2026-2027

Policies and Procedures Manual for the Financial Aid Office of Eastern University

Eastern University

1300 Eagle Road

St. Davids, PA 19087

Last updated: 10/1/2026
Updates can be made at anytime to meet all compliance requirements.

Table of Contents

1.	Manual Introduction	Page 3
2.	Policy and Procedure Development	Page 3
3.	Rights & Responsibilities	Page 4
4.	Mission & Philosophy	Page 5
5.	Administrative Organization and Office Management	Page 6-9
6.	Job Descriptions	Page 10
7.	How To Apply	Page 11
8.	Important Deadlines and Resources	Page 11
9.	Cost of Attendance	Page 12
10.	Financial Aid Eligibility	Page 13
11.	International & Undocumented Students	Page 14
12.	Financial Aid Process	Page 15-18
13.	Eastern Scholarships	Page 19-20
14.	Federal and State Grants	Page 21-22
15.	Loan Options	Page 23-25
16.	Off– Campus Programs	Page 26
17.	Satisfactory Academic Progress	Page 27-29
18.	The Return of Title IV Funds	Page 30-31
19.	Withdrawals, Incompletes, and Leave of Absences (LOA)	Page 32
20.	Special Circumstance Review	Page 33-34
21.	Forms	Page 35
22.	Criminal Report Statistics	Page 35
23.	Accreditations/Partnerships	Page 35
24.	History of Eastern University and Quick Facts	Page 36-37

Manual Introduction

The Financial Aid Office of Eastern University is dedicated to assisting students financially to meet the costs of attending college. We are located on the main campus in St. David's, Pennsylvania in the Janet Long Mall Cottage building. Our office is open from 9am to 5pm, Monday through Friday.

You may feel free to reach us at 610-225-5102 on weekdays between 9:00am and 5:00pm. You may email us at finaid@eastern.edu or send us a fax at 610-225-5651. For more information, please feel free to view our website at www.eastern.edu/finaid. Any questions, concerns, and/or comments can be referred to our main phone number or email.

The Policies and Procedures Manual is to serve as a reference of the practices of the Financial Aid Office. All policies are subject to change as seen fit by the governing entity by which each individual policy is derived. Additionally, each policy stands as a stepping stone to fulfilling the goal of financial aid: "where students come first."

Policies & Procedures Development

The Policies and Procedures development process is completed by the Director of Financial Aid. Once these Policies and Procedures are put into place, they cannot be changed unless approved by the Director of Financial Aid.

The Director of Financial Aid is responsible for notifying all applicable parties of any changes in existing policies and procedures, as well as any new additions. The Policies and Procedures are reviewed each year and input is taken from all Financial Aid staff. The Director also reviews the Federal Student Aid (FSA) Library regularly to ensure that we are keeping in accordance with new regulations and laws and also receives email updates. Also, our Office regularly receives NASFAA's and PASFAA's newsletters to keep us up-to-date on local financial aid information for our University. The Staff of the Financial Aid Office also attends Financial Aid webinars to keep us current on new and/or updated processes.

Rights and Responsibilities

As a financial aid recipient, you have a **right** to:

- Have your eligibility for financial aid be determined in an equitable manner consistent with federal regulations and university policies
- Be considered for those programs for which you qualify as long as funds are available
- Receive information about how your financial aid eligibility was determined
- Obtain full information about financial aid programs and pertinent regulations, policies, and procedures
- Expect notification of your financial aid offer and any adjustments to it
- Expect that your financial records, your parents' financial records, and your financial aid offer information be kept confidential in accordance with the Federal Education Right to Privacy Act
- Receive information about your student loan debt burden
- Receive information regarding monthly and total repayment options available as well as debt management strategies
- Request a secondary review of their aid package to ensure all aid has been processed correctly
- Submit a grievance to the Financial Aid Office in writing regarding any concerns or issues. If a satisfactory response is not received from the Financial Aid Office, the student can escalate their grievance to the Director Financial Aid. If a satisfactory response is not received from the Director of Financial Aid, the student can escalate their grievance to the Provost. If a satisfactory response is not received from the Provost, the student can escalate their grievance to the President of the University. Please note that the Provost and/or the President may refer the student back to the Director of Financial Aid as they are the person responsible for financial aid regulations.

As a financial aid recipient, you are **responsible** for:

- Supplying complete and accurate information on which we base your eligibility for aid
- Using the aid offered for educationally related expenses as defined in the estimated student expenses
- Completing entrance counseling before you receive your first loan disbursement
- Reporting additional sources of financial assistance such as scholarships, stipends, and tuition waivers
- Maintaining the same enrollment level throughout the term
- Seeing a financial aid counselor if you withdraw from school.
- Reporting any change in your status, including informing the university and your loan servicer of changes in your name, address, social security number, and graduation date. You must notify your loan servicer if you transfer to another school, withdraw from school, or drop below half-time enrollment in any term
- Completing exit counseling about loan repayment when you graduate or leave the university
- Repaying any loan you receive
- Reporting any portion of grants and scholarships that exceed tuition, fees, books, and supplies as taxable income when filing your tax return

Mission & Philosophy

OUR MISSION

"The Financial Aid Office exists to assist students financially in their journey through college. We are committed to care for each student individually, devoted to attend to each need as promptly as possible, and determined to be a beacon of hope to those whose need is great. We will challenge students to seek the best in themselves, while we expect the best of ourselves. We are here to serve the students so that they may go serve others. We are the Staff of the Financial Aid Office; where students come first."

The Financial Aid Office's daily operations include the processing of financial aid paperwork, response to emails, phone calls, and faxes, as well as face-to-face communications with students, parents, co-workers, and other individuals that visit our office. We constantly strive to uphold our Mission Statement in all that we do to ensure that each and every student is treated equally and helped in a timely and caring manner. As a Christian university serving students from all different backgrounds, we understand that we must set a Christian example for all of the individuals that we come in contact with to ensure that we are not only upholding our own Mission Statement, but also Eastern University's Mission Statement.

Administrative Organization & Office Management

Our awarding process and disbursement of aid involves information from several different offices, including Undergraduate and Graduate Admissions, the Registrar, Student Accounts, and Housing. The Admissions Offices process the applications and updates the computer system to show that a student has been accepted into the University. They will also assist the Registrar in processing registration paperwork. Upon acceptance into a degree-seeking program a Financial Aid Award Package is issued to the student. Once a student is registered for classes, they will receive a bill from the Student Accounts Office. The Financial Aid Office (FAO) determines whether or not a student is eligible to receive aid and what types of aid they can receive. The Housing Office is involved in processing housing requests for traditional undergraduate students only. This information is used to determine aid eligibility as well.

Aid and billing are processed via three enrollment periods each year- Summer, Fall, and Spring- with one disbursement date each enrollment period. When financial aid is disbursed, the Student Accounts Office applies it to the student's bill to pay outstanding charges first. If there is a credit balance generated, then a refund check or E-refund is issued by the Student Accounts Office within two weeks of the money being applied to the student's account.

Our office has the ability to put aid on hold in order to verify any information that we deem necessary in order to ensure the most accurate financial aid package for each and every student. Whenever new information is received by our office, Financial Aid Counselors review the documents and make the necessary updates.

Financial Aid Office Structure

Our office includes the following personnel:

Director
Sr. Financial Aid Counselors
Financial Aid Counselors
Financial Literacy Coordinator
Financial Aid Representative
State Grant Coordinator

Frequent Contact Information

-Student Accounts Office– 610-341-5831
-Undergraduate Admissions– 610-341-5967
-Student Development- 610-341-5822
-Registrar's Office- 610-341-5853
-Graduate Admissions- 610-341-5972
-Housing- 610-341-5840

Appointments with Staff

Students may request an appointment with Financial Aid at any point during the year, however, they

can also stop by during regular business hours to speak to a Financial Aid staff. We make every effort to address any concerns and answer any questions via email, phone, or fax as well as walk-ins.

First Correspondence

When the FAO receives the results of a student's FAFSA, your my.Eastern.edu account will be updated to reflect these results. The student is informed of the financial aid process and next steps. The FAO will contact the student if additional paperwork is required. Otherwise, the FAO will produce a Financial Aid Award Letter once the student is fully accepted to Eastern. Since all of this information is on the student's my.Eastern.edu account, it is best to check this portal regularly.

Treatment of Correspondence/Forms

We correspond with students, parents, co-workers, and other individuals via phone, fax, email, and face-to-face communication. Our main phone number is 610-225-5102, our fax number is 610-225-5651, our email address is finaid@eastern.edu, and our office is located in the Janet Long Mall Cottage on the St. David's campus.

