



Financial Aid Policy

Academic Year 2021-2022

May 14, 2021

Revised:

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MISSION & PURPOSE

Unifying, Learning, Serving: United Lutheran Seminary is a welcoming and diverse learning community equipping people to proclaim the living Gospel for a changing church and world.

The purpose of United Lutheran Seminary is, and shall be, to educate and train faithful, capable, and creative persons for public leadership in Christ's church—to enable the church to fulfill its mission, including preparing persons for the ministry of Word and Sacrament, Word and Service, and other forms of ministry in the ELCA and other Christian traditions.

Recognizing that students come with unique gifts, histories, and life circumstances, United Lutheran Seminary offers multiple degrees that prepare students for service in church and in the world. All ULS degrees may be pursued full-time or part-time.

FINANCIAL AID POLICY

United Lutheran Seminary (ULS) recognizes that affordable seminary education is the need of the hour, and we are blessed with resources to aid students in covering their educational expenses, and to help KEEP DEBT DOWN. Eligibility for ULS Financial aid is predicated on admission to one of the following ULS degree programs:

MDiv	Master of Divinity
MA	Master of Arts
MAPL	Master of Arts in Public Leadership
MAML	Master of Arts in Ministerial Leadership
STM	Master of Sacred Theology
DMin	Doctor of Ministry

In addition, students must be a U.S. Citizen, meet Satisfactory Academic Progress (See 4.13), and submit **both** of the following requirements, each academic year in which they wish to be considered for financial aid: (1) [FAFSA](#) | Free Application for Federal Student Aid), and (2) [ULS Financial Aid Application](#) | Available through the ULS Student Portal, [Henry](#).

1.1 COST OF ATTENDANCE (COA)

Cost of Attendance is not what a student is billed, but rather the dollar amount that students' financial aid is based on. Students may not receive financial aid that exceeds the total dollar amount of their [COA](#). ULS's published Cost of Attendance amounts are based on **full-year** (Fall & Spring), and **full-time**, as specified below. Students that enroll in less-than-full time credits will have the following COA items prorated based on the actual courses in which they are enrolled: *Tuition & Fees, Loan Fees, Books & Supplies*.

MDiv MA MAML MAPL Full-time based on 5 classes/semester 10 classes/year	Philadelphia		Gettysburg	
	Living On-Campus	Living Off-Campus	Living On-Campus	Living Off-Campus
Tuition & Fees	22,500	22,500	22,500	22,500
Loan Fees	238	238	238	238
Room & Board/Living	14,000	28,800	13,040	27,000
Books & Supplies	1,500	1,500	1,500	1,500
Transportation	4,000	4,000	4,000	4,000
Personal Expenses	3,000	3,000	3,000	3,000
Health Insurance	6,800	6,800	6,800	6,800
Total Cost	52,038	66,838	51,078	65,038

STM DMin Full-time based on 2 classes/semester 4 classes/year	Philadelphia		Gettysburg	
	Living On-Campus	Living Off-Campus	Living On-Campus	Living Off-Campus
Tuition & Fees	9,000	9,000	9,000	9,000
Loan Fees	95	95	95	95
Room & Board/Living	14,000	28,800	13,040	27,000
Books & Supplies	600	600	600	600
Transportation	4,000	4,000	4,000	4,000
Personal Expenses	3,000	3,000	3,000	3,000
Health Insurance	6,800	6,800	6,800	6,800
Total Cost	37,495	52,295	36,535	50,495

Students that receive financial aid exceeding their actual COA may result in a reduction of previously offered/disbursed financial aid. *Example: Student A is enrolled in the MDiv program, and gets offered a ULS Full-Tuition Scholarship to cover five courses, but they only enroll in a single course—the ULS Financial Aid Office would reduce the previously awarded scholarship to cover one course.*

1.2 ULS FULL TUITION SCHOLARSHIPS

ULS is blessed to be able to provide students with Full Tuition Scholarships, to assist in covering the “gap” that may exist after external aid has been credited to their ULS student account. For scholarship purposes, June intensive courses are considered as part of the Spring semester, and August intensive courses are considered as part of the Fall semester. ULS Tuition Scholarship funds are applied to ULS tuition charges only. Dissertation Fees, Colloquium Fees, and other fees are not covered by ULS Tuition Scholarship funds.

