scholarship (Computer Science)  
 Stratford Foundation Scholarship  
 Sternberg Athletic Scholarship (Athletics)  
 Stundon Memorial Fund (Theology)  
 Margaret Sutton Scholarships  
 Sutton Visual Arts Scholarship  
 Roy Swanstrom Centurion Scholarship (Centurion Advisor)  
 Robert L. Taylor Memorial Scholarship (Intercultural)  
 Alfred A. Thorn World Missions Scholarship (Intercultural)  
 V.W. Thuesen Trust Fund  
 Tollefson Minority Scholarship (Sociology)  
 UPS Foundation Scholarship  
 Vereide Memorial Scholarship  
 Paul T. and Vera E. Walls Scholarship (Performing Arts)  
 Vera E. Walls Scholarship  
 Walters Nursing Scholarship (Health Sciences)  
 Washington Auto Dealer Scholarship  
 Washington Mutual Scholarship  
 Robert L. and Buelah N. Whitlow Scholarship (Intercultural)  
 Wimpy Scholarship  
 Howard M. Winegarden Engineering Scholarship (Engineering)  
 Youth For Christ Scholarship

## Loans

**Federal Perkins Loan.** This program combines funds from the U.S. Department of Education and SPU. The loan fund is limited and targets the neediest students. The borrower must satisfy eligibility requirements as established by the U.S. Department of Education and demonstrate financial need. Perkins Loans carry a simple interest rate of 5 percent and are repayable over a period of 10 years following graduation or dropping below a half-time credit load, or withdrawing from school. No interest is charged while students are in school and during a nine-month grace period thereafter.

**Nursing Student Loan Program.** Nursing students with at least sophomore standing may be eligible for loans to assist in meeting their educational expenses. Nursing loans carry a simple interest rate of 5 percent and are repayable over a 10-year period, beginning nine months after completion of the course of study, or dropping below half-time credit load or withdrawing from school. No interest is charged while students are in school and during a nine-month grace period thereafter.

**Federal Stafford Loans** (subsidized and unsubsidized). These loans are made through banks, savings and loan associations, and credit unions. Any student is eligible to apply who satisfies the eligibility requirements as established by the U.S. Department of Education. The federal Stafford loan interest rate varies depending on when the student borrows the funds and when he or she enters repayment. Payment terms may also vary; students are encouraged to check with their lenders. No interest is charged while students are enrolled at least half-time in a degree-seeking program and during a six-month grace period thereafter for subsidized loans. Interest begins accruing immediately on the unsubsidized loans. Students may also obtain deferment of payment for service under the Peace Corps Act, service under the Domestic Volunteer Service Act of 1973 or comparable service as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service. For further information regarding these types of deferments, students must contact their lenders.

**Parent Loan for Undergraduate Students (PLUS).** Parents of dependent undergraduates can borrow money through lenders to help supplement educational costs. The PLUS Loan has a variable

interest rate not to exceed 9 percent annually. Arrangements can be made with some lenders to have payments deferred. Contact your lender for more information.

**SPU Undergraduate Student Loan Program.** This program, sponsored by SPU, was created to provide assistance to needy students. Specific information about the program, student eligibility criteria and application forms are available in Student Financial Services.

**Emergency Advance of Pending Financial Aid Credit Balance.** Loan funds exist from which, under emergency conditions, limited amounts of money may be borrowed for up to 30 days. Application forms are available in Student Financial Services.

## Employment Opportunities

The University supports a strong student-employment program through which it provides information regarding part-time employment opportunities. This job service is available to all SPU students, regardless of financial aid eligibility.

All part-time employment opportunities are posted outside Student Financial Services. On-campus, community service and state work-study jobs are posted on the SPU Web page at [www.spu.edu/studentjobs](http://www.spu.edu/studentjobs). Once employed, students will complete time sheets and receive payment from the Student Payroll Office if they work on campus, or directly from their employer if they work off campus. It is the student's responsibility to make payment on his or her student account from these funds if needed.

## Four Types of Student Employment

**On-Campus Employment.** There are several hundred jobs available on campus for SPU students. All of these positions are available for students enrolled in 6 credits or more, regardless of their financial aid eligibility. For those students who have been awarded work study, they will be paid out of work-study funds. For those students who have not applied for financial aid, or who have not been awarded work study, they will be paid from non-work-study funds. Therefore, any on campus job is available to any student and Student Financial Services will determine, after the student is hired, if the job should be classified as a work study or as a non-work-study job.

**Community Service Employment, Off Campus.** These jobs are designed to assist our local community. Current positions are targeted to help at-risk youth, the homeless and the elderly. There are a limited number of positions available through this program and the student must have applied for financial aid and been awarded work-study.

**State Work-Study Employment, Off Campus.** Students must have applied for financial aid and been awarded work study to be employed in the state work-study program. This program is sponsored by the state of Washington, and the participating employers are reimbursed by the state for a portion of the wages they pay work-study students.

**Off-Campus Employment, Regular Part-Time Jobs.** There are many part-time jobs from local employers posted on the Job Board outside Student Financial Services. These jobs are available for any SPU student regardless of financial aid eligibility.