The following is a list of forms/correspondences that we use in our office:

- Verification Worksheet
- Federal Tax Transcripts
- W2's
- Monthly Income Form
- Church Matching Grant Form
- Ministerial Discount Form
- EU Family Grant
- Exit Notification from the Registrar
- Consortium Agreement
- Special Circumstance Form
- Missing Information Emails
- Pending Loan Emails
- Changes to Aid Emails

Receipt of Paperwork

The Financial Aid Representative receives all paperwork from students, parents, and other departments. All incoming paperwork is tracked into our electronic system by the Financial Aid Representative, and then scanned and saved electronically into a file system. This electronic process began in 2013. Prior to 2013, graduated or withdrawn student files were archived and kept for 5 years.

Missing Documents

Missing Information Emails are sent every 3 weeks. They alert students that the FAO is missing information. The email provides instructions for the student to visit the myEastern portal (my.eastern.edu) to view their "Required Documents". Students can access forms directly through the portal. We also email students weekly if they have not yet accepted their loan.

Confidentiality of Student Records

All staff members and student workers must sign an agreement that they will abide by the FERPA

policy. This prohibits our staff from discussing specific financial aid information with parents that are not listed on the FAFSA or other individuals that students have not given our office permission to speak to. We ask the individual with inquiries specific questions in order to verify their identity. Once we have verified the identity of the individual, we can then release any financial aid information regarding the student they are asking about. If individuals send inquiries via email, they must be from the student via their Eastern email account or from an email account that is listed on their FAFSA. All of our student workers are required to sign a FERPA policy agreement and are always reminded of this confidentiality agreement. Below is the FERPA regulation at Eastern University. The Family Educational Rights and Privacy Acts affords students the right to: review their education records within 45 days of the university's receipt of the request; request an amendment of the education records that are believed to be inaccurate; and consent to disclosures of personally identifiable information contained in education records, except to the extent that FERPA authorizes disclosure without consent. A student may file a complaint with the U.S. Department of Education concerning alleged failures to comply with the requirements by writing to Family Policy Compliance Office, U.S. Department of education, 600 Independence Avenue. SW, Washington, D.C. 20212-4605.

Eastern University regards students as adults in their responsibilities and their rights. Students will receive grade reports, academic records, semester warnings, probation information, and notification of academic honors.

Personally identifiable "directory information" from the education records of the student in attendance at the university may be disclosed without the necessity of prior consent of the student concerned as provided by FERPA. Eastern University defines directory information as:

1. Student's name
2. Dates of enrollment (beginning and ending)
3. Enrollment status (part-time and full-time)
4. Classification
5. Intended date of graduation
6. Date of graduation
7. Degree(s) earned
8. Major(s), minor(s) and concentration(s)
9. Honors and recognitions
10. Prior educational agency or institution attended
11. Participation in officially recognized activities & sports
12. Weight & height of member of athletic teams
13. University sponsored E-mail address
14. Photo & electronic images on university student ID card
15. Confirmation of birth date, legal name & address of record
16. Confirmation of eligibility to re-register

Eastern University discloses personally identifiable education records with the prior written consent of the student. However, the university may disclose information without the prior written consent of the student in the following circumstances:

1. To school officials with a legitimate educational interest in the records
2. To officials of another school, at the request of those officials, in which a student seeks or intends to enroll
3. To certain officials of the U.S. Department of Education, the U.S. Comptroller General, and state and local educational authorities, in connection with certain state or federally supported education programs
4. In connection with a student's request for or receipt of financial aid, as necessary to determine the eligibility, amount or conditions of the financial aid, or to enforce the terms and conditions of the aid.
5. If disclosure is required by certain state laws relating to the juvenile justice system
6. To organizations approved to conduct certain studies for or on behalf of the university
7. To accrediting organizations to carry out their functions
8. To either of two parents when at least one parent has claimed the student as a dependent for income tax purposes. A certified copy of the parents' most recent Federal Income Tax Form may be required to verify dependency
9. To comply with a valid court order or subpoena or to comply with federal law (e.g., USA Patriot Act)
10. To appropriate parties in a health or safety emergency
11. To a victim of an alleged perpetrator of a crime of violence or a non-forcible sex offense, the final results of a disciplinary proceeding conducted by the university with respect to that alleged crime or offense (disclose the final results of the disciplinary proceeding, regardless of whether it concluded a violation was committed)
12. To parents of students under the age of 21 when laws or university policies regarding alcohol or drugs are violated
13. To a court or administrative agency in the event of legal action between the university and a student

Information Security at Eastern University

The Chief Information Officer (CIO) provides oversight for the university's information security. This plan complies with the Family Educational Rights and Privacy Act (FERPA) and the Gramm-Leach-Bliley Act (GLB Act). The intent is to guard against the unauthorized access to or use of such information that could result in substantial harm or inconvenience to any student. The following have been identified as operational areas considered when assessing the risks to the confidentiality and security of student information:

- Employee training and management
- Information systems, including network and software design, as well as information processing, storage, transmission and disposal
- Detection, prevention and response to attacks, intrusions, or other information system failures

Offices with access to confidential student information include:

Academic Computing	Administrative Computing	Admissions
Alumni	Athletics	CAPS
Deans	Faculty	Financial Aid
Human Resources	Institutional Research	Payroll
President	Provost	Registrar

Security	Student Accounts	Student Development
Student Health Center	ARC	

Each relevant area is responsible to secure student information in accordance with all privacy guidelines. Eastern University will select appropriate service providers that are given access to customer information in the normal course of business and will contract with them to provide adequate safeguards. Information will not be provided to 3rd parties (scholarship organizations, guidance counselor, etc.) without written/emailed from EU email address consent from the student.

Job Descriptions

Director- The Director of Financial Aid provides leadership to the Eastern University financial aid program. The Director is responsible for management and awarding of all internal and external aid funds. The Director assists students (current and prospective) in all programs with regard to costs, financial aid and money management. The Director is responsible for the control of institutional aid budgets and establishes long and short term goals for the Office to enhance and further the missions of Eastern University. The Director works with the Director of Student Accounts to coordinate all aspects of aid and billing. The Director serves on a task force to assist with improvement of administrative processes within the University. The Director is responsible for the coordination and timely processing of all financial aid for the undergraduate, graduate and non-traditional financial aid programs. The Director is also responsible for the management of financial aid application, the day-to-day operational issues as well as ensuring the implementation of established goals and objectives of the office. He/she performs a variety of technical support activities for the financial aid systems and supports the ongoing testing of programs, processes, and data in the various software systems. The Director functions as the lead trainer of financial aid staff in all technical initiatives.

Sr. Counselor 1 - The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. Responsible for administering all State Grant and PA Special Programs as well as Endowed Scholarships and other special programs.

Sr. Counselor 2- The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. Also serves as the Financial Literacy Coordinator for the University and performs presentations throughout the school year.

Counselor 1- The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. In addition, he/she performs other projects as assigned by the Director.

Counselor 2- The Financial Aid Counselor has responsibility, under the direction and supervision of the Director of Financial Aid, for the coordination of all financial aid including assisting with financial aid issues across all populations. In addition, he/she performs other projects as assigned by the Director.

Financial Aid Representative- The FA Representative, reporting to the Director of Financial Aid, is the

primary point of contact with the Financial Aid Office for all students whether in person, via telephone, or by mail. The FA Representative is responsible for answering telephones, greeting students/families, directing calls or students to appropriate parties for assistance if necessary, explaining and applying Federal, State, and University policy, and troubleshooting problems with the student applications and the aid process. He/she distributes published material to students upon request, opens and distributes incoming mail to the appropriate parties, and distributes voicemail to appropriate office staff. As time permits, the FA Representative provides administrative and clerical support for Financial Aid Staff.

How To Apply

How To Apply for Financial Aid in 3 Easy Steps…

1. Apply for a FSA ID (student and parent) at www.FSAID.ed.gov. This FSA ID will serve as your electronic signature.
2. Complete your FAFSA for the appropriate year online at www.StudentAid.gov. Use your FSA ID number to "sign your FAFSA on the web". Eastern University's school code is 003259.
3. Visit www.StudentAid.gov to complete both the Federal Direct Loan Master Promissory Note (MPN) and Entrance Counseling.

You will be sent an Award Letter that details your financial aid eligibility.

Important Deadlines & Resources

Deadlines

FAFSA (www.studentaid.gov)	Eastern Priority Deadline	April 1st	Traditional Undergraduates & Graduates Only
	PA State Grant Deadline	May 1st	All Traditional & Non-Traditional Undergraduates Only

Resources

Questions relating to your FSA ID	1-800-433-3243	https://FSAID.ed.gov
FAFSA Questions	1-800-433-3243	www.studentaid.gov
MPN or Entrance Interview Questions	1-800-557-7394	www.studentaid.gov
PA State Grant Questions	1-800-233-0557	www.pheaa.org
Tax-related Questions		www.irs.gov

Cost of Attendance

The Cost of Attendance reflects costs that might be incurred by a student, not necessarily the actual billed costs. Each year, the direct costs are determined and approved by the University's Board of Trustees and posted to the University's website at eastern.edu/tuition.

The Financial Aid Office uses the direct costs and the indirect costs to determine each programs Cost of Attendance (COA). The COA's are reviewed and updated each year to take into account inflation and increased costs. We use the average cost of a mortgage/rent in Pennsylvania to determine living expenses as well as utilize the College Board's cost of living calculations. All COA's are posted online here.

Students who may have additional direct or indirect costs unique to their program of study, are a part of the College Success Program, are studying abroad, etc. may have a different COA than what is published. If there are additional educational expenses that you would like for us to consider, please email us at finaid@eastern.edu.

Please note that all FAA decisions made regarding adjustments to cost of attendance budgets are final and cannot be appealed to the Department of Education.

Financial Aid Eligibility

Eligibility Requirements
ALL STUDENTS must meet the following criteria in order to receive Federal Student Aid:

- be fully accepted into a degree-seeking or certificate program*
- be enrolled at least part-time
- be a U.S. citizen or eligible non-citizen
- have a valid Social Security Number (SSN)
- meet Satisfactory Academic Progress
- not currently in default on a Federal Student Loan and do not owe money on a Federal Student Grant

**Provisionally accepted students are not eligible for Federal Student Aid. Students may become eligible the semester after their provisional status has been resolved if all necessary paperwork has been completed and the student has met the eligibility criteria.*

CLEP (College-Level Examination Program)
The Financial Aid Office cannot consider CLEP credits when determining financial aid eligibility. For example, if a student registers for 6 credits during one semester and also receives 3 CLEP credits during that same semester, then only 6 credits will be taken into consideration- for financial aid purposes. Also, CLEP credits do not count toward Satisfactory Academic Process (SAP) requirements.

Proof of Independence
Based on the results of their FAFSA, a student may also be asked to submit proof of their Independence. This could include:

- Proof that the student is currently serving on active duty in the U.S. Armed Forces
- Proof of the student's veteran status
- Since turning age 13, proof that both the student's parents are deceased, the student was in foster care, or the student was a dependent or ward of the court
- Proof of student's emancipated minor or legal guardianship status
- Proof that student is homeless or at risk of being homeless

International & Undocumented Students

Citizen or Eligible Non-Citizen?

To receive federal student aid the student must have a valid Social Security Number and be a:

- U.S. citizen; or
- U.S. national from Puerto Rico, Guam, the Virgin Islands, the Northern Mariana Islands, American Samoa or Swain's Island;
- A national from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau (the Federal Pell Grant, FSEOG, and era-Study only);
- U.S. permanent resident who has an I-151 or I-551 or I-551C (Alien Registration Receipt Card)

If the student is not in one of these categories, he/she must have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations in order to be eligible to receive Federal Title IV Aid:

- Refugee
- Asylum Granted
- Indefinite Parole and/or Humanitarian Parole
- Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980).

The student is NOT eligible for federal student aid if:

- They are in the U.S. on an F-1, F-2 or M-1 student visa;
- They are in the U.S. on a J-1 or J-2 exchange visitor visa;
- They are in the U.S. on a B-1 or B-2 visitor visa;
- They have a G series visa (pertaining to international organizations);
- They have an H series or L series visa (allowing temporary employment in the U.S.);
- They have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464),
- They have an I-94 stamped "Temporary Protected Status".

International students can qualify for an International Grant- the amount varies depending on being a commuter or residential student and will be communicated to the student by Admissions. Undocumented students can apply for need-based Eastern Aid through the FAO by completing a paper FAFSA. In addition, they must also supply copies of any Federal or Foreign Income Tax Returns and wage statements for the tax year two years prior to the FAFSA they are filing. They must also provide a signed letter/email from their Eastern email account explaining their situation. The data from the paper FAFSA will be input into the Institutional Application section of the Financial Aid software. The resulting information will be used in conjunction with the student's Admissions scholarship to determine their need-based Eastern Aid eligibility. Need-based Eastern Aid will not cover the amount that a student may have received in Federal or State grants.

Financial Aid Process

Eastern University is committed to providing an education to qualified students regardless of financial means. The financial aid program offers assistance to students in need through scholarships, grants, loans, and employment.

Overall, the University views financial assistance to students as a cooperative investment in a student's education. It is the responsibility of the student and their family to meet all educational expenses. Financial awards are offered by the University as a supplement to the family contribution.

The Initial Award Letter

The Financial Aid Office reviews the student's Cost of Attendance, FAFSA, Estimated Family Contribution (EFC), Financial Need, Federal Verification paperwork (if necessary), correspondence between other departments on campus, and notifications from outside sources carefully to find the most advantageous way to award a combination of scholarships, grants, loans, and/or work programs to enable the student to attend Eastern University. This is generally referred to as the "financial aid package" and is communicated to the student by means of an Eastern University Financial Aid Award Letter. The first award letter for new traditional undergraduate students is mailed home. All subsequent letters as well as letters for all other programs are always issued directly to the student's myEastern account.

All financial aid awarded is based on an anticipated number of enrolled credits for each full enrollment period. Traditional Undergraduates and Esperanza students aid is based on an anticipated full time enrollment for fall and spring. All other programs are based on an anticipated 6 credits per enrollment period. If the student will be enrolling in less or more credits each enrollment period, the student should notify financial aid as soon as possible by emailing finaid@eastern.edu. Notification emails will be sent as well so students are aware that their aid could be adjusted if their enrollment does not follow the Enrollment Requirements for Financial Aid. Certain EU grants are based on a percentage discount off of tuition and will need to be adjusted if the student is not enrolled for the original anticipated number of credits. For instance, if a student receives a 20% tuition discount and their tuition for 3 credits is $2,370, their grant amount will be $474. If we anticipate 6 credits of enrollment, the grant amount will need to be adjusted from $948 to $474. If students receive State Grant funds, their EU grants or scholarships may be reduced.

Eastern automatically awards Federal Direct Loans as part of a financial aid award. This could include Subsidized and/or Unsubsidized Direct Loan funds. The student is expected to read the Award Letter in its entirety to determine what aid they will accept and if there is a loan, whether or not they are accepting the loan amount we have determined they are eligible to receive. A student may decline any part of their financial aid listed on their Award Letter by logging into the my.Eastern.edu portal, then clicking the Financial Aid link, then Financial Aid Checklist, and then the My Awards tab or by emailing finaid@eastern.edu from their EU email account.

How financial aid is applied
Financial aid is awarded for one academic year at a time. Funds will be applied to the Eastern student account on the enrollment period disbursement date assuming all requirements above have been met. After that date, the Financial Aid Office continues to release funds throughout the semester as students are awarded and as funds arrive from outside agencies or lenders:

- The student is determined to be eligible and is awarded.
- The student is determined to be maintaining Satisfactory Academic Progress.
- The student is enrolled in the correct number of credit hours.
- The disbursement date for the term has been reached. There is one disbursement date for each enrollment period- Summer, Fall, and Spring. The disbursement dates for each enrollment period are the day after the last day to drop for the second 7 week term in the full enrollment period. Exception- PA State Grants and Special Programs administered by PHEAA will be applied in the following ways:

    - If the student is only enrolled in the full semester, the grant will be credited when the drop period concludes for the full semester.

    - If they are registered for any credits in the second term of the semester, the grant will be credited after the drop period of the second term of the semester.

The Student Accounts Office will send notification to the student prior to their Loan being applied to their Eastern student account. This is called a Right To Cancel notification. It allows the student to adjust the amount of their loan prior to disbursement.

Revised Award Notices
Eastern reserves the right to change or cancel any student aid awards due to additional information gathered concerning the student's financial aid eligibility. These changes may be caused by:

- the Federal Verification Process;
- the Eastern University Special Circumstances Review Process;
- a change in enrollment status*;
- a change in student's housing status;
- a student not maintaining Satisfactory Academic Progress.

**Changes of enrollment can impact a student's financial aid eligibility. The Registrar's Office reports changes of enrollment to the Financial Aid Office. The Registrar's Office also reports enrollment (and subsequent changes to enrollment) on a monthly basis to the National Student Clearinghouse. For loan purposes, these changes may impact a student's grace period.*

Outside Sources of Aid
Federal Regulations require students who are receiving outside sources of financial assistance (scholarships, grants, awards) to notify the Financial Aid Office.

Federal, State, and University regulations prohibit "overawards" - aid in excess of the Cost of Attendance (COA). All outside awards, whether based on academic merit or financial need, will be counted as a source of aid and will be added to the total financial aid package. This may result in a reduction of other aid, such as loans or work study.

Continuance of Aid
Students must apply for financial aid each year. The types of aid awarded and the amount of aid eligibility will be dependent upon the availability of institutional funds, demonstration of need as defined by filing the FAFSA, and whether or not the student has met the Minimum Standard for Satisfactory Academic Progress. Traditional Undergraduate students cannot receive more than eight semesters of Eastern aid for a bachelor's degree. Pursuing a second bachelor's degree is permitted and Eastern aid can be awarded towards that degree, however any Federal or State grant funds "lost" by pursing a second bachelor's degree will not be made up with Eastern aid. *Receiving funds during one academic year is NOT a guarantee of the same award in future years.*

The Federal Verification Process
The Financial Aid Office will verify all undergraduate applicants selected by the U.S. Department of Education's (USDE) system edits. Other applicants may be selected for Verification by the Financial Aid Office if conflicting information is found. Graduate and Doctoral students will not be verified unless they are eligible for need-based financial aid funding.

It is the policy of the Financial Aid Office to **NOT DISBURSE AID OR CERTIFY STUDENT LOANS** until all required documentation has been submitted. Therefore, Eastern University has no procedures for referring overpayment cases to USDE, and Eastern University will not be liable for any overpayments made to students who fail to comply with Verification or who do not submit required documentation.

Requirements of Verification.
All students, parents of dependent students, and spouses of independent students (if applicable) must submit a copy of their 2023 IRS Tax Transcript or 2023 Federal Tax Return and corresponding W2 Forms, or they must have successfully transferred their federal tax information on the FAFSA using the IRS Data Retrieval Tool. We also request a completed Verification Worksheet. We may also request proof of identity via an in person form or by successfully completing Plaid Identity Verification online through the secure Plaid site.

Notification of Verification.
All students will be notified of their selection for Verification shortly after the application for aid is received. If a student has been selected to be verified at a later date either by the Federal Government or the college, the student will be notified as soon as the selection takes place. Students will be given reminders during the semester if they fail to provide the needed documentation in a timely manner.

Deadlines.
Students will be asked to sign and submit all required documentation upon request. However, the final deadline will be 120 days after the last day of enrollment. All corrections must reach the central processor by September 21, 2026 or an award can no longer be made.

Conflicting Documentation and Notification.
If there is no conflicting documentation or if conflicting documentation does not result in a change in the aid eligibility, a student will not be notified of the completion of Verification. The student shall assume there were no problems with Verification if the student's account has been credited with the proper financial aid award(s). If there is conflicting documentation or a change in an award(s) is required, a student will be notified immediately by email.

Consequences of Failure to Complete Verification.
If a student fails to complete Verification by the required deadline, all financial aid will be canceled. Any requests for reinstatement must be made in writing to the Financial Aid Office and there is no guarantee that all aid can be reinstated.

Overpayment.
If an overpayment is created, Eastern University will work with the student to correct the situation internally. If the student is unwilling to work with the Financial Aid Office and Student Accounts Office, they will be reported to the Department of Education regarding the overpayment situation.

Transfer Monitoring
Students that transfer to Eastern University from another post-secondary institution will be monitored by the Financial Aid Office using the National Student Loan Database for a period of 90 days once the student's enrollment begins to ensure that no other school is trying to disburse Title IV funds for that student. If another school does disburse Title IV funds during that time period and the student's financial aid eligibility is impacted, the student will be notified.

Unusual Enrollment History (UEH)
UEH notifications are sent to the Financial Aid Office via the FAFSA. The Financial Aid Office is required to review the student's enrollment and financial aid records to determine if, during the four award year review period, the student received a Pell Grant or Federal Loans at the institution that is performing the review. If so, and if the student is eligible for the Pell Grant or Federal Direct Loans, then they can receive it. If not, then the Financial Aid Office must review the student's academic records. In order for the office to complete the review, we may request academic transcripts or grade reports for each of the previously attended institutions to determine if academic credit was earned or not. If academic credit was not earned, the office must obtain documentation from the student explaining why the student did not earn academic credit. The office must determine whether the documentation supports (1) the reasons given by the student for the student's failure to earn academic credit; and (2) that the student did not enroll only to receive credit balance funds. If approved for additional Pell Grant funds, the student will need to establish an academic plan. If denied for additional Pell Grant or Federal Direct Loan funds, the student will be notified of the decision as well as what steps must be taken in order to regain Pell Grant and Federal Direct Loan eligibility. The student does have the opportunity to appeal the decision.

Proof of High School Completion

Eastern's Admissions and Registrar's Office only accepts final official transcripts through the mail directly from the school (signed and sealed) or a secure third party delivery vendor. If transcripts are received securely through these methods we have no reason to doubt validity. If we receive a final high school transcript that questions the validity we will reach out and confirm with the high school. All undergraduate students are required during the Admissions process to submit proof of high school completion either with a copy of their high school diploma or a copy of their final high school transcript that shows their graduation date.

Eastern Scholarships

Traditional Undergraduate

Eastern University offers many scholarships and grants to full-time students (with and without financial need) who are fully accepted into a degree-seeking program. A student may not receive Eastern Grants and Scholarships for more than eight (8) semesters, four (4) years. The total of Eastern University Grants and Scholarships, Federal, and State Grants may not exceed full tuition and do not cover the following extra charges: single room; overload courses, fifth year of study, and/or double majors. Receipt in one year is not a guarantee of award in any other year. Because these awards are limited in number and are highly competitive, students are encouraged to apply as early as possible in order for their application to be considered. Waiting until the deadline to apply may result in a missed opportunity. The full year amount is split equally between fall and spring. If a student will not be attending one of those semesters, they will forfeit that semesters scholarship amount; it will not be moved to the other semester they are attending.

Academic Scholarships or Opportunity Grants for incoming First-Year, International or Transfer Students

Up to date information can be found on the Undergraduate Admissions website:
http://www.eastern.edu/admissions/undergraduate/scholarships-grants-and-other-aid
Please note that all full tuition scholarships (Tuition Exchange, Simple Way Scholarship, Total Tuition Award, Fine & Performing Arts Scholarship, Templeton Honors College Grant, Philadelphia Project Scholarship) require the student to live on campus to receive the award.

Tuition Remission

Eligibility for this benefit is determined by the Human Resources Office. The amount of the benefit will be reduced by the amount of any federal or state grant the student is eligible to receive. The federal and/or state aid may go toward room and board for faculty and staff dependents who are on-campus residents. The total value of the discount and grants will not exceed the Cost of Attendance. There are no exceptions to the policy requiring the filing of the FAFSA for undergraduate dependent students of Eastern University employees. The eligible employee must submit the form to the HR Office prior to the start of the program. The eligible employee or dependent must maintain Satisfactory Academic Progress (SAP) as outlined in this manual.

Tuition Exchange

Tuition Exchange is a program administered through the Human Resources Office at Eastern University and other participating institutions (such as Palmer Theological Seminary) and certain organizations (such as the Council of Independent Colleges). Eligibility for this benefit is determined by the Human Resources Office. The amount of the benefit will be reduced by the amount of any federal or state grant received. The total value of the discount and grants will not exceed the cost of tuition. Students must reapply to the Human Resources Office each year to establish eligibility for the benefit and must file the FAFSA each year to receive the award. There are no exceptions to the policy requiring the filing of the FAFSA for students who qualify for Tuition Exchange.

***Students receiving the benefit are required to file the FAFSA each year to renew their eligibility. No other applications are required.*

FastPass and FastPass Lite
FastPass and FastPass Lite is a program administered through the Financial Aid Office. Full time residential students in the Traditional Undergraduate program are eligible for one tuition free course for every full time residential semester completed in the previous academic year (maximum of 6 credits). Full time commuter students in the Traditional Undergraduate program are eligible for a discount for one course for every full time commuter semester completed in the previous academic year (maximum of 6 credits). The FastPass and FastPass Lite benefits will be reduced by the amount of any federal or state grant received, however, these funds can be used towards the summer Student Service Fees. Students are encouraged to file their FAFSA as soon as possible in order for their eligibility for state and federal funds to be determined. More information regarding this program can be found online at eastern.edu/fastpass and eastern.edu/summeronline.

Endowed Scholarship Funds
Scholarships have been established through the generosity of benefactors of the University, both individuals and foundations. The amounts and number of scholarships depend on annual income from endowment funds provided by donors and will vary accordingly each year. Students are advised not to apply for specific scholarships listed here; funds are disbursed by the Financial Aid Office on the basis of merit and/or financial need to those returning students who meet the criteria.

Financial assistance at Esperanza College, Graduate and Professional Studies, and Palmer Theological Seminary is listed below. Award Amounts and Eligibility are determined by those respective institutions.

Esperanza College

Detailed information on Esperanza scholarships and grants can be found on their website:

Esperanza College Grant

International Scholarship Program

Graduate & Professional Studies (GPS)

Detailed information on GPS financial assistance can be found on the GPS Admissions website:

Lillian Lyons Scholarship

The Graduate Assistantship Program*

Graduate Student Employment Opportunities

GPS Grants

GPS Fellowships*

LifeFlex Grants

**Students enrolled in the accelerated GPS Graduate programs are not eligible to participate in the graduate scholarship or assistantship programs. Students enrolled in LifeFlex programs are not eligible for any other EU aid. These funds can be adjusted/reduced as additional Federal or State Grant money is awarded.*

Palmer Theological Seminary

Detailed information on Palmer scholarship opportunities can be found on Palmer's website:
www.palmerseminary.edu/admissions/scholarships

Federal & State Grants

Federal Grants

Federal Pell Grant

The Federal Pell Grant is the foundation of all need based undergraduate financial aid. It is determined by filing the FAFSA. Recipients of this grant are selected by the Department of Education and are awarded through the Financial Aid Office. Pell Grants are only available for six (6) full-time years and twelve (12) part-time years to undergraduate students pursuing an Associates or Bachelors degree. Students who are scheduled to be enrolled full time in fall and spring and enroll for the summer header term for at least part-time, will be awarded full time funds for fall and spring and part-time funds for summer (up to 150% of the yearly Pell amount).

Federal Supplemental Educational Opportunity Grant (FSEOG)

SEOG is a grant for students with exceptional financial need as determined by filing the FAFSA. Recipients of SEOG are selected and awarded by the Financial Aid Office based on funding levels. SEOG is given to Pell eligible students.

Federal TEACH Grant Program

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides federal grants of up to $4,000 per year, for a maximum of $16,000 for undergraduate students and $8,000 for graduate students. In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing or ceasing to be enrolled in the program of study for which you received a TEACH Grant.

Federal Work Study (FWS)

FWS employment is need-based and limited to students who have been granted FWS as part of their financial aid package. FWS funding is limited and not guaranteed from year to year so we encourage students to file their FAFSA as soon as possible each year. If a student is not awarded FWS, they can inquire with the FAO about their eligibility and if they are eligible based on the results of the FAFSA, they will be put on the FWS Waitlist. More information can be found at eastern.edu/finaid.

State Grants

To establish eligibility for a state grant program, the FAFSA must be submitted prior to the state's published deadline. Most state grant programs require students to be fully accepted into a degree-seeking program, be enrolled at least half-time, and be a U.S. citizen or eligible non-citizen as well as a state resident to qualify for a grant.

Pennsylvania State Grant

Pennsylvania residents must submit their FAFSA application prior to May 1st. (May 1st of the year prior to the academic year in which they are applying. For example, if a student is applying for financial aid for the 2024-2025 school year, he/she must submit their FAFSA before May 1, 2024.)

Traditional Undergraduate Students enrolled in Eastern's four year Bachelor degree, as well as Esperanza College, will be awarded a State Grant in a traditional Fall and Spring format. State Grants can be awarded for a maximum of 8 full-time semesters.

Pennsylvania State Grant for GPS students
PA State Grant eligibility is reviewed on a term-by-term basis. A student may be eligible for a single semester of State Grant as long as the student meets the policy requirements during that semester. For State Grant purposes, part-time equals 5 credits per semester and full-time equals 10 credits per semester. The Fall Quarter is any term that begins between August 2 - November 1. The Winter Quarter is any term that begins between November 2 - February 1. The Spring Quarter is any term that begins between February 2 - May 1. The Summer Quarter is any term that begins between May 2 - August 1. In order for a student to be eligible for a State Grant, they must be enrolled in both terms of that semester (i.e. Fall 1 and Fall 2 to receive a Fall state grant). Funds are disbursed to the student's account after the add/drop period in the second term of the semester (i.e. Fall 2 for the Fall state grant). Students enrolled in a Summer Quarter must complete the Summer State Grant application at www.PHEAA.org.

Non-Pennsylvania State Grant
Many other states provide grants and scholarships to students attending an out-of-state college/university. Students should contact their state's Higher Education Assistance Agency for information regarding deadlines, if additional applications are required, eligibility status and if they may use their State Grant at a "Pennsylvania" college/university. Deadlines for all State Grants are listed on the paper FAFSA.

Gift Aid Test
Eastern is required to review the amount of gift aid that a State Grant recipient receives in order to prevent the receipt of excess gift aid in accordance with State Grant policies. If the total gift aid exceeds a PHEAA-defined additional award budget using the actual 2025-2026 costs by more than the designated tolerance, the student's gift aid must be adjusted in order to eliminate the over award. Instructions on creating the Additional Award Budget for Dormitory, Commuter, and Off-Campus students is provided in the State Grant Certification Procedures, pages 32-36. *(Tolerance is also explained in this section.)* The gift aid calculator can be found online (for Financial Aid Professionals only), at www.aessuccess.org under the Document Library/State Grant Program/Technical and Processing Information. There are separate calculators for dependent and independent students.

State Grant Returns
Requests for returns are sent to the Finance Department at Eastern University for processing.

PA Chafee Education and Training Grant (ETG)
The Chafee Education and Training Grant (ETG) Program is a federally funded program that offers grant assistance to Pennsylvania undergraduate students aging out of foster care who are attending a postsecondary institution approved for Federal Title IV student financial assistance programs.

PA Fostering Independence Tuition Waiver
This program provides free tuition for qualifying students who are or were in the foster care system. Students must also be eligible for the Chafee Grant (see above). More information can be found on our website.

GrowPA Grant
This is a new program from PHEAA for PA Residents. Additional information can be found online at PHEAA.org.

Loan Options

Federal Direct Loan

The Federal Direct Loan Program offers low interest loans to students to help pay for their college education. Interest rates vary from year to year. Principal payments are deferred while students are enrolled at least half-time.

The student must:

- Meet general FSA eligibility requirements
- Enroll at least half-time each semester
- File the current year's FAFSA (Free Application for Federal Student Aid)

There are two types of Direct Loans:

- Subsidized: The Federal Government will pay the interest on this loan while the student is enrolled at least half-time.

- Unsubsidized: Interest accrues on the loan while the student is in school. The student may choose to pay the interest monthly.

Annual Borrowing Limits (Federal Direct Loan Only):

1st Year (0-24 credits)	$3,500 Subsidized + $2,000 Unsubsidized + $4,000 Additional Unsubsidized**
2nd Year (25-54 credits)	$4,500 Subsidized + $2,000 Unsubsidized + $4,000 Additional Unsubsidized**
3rd through 5th Year (55+ credits)	$5,500 Subsidized + $2,000 Unsubsidized + $5,000 Additional Unsubsidized **
Teacher Certification Only	$5,500 Subsidized + $2,000 Unsubsidized + $5,000 Additional Unsubsidized **
Graduate Students	$20,500 Unsubsidized

***Dependent Students must receive a Federal Direct Parent PLUS Loan denial before becoming eligible for the Additional Unsubsidized. Independent Students automatically become eligible for the Additional Unsubsidized.*

Aggregate Loan Limits (the maximum amount a student can borrow in their lifetime)

Undergraduate:

- Dependent Students = $31,000 (no more than $23,000 of which can be Subsidized)
- Independent Students = $57,500 (no more than $23,000 of which can be Subsidized)

Graduate and Professional Students:

- For Legacy Students- Maximum = $138,500 (no more than $65,500 of which can be in Subsidized)
- For New Students- Maximum = $100,000 at the graduate loan level

Special Note for Graduate Students
Students who have enrolled in a TEACHER CERTIFICATION program are not considered to be enrolled in a graduate level program – for financial aid purposes. Their loan eligibility will be determined as a 5th year Undergraduate, and they will be held to the Undergraduate Annual and Aggregate Limits.

Application and Disbursement
First-time Federal Direct Loan borrowers must complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling session. Both of these items can be completed online at www.StudentAid.gov. **Both must be on file before funds can be approved and sent to Eastern.** They ensure that a student fully understands their rights and obligations as a student loan borrower. *Returning borrowers (students who have borrowed a Federal Direct Loan within the past 12 months) do not need to complete another MPN or Entrance Counseling session.*

Exit Counseling
Once a student has graduated, dropped below a part-time enrollment status, or has withdrawn from Eastern, the Financial Aid Office will send the student notification to complete Exit Counseling at www.StudentAid.gov.

Deferments
Under certain conditions a student can receive a deferment on their loan as long as their loan is not in default. This allows the student to temporarily postpone payments. Students enrolled at least half-time can be considered for an in-school deferment.

Direct Loan borrowers must contact the Direct Loan Servicing Center to request a deferment. (www.StudentAid.gov or 1-800-848-0979)

A student who has not borrowed a Direct Loan must contact the lender or guaranty agency that holds their loan. (e.g. AES/PHEAA www.aessuccess.org or 1-800-692-7392)

The student must continue making scheduled payments until he/she is notified that the deferment has been granted, otherwise the loan could enter into default. All Deferment Forms should be submitted to Eastern's Registrar's Office for completion. The Registrar's Office can be reached at (610) 341-5853 / registrar@eastern.edu .

Federal Perkins Loan

Federal Perkins Loans are no longer able to be awarded per Federal Law, effective September 30, 2018.

Federal Direct PLUS Loan (for parents of dependent undergraduate students OR Graduate students)

Parents of dependent undergraduate students and Graduate students may apply for the Federal Direct PLUS Loan to help pay their educational-related expenses. Depending on creditworthiness, borrowers can request the difference between the Cost of Attendance and the total financial aid listed on the Financial Aid Award Letter. New Graduate and Doctoral students are no longer eligible to apply for a Graduate PLUS Loan.

Eligibility Requirements

Parent requirements (*for the parents of dependent undergraduate students only*):

- Must be the student's biological or adoptive parent;
- Must be a U.S. citizen or eligible non-citizen;
- Must not be in default on a federal loan or owe an overpayment on a federal education grant.

Student requirements:

- Meet general eligibility requirements
- Must enroll at least half-time each semester
- Must file the current year's FAFSA (Free Application for Federal Student Aid)

Application and Disbursement

Interested borrowers may complete the PLUS Loan Application *with credit check* online at www.StudentAid.gov. If approved, the borrower will also need to complete a PLUS Loan Master Promissory Note (MPN) on the same website.

If the parent of a dependent undergraduate student is denied for the PLUS Loan, then that entitles the student to additional Unsubsidized Loan funds. The additional loan funds are added to the student's financial aid package once the PLUS denial is received.
See Annual Borrowing Limits noted in Federal Direct Loan section.

Alternative Loans

Many students use Alternative Loans to help pay their tuition costs. We display a list of preferred lenders on ELM Select: ELMSelect.com. These loans are credit-based, and we strongly recommend that all students apply with a cosigner to ensure they are receiving the best interest rate possible.

Each year, we contact the lenders that we've worked with during the prior academic year to request an RFI (Request For Information). The RFI provides Eastern with an overview of the loan product and the services available for the school and borrower. Lender's that have a variety of loan products for our students are included on our Preferred Lender List on ELM Select.

Off Campus Programs

Eastern students are encouraged to study in different cultural situations to enhance their learning experience. To provide students with programs that can best meet their educational needs, the University has approved several Off-Campus study opportunities.

In order for a student to be able to use their Eastern University funded financial aid for off-campus study, the student MUST:

- apply one semester in advance for the off-campus study program
- be enrolled full-time taking at least 12 credits
- attend a CCCU program, an Eastern University Partnership Program, a program approved by the Curriculum Committee, or be a language major
- provide the Financial Aid Office with a Consortium Agreement (outlines the program costs) CCCU program costs are available online at www.bestsemester.com/fees.

Eligible Programs

Please visit the Office of the Registrar's Study Abroad webpage for an up-to-date list of eligible programs- http://www.eastern.edu/offices-centers/office-registrar/study-abroad

Foreign Language Majors are the only students currently approved for two semesters of Eastern aid for off-campus study. Both Off-Campus Programs must be related to the student's major and/or minor language.

Application Procedures

All students who intend to have financial aid funds applied to their Off-Campus Study MUST:

- Submit a Consortium Agreement to the Financial Aid Office *unless they are enrolled in a CCCU Program*;
- Inform the Financial Aid Office of any change in plans for studying abroad by sending an e-mail to the office at finaid@eastern.edu;
- File the FAFSA for consideration for aid other than the merit based scholarship(s) from Eastern.

Please note the following information when considering off-campus study:

- A student may not use Eastern University funds for programs of study during the summer.
- A student may not use Eastern University funds for an Eastern sponsored travel "Capstone" course.
- A student may not use Eastern University funds for a program that they're taking while on a "leave of absence" from Eastern.
- Federal and state funded financial aid is available for off-campus programs and courses provided that Eastern gives the student full credit toward their degree program, and provided that the student meets financial aid eligibility criteria as determined by filing the FAFSA and making "Satisfactory Academic Progress."

Satisfactory Academic Progress (SAP)

The United States Department of Education requires every postsecondary institution receiving federal funds (Title IV) to have an academic progress policy that is used to determine a student's continued eligibility for financial aid funding. The Satisfactory Academic Progress (SAP) Policy at Eastern University has three components:

1. Completion of a Specified Percentage of All Courses Attempted
2. Specified Cumulative Grade Point Average (GPA)
3. Completion of degree requirements is 150% of the published program length

PLEASE NOTE: For the purpose of satisfactory academic progress, financial aid includes all federal, state, and Eastern University funded scholarships, grants, discounts, work, and loans.

Completion Percentage Requirements

The maximum timeframe for students completing degree requirements is 150 percent of the published program length. For example, a student in a 4-year program may not receive financial aid for more than six years. Eastern University funded aid (scholarships, grants, and discounts) is not available for more than eight (8) semesters - four (4) full-time years of study.

Students must complete 67% of all courses attempted at the current academic level of enrollment, which is calculated by dividing cumulative hours earned by cumulative hours attempted.

The following grades count as attempted, but not as completed/earned courses:

- Incomplete (I)
- Withdrawn (W)
- Failing (F)

Transfer and advanced placement credits count as attempted and earned courses.

Undergraduate students who enroll and complete the minimum full-time basis (12 credits per semester) would not allow the degree to be completed in four (4) years. Students enrolling for 12 credit hours per year on a part-time basis will not be able to complete the degree in eight (8) years.

Cumulative Grade Point Average Requirements

Students must maintain the cumulative GPA based on the earned credit levels listed below. When progress is reviewed, these requirements must be met by both full-time and part-time students. If this level has not been maintained, the student MAY NOT RECEIVE ANY FINANCIAL AID OF ANY KIND until that progress level is achieved.

Undergraduate (Traditional), Esperanza College, Non-Traditional Undergraduate (GPS)

Less than 25 credits	1.75 grade-point average
25 - 41.99 credits	1.85 grade-point average
42 - 54.99 credits	1.95 grade-point average
55+ credits	2.00 grade-point average

Graduate and Doctoral
All Graduate and Doctoral students must maintain a cumulative GPA of 3.0 once 12 credits are earned; 2.75 GPA is acceptable for less than 12 credits.

Measurement of Academic Progress
Academic Progress is measured at the end of every academic year (after spring has concluded). Failures and withdrawals are courses attempted, not completed. Incompletes are not counted toward credits completed until after the course work is successfully completed and posted by the Registrar. Students who have an incomplete grade in one or more classes will not have financial aid processed until those courses are completed, a grade has been assigned, and satisfactory academic progress has been verified. The exception to the incomplete rule is enrollment in Graduate or Doctorate level thesis or dissertation courses where an incomplete grade will be allowed to continue until graduation. Repeat courses will not count toward credits completed for SAP since the credits were already counted toward the standards the first time the course was completed and the student already received aid for these courses. Remedial courses are counted as attempted credits for SAP. Students who complete multiple degrees at Eastern will have SAP evaluated based on the most recent academic program enrolled. For example, if a student completes a Bachelor's degree in the 2 school year and enrolls in a graduate program for the remaining portion of the 2 school year, SAP- will be checked based on the graduate program academic information and requirements. If a student changes majors or degrees of the same academic level (i.e. Math to Engineering, a BS to a BA, a traditional program to a non-traditional program or vice versa, a MS to a MBA), they are still held to the regular SAP standards and requirements.

When Minimum Standards of Academic Progress are NOT Achieved:
The Financial Aid Office will notify students via email to their Eastern email account about the loss of financial aid eligibility. Students who fail to meet these requirements will not be considered for financial aid for the next academic year. If at the end of the next academic year all standards have been achieved, then eligibility will be regained. Under no circumstances will financial aid be awarded retroactively to the semester(s) in which the standards were not met. Students who fail to meet these requirements are encouraged to make up the hours and grade point requirements during the summer sessions at their own expense (Note: FastPass awards are not held to SAP requirements). It is the student's responsibility to ensure the grades and credits completed have been properly posted by the Registrar and to notify the Financial Aid Office once this has occurred. Once the Financial Aid Office has confirmed that the standard of academic progress has been met, the student will have re-established eligibility for financial assistance.

A student who has not made progress may appeal the decision to the Financial Aid Office by submitting the Satisfactory Academic Progress Appeal Form, which is included in their loss of aid email. You must be logged into your Eastern email account to complete the appeal form. The following types of mitigating circumstances may be considered when a student appeals: extended illness, death in the family, and changes in educational objective. In order to submit an appeal, the student must complete the appeal form online, which requires that you attach supporting documentation as well as an academic plan approved by the student and their academic advisor. Reinstatement is not automatic. If the appeal is approved, the student will be notified via email and held to their academic plan. The academic plan must include the following:

- Action plan (i.e. the student will meet with their academic advisor once a week, the student will attend tutoring sessions twice a month)
- Measurable goals (i.e. by the end of the summer semester, the student will complete both summer classes with a B grade or higher)- goals must be attainable within the next school year.

The student's academic record will then be reviewed again at the end of their action plan completion dates to ensure the student has completed their action plan in order to maintain their financial aid eligibility. All appeals must be submitted no later than a week prior to the last day of the semester you are trying to regain financial aid eligibility.

Students receiving a Pennsylvania (PA) State Grant must meet the state's Satisfactory Academic Progress requirements to continue to be eligible to receive the grant. Students must appeal directly to the state when progress has not been made for the state to reconsider their eligibility for the grant. The University may not override the state's decision regarding the loss of a state grant.

Minimum Standards for Satisfactory Academic Progress for Eastern University Scholarships/Grants
Some specific scholarship programs may require a minimum scholarship to maintain the award. Students should check with the scholarship administrator for more details or review their initial scholarship letter from the administrator.

The Return of Title IV Funds

A Return of Title IV (R2T4) funds calculation is performed within 30 days when a student who is awarded FSA funds withdraws from all courses within term of study. It can also be performed if a student fails all of their courses because they stopped attending. Students must actively participate until at least the 60% point of their term in order to retain their financial aid. The Financial Aid Office uses software provided by the U.S. Department of Education to complete this calculation. A copy of the student's unofficial transcript, student account statement, and financial aid record is used in conjunction with this software. The Financial Aid Office reviews all courses with a grade of W, F, or NC (no credit) monthly to determine which students need to have a R2T4 processed for them and then processes them and returns funds as quickly as possible but no later than 45 days the date of the institution's determination that the student withdrew. A notification will be sent to the student via their EU email account if any Title IV aid needs to be returned by Eastern. They will also be able to view the adjustments on their my.Eastern.edu portal.

If a student receiving Federal Title IV Aid withdraws after completing 60% of the semester, no Title IV Aid will be returned. The student is considered to have earned 100% of the Title IV Aid for the semester. The adjustment of aid may have implications for future aid years, including Satisfactory Academic Progress (SAP) and it is therefore suggested that all students considering withdrawal contact the Financial Aid Office for guidance.

* Title IV Financial Aid includes:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal TEACH Grant
- Federal Perkins Loan
- Federal Direct Subsidized and Unsubsidized Loans
- Federal Direct PLUS Loans (for Parents and Graduate Students)

** Withdrawal Date is defined as the actual date the student began the institutional withdrawal process or the student's last date of recorded attendance.

***Eastern University will return the Title IV funds in the following order:

- Federal Direct Unsubsidized Loans
- Federal Direct Subsidized Loans
- Federal Perkins Loans
- Federal Direct Graduate PLUS Loan
- Federal Direct Parent PLUS Loan
- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grant

Calculation of Percentage to Return

Students enrolled in a traditional semester calendar will have a calculation performed based on a credit-hour standard calculation. Students enrolled in a non-traditional term calendar will have a calculation performed based on a credit-hour non-standard calculation. For students in a non-traditional term calendar, if they withdraw or fail their course(s) during a 7-week term, but enroll and

successfully complete a course in the sequential term in the enrollment period, no R2T4 calculation is necessary. The last date of attendance is determined based on when a student last participated in the course, either in person or online. This information is recorded by our online learning management system for our online courses as well as courses on ground as all on ground courses utilize the online learning management system. On ground courses also use the instructor's reporting of the students last date of attendance. The last date of attendance is imported into our records in order for the Financial Aid Office to run reports and determine who needs a R2T4 and then process the R2T4 accordingly. When a R2T4 is processed, the student will receive two email notifications- one specifically notifying them that a R2T4 has been processed as well as one that notifies them that a change has been made to their aid package.

Post-Withdrawal Disbursements

When the total amount of the Title IV grant and/or loan assistance earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. If a post-withdrawal disbursement includes Loan funds, the school must get student permission before it can disburse them. If a post withdrawal disbursement includes Grant funds, the school may automatically use all or a portion of them for tuition, fees, and room and board charges (as contracted with the school). The school needs student permission to use the post-withdrawal grant disbursement for all other school charges. If a student does not give permission, the funds will be offered. In both cases it may be in the student's best interest to allow the school to keep the funds in order to reduce any debt owed to the school.

Outstanding Checks

Outstanding checks related to students are reviewed monthly by the Finance & Accounting, Student Accounts, and Financial Aid Departments. Student Accounts Department determines if checks are related to the federal loans, grants or student tuition payments. Financial Aid confirms federal aid amounts. If checks are related to federal financial aid, students who hold checks over 120 days old must be contacted for reissuance. ACH or wire transfers are only methods of payment that the University uses to process the reissuance of the federal financial aid credits. If the University does not hear back from students, checks will be held outstanding until the 240 days mark. Funds are to be returned to the Department of Education through G5. The full detailed policy can be found in Eastern's Finance Department.

Withdrawals, Incompletes, & Leave of Absences (LOA)

Withdrawals & Incompletes

The Financial Aid Office will review and perform if necessary a Return of Title IV (R2T4) funds calculation for any student who withdraws and has received Title IV aid. All R2T4 calculations will be documented and put in the student's file. For online courses, the last date of academically related activity will be used as the withdrawal date for the R2T4. For in person courses, the date the Registrar's Office assigns as the official withdrawal date based on the student completing the withdrawal form will be used as the withdrawal date for the R2T4. If the student failed all courses, the instructor will report the student's last date of attendance in their course.

"I" grades are assigned by instructors after completing Incomplete Grade Agreements with students. The policy and form are available on the Office of the Registrar Web page.

Instructors report names of students who stopped attending classes on their confirming class lists.

Leave of Absence (LOA) Policy

Eastern University understands that there are times when extenuating circumstances arise and a student may need to take a temporary leave of absence from their studies for military reasons, jury duty, and for medical issues.

If a situation occurs that requires the student to temporarily withdraw from the University, the student must participate in an exit interview with the Residence Hall Director or Assistant Dean of Students.

The Financial Aid Office will recalculate eligibility for all Federal, State and University aid based on the date the withdrawal takes place. If financial aid funding is returned, the student may owe a balance to the University. Students owing a balance should contact the Student Accounts Office to make payment arrangements

Additionally, students who withdraw from the University are not considered registered students. Therefore:

1. Enrollment verification will be reported as "not enrolled" to lenders and loan servicing agencies. Students may need to contact lenders for information on possible repayment options.
2. The University will not disburse any financial aid funds while a student is on an LOA
3. Students are not permitted to live in university housing, attend classes or maintain student employment.

A student who withdraws due to personal medical reasons must have their attending physician submit written verification that the student is capable of resuming studies before the student will be permitted to return to studies.

The maximum time frame for a LOA is 180 days.

Special Circumstance Review

Students must submit proof of the circumstances they are presenting for review including a written letter or email explaining the situation.

If selected, the Federal Verification process will be completed prior to considering a Special Circumstance or Professional Judgment. However, please note: A student will not automatically be selected for Verification in order for the Financial Aid Office to consider a Special Circumstance.

WE WILL CONSIDER:

We will take into consideration the cost of the purchase of a computer, unusual travel expenses, unusual book expenses and other expenses related directly to the student's education. The student will be required to submit documentation of these expenses for review.

Private School Tuition

We will consider only the documented amount greater than 12% of the Income Protection Allowance (IPA) as defined on the FAFSA. Students must submit a copy of the current academic year's invoice showing the sibling's name, amount of grant or aid (if any) and remaining cost.

Unreimbursed Medical/Dental Expenses

We will consider only the documented amount greater than 12% of the Income Protection Allowance (IPA) as reported on the FAFSA. Student must submit a copy of the parent's 2023 Federal Tax Return, all accompanying tax schedules, a signed letter explaining the nature of their circumstance, a statement of account from health care provider showing all account charges and payments, as well as a statement from their health insurance carrier showing what payments were made during the time in question.

Loss/reduction of income/resources as a result of layoff/unemployment, disability, or retirement

All students must submit a signed letter explaining the nature of their circumstances. In addition: if laid off/unemployed (and not re-employed), we must request proof of separation from the employer, proof of any severance package, a copy of the Benefit Determination Letter from the Department of Labor, and a final paycheck stub. If simply a reduction in income, we must request the most recent paycheck stubs. For disability, we must request a copy of their disability benefits eligibility letter and final paycheck stub. For retirement, we must request proof of weekly/monthly income (pension, social security, etc.) and final paycheck stub. For unemployment, we need proof of separation from your employer on company letterhead, severance package documentation, copy of your Unemployment Benefit Determination Letter from the Department of Labor, and final pay stub.

Roth IRA Conversion

We will remove the value of the Roth IRA conversion from the FAFSA/government calculation.

Dependency Overrides
We will consider *documented* extreme circumstances only. Once documentation is submitted, we will review the information and reprocess the FAFSA and the financial aid package to reflect the student's independence. This information will be kept confidential in the student's file.

We WILL NOT process a dependency override for any of the following reasons: parents' refusal to contribute, parent's unwillingness to file the FAFSA, a parent not claiming the student on their tax return, or a student who can demonstrate full self-sufficiency.

Updating Dependency Status
The Financial Aid Office can update a student's dependency status and the associated FAFSA information during the award year. Documentation must be submitted to support the change in status.

If the change pertains to marital status, it will be reviewed on a case-by-case basis. For students who are Dependent, and the subsequent change will make them an Independent student, then the Financial Aid Office will proceed with making the change if it's in the student's best interest.

Elder Care/Dependent Care
We will consider dependent care as well as elder care costs as a professional judgment. They must submit a statement from the care provider listing either the full amount paid the prior year or the monthly expense in the current year. The statement must detail any financial aid/discount that they have received.

Death of Primary Wage Earner
We will reprocess student files to remove the income of a parent/spouse that has died. The student will have to submit a statement explaining the nature of the circumstance, a copy of the death certificate, and a copy of the surviving parent/spouse's Tax Transcript (or Tax Return) and W-2 Forms.

Separation/Divorce
We will reprocess the file to reflect a separation/divorce. A Parent (*that student resides with*) or Student (*if Independent*) should submit a copy of their IRS Tax Transcript (or Federal Tax Return), W2 forms, a copy of separation agreement/divorce decree, a signed letter explaining the nature of the circumstance, including household members & child support paid/received, and lastly – for separations only – proof of separate residences (i.e. utility bill, rental/lease/mortgage statement, etc.).

Forms

- Award Letter
- Special Circumstance Review Form
- Missing Information Email
- Satisfactory Academic Progress Appeal Form
- Exit Counseling Email

All other forms can be found on our website at:
http://www.eastern.edu/financial-aid-office/important-forms

Criminal Report Statistics

The index rate is calculated by dividing the full time equivalent (FTE) students and employees into 100,000. This figure is then multiplied by the number of crimes in each category to obtain the index rate. Please visit the Department of Safety and Security's webpage for up-to-date records and statistics- http://www.eastern.edu/offices-centers/safety-and-security/clery-reporting

Accreditations/Partnerships

ACCREDITATIONS

Eastern University is accredited by:

- The Commission on Higher Education of the Middle States Association of Colleges and Schools
- **Accreditation Council for Business Schools and Programs (ACBSP)**
- American Society for Biochemistry and Molecular Biology (ASBMB)
- Association of Theological Schools in the U.S. and Canada
- Commission on Accreditation of Allied Health Education Programs
- Commission on Collegiate Nursing Education (CCNE)
- Council on Social Work Education for the Baccalaureate Major in Social Work
- Master's in Psychology and Counseling Accreditation Council
- National Association for the Education of Young Children (NAEYC)
- National Association of School Psychologists (NASP)

PARTNERSHIPS

Eastern University strategic alliances and partnerships can be found on our website here.

History & Quick Facts

WHO WE ARE

Eastern University is a nationally-recognized Christian university enrolling approximately 9,000 students in a wide array of undergraduate, graduate, professional, and seminary programs. The university's main campus is located in St. Davids, PA, with many programs also offered online. Eastern's core values of Faith, Reason, and Justice are woven into all of its educational offerings. Through dynamic programs, a vibrant campus community, and meaningful service learning opportunities, Eastern University is committed to providing students with transformative, accessible, and affordable education.

HISTORY

Founded in 1925 as Eastern Baptist Theological Seminary. The collegiate division began in 1932 and was chartered as a four-year college in 1952. It became Eastern College in 1972 and then Eastern University in 2001. The Seminary of the University was renamed Palmer Theological Seminary in 2005.

MISSION STATEMENT

Eastern is a Christian university of the arts and sciences dedicated through teaching, scholarship, service, spiritual formation, student development and societal involvement to the preparation of undergraduate, graduate and Seminary students for thoughtful and productive lives of Christian faith and service.

LOCATIONS, ENROLLMENT, STUDENT/FACULTY RATIO, PLACEMENT RATE:

https://www.eastern.edu/about/student-consumer-information

FINANCIAL AID

A wide range of financial assistance opportunities and extensive scholarship programs. About 96% of students receive academic and need-based scholarships and grants.

LEADERSHIP & GOVERNANCE

Board of Trustees

Chair: Mr. Steve Clemens, '91

Senior Leadership

President: Dr. Ronald A. Matthews

ATHLETICS

The Eastern Eagles compete in 22 men's and women's NCAA Division III sports in the Middle Atlantic Conference (MAC), including basketball, cross country, field hockey, golf, lacrosse, soccer, baseball, softball, tennis, track and field, volleyball, and football. Eastern also sponsors competitive esports and has a cheer team and dance squad. Visit the Athletics Website to learn more.

ACADEMICS

Associate of Arts, Bachelor of Arts, Bachelor of Science, Bachelor of Social Work, Bachelor of Science

in Nursing, Master of Arts, Master of Business Administration, Master of Education, Master of Science, Master of Science in Nursing, Master of Social Work, Master of Theological Studies, Doctor of Philosophy, Doctor of Arts, Doctor of Ministry.

COLLEGES & SCHOOLS

The College of Arts and Humanities: Eastern University's College of Arts and Humanities (CAH) houses majors and minors in the humanities and performing arts.

The College of Business and Leadership: Eastern University's College of Business and Leadership (CBL) brings together carefully designed educational offerings from the disciplines of business, leadership, and advocacy.

The College of Education & Behavioral Sciences: Eastern University's College of Education is one of the leading private university Education programs in the state of Pennsylvania. It offers a diverse array of undergraduate, graduate, and certification programs.

The College of Health and Sciences: Eastern University's College of Health and Sciences (CHS) equips students with the knowledge, skills and abilities for meaningful careers, advanced professional training and active roles in local and global communities through social services and healthcare professions.

The Templeton Honors College: The Templeton Honors College offers graduate-style undergraduate education for the most academically-gifted students.

Palmer Theological Seminary and College: Palmer Theological Seminary provides theological education for all types of ministry that seek to present the whole gospel, to the whole world, through whole persons.

Esperanza College: Esperanza College is Eastern's junior college which operates in partnership with Nueva Esperanza, Inc. and aims to serve the Latino community in Philadelphia, PA.