1.2.1 Full-time Student Scholarships

Eligibility for ULS Full Tuition Scholarships is based primarily on the degree program of study that a student is enrolled in. The table below provides a breakdown of ULS Full Tuition Scholarship eligibility, by ULS program of study. Kindly note, students that enroll in less-than-full time credits will be considered as part-time students (see 1.2.2).

MDiv MA MAML MAPL	up to \$22,500 Year \$11,250 Semester	10 Classes Year 5 Classes Semester
STM DMin	up to \$9,000 Year \$4,500 Semester	4 Classes Year 2 Classes Semester

1.2.2 Part-Time Student Scholarships

Students that are in one of the above programs, but enrolled in less than the full-time credits/courses listed, are eligible for part-time Full Tuition Scholarship amounts. The part-time tuition rate is \$2,250 per 3-credit course, and students are expected to seek and utilize all available funding support from personal, familial, congregation, judicatory, and/or external agency resources. Beyond these funds ULS will provide additional support up to the tuition owed.

1.2.3 Full Tuition Scholarships for International Students

ULS recognizes the invaluable contributions that our international students bring to the life of the seminary. However, due to limited funding, international students are ineligible for ULS Scholarships during their first year of attendance, and will need to provide support from other organizations to cover their studies. After the first year of attendance, tuition assistance could be considered for a limited amount, and on a case-by-case basis.

1.2.4 Faculty/Staff Full Tuition Scholarship

ULS Employees are eligible for Full Tuition Scholarship Funds to cover a maximum of *one course* per semester.

1.3 ULS SCHOLARSHIP RETENTION

To retain ULS Financial Aid and outside scholarships, students must meet the original criteria required for the scholarship award, as well as meet requirements for Satisfactory Academic Progress (SAP) (See. Fund for Leaders scholars will have their scholarship revoked if they fall below a 2.0 grade point average or do not take enough courses to meet maximum timelines for graduation; there is no probationary period or appeal.

1.4 ULS HOUSING ALLOWANCE

Campus housing for full-time residential and Co-op students, in Gettysburg and Philadelphia, who bring in full-funding from outside sources, may be subsidized on a case-by-case basis. No housing funding will be provided for part-time or Distributed Learning students.

1.5 ULS eCAMPUS BOOKSTORE LINE OF CREDIT

All students are eligible to utilize up to \$1,000 in the ULS eCampus Bookstore Line of Credit. Purchases made through the eCampus website, up to \$1,000, will be billed to students' ULS Student Account (Henry), and the student will be responsible to resolve these charges (i.e., through financial aid and/or a payment plan with the Student Billing Office. Each semester, the ULS Bookstore notifies students (via their @uls.edu email account) of their login credentials to utilize the ULS eCampus Bookstore LOC. In addition, the ULS Student Billing Office sends each student an email reminder with instructions to use the ULS eCampus Bookstore LOC. Students may view and purchase required and recommended books by visiting the [eCampus Book Service website](#).

Kindly note, that students are not required to purchase their books from eCampus. Wise shoppers may find that other online services or bookstores may have a better price. When comparing prices, students should be sure to include the cost of shipping, and to also be clear on when a third-party seller may be involved, and the projected time for receiving ordered textbooks.

1.6 OUTSIDE/PRIVATE (NON-ULS) ASSISTANCE

All outside/private scholarship and student funding (including congregational/synod, and outside support payments), are classified by ULS into the two categories below, and applied to students' accounts in the same way.

Tuition & Fees	Living Expenses
Students are billed directly by ULS for Tuition & Fees. Payments designated for Tuition & Fees that are received after the add/drop deadline may result in a reduction to previously disbursed ULS Full Tuition Scholarship funds.	All students are assigned an amount for Living Expenses, whether they are living on-campus, or off-campus. This includes Room & Board, Transportation, Personal Expenses, and Health Insurance. Students living on-campus will be billed directly for housing charges by the ULS Housing Office.

Donors wishing to designate funding for housing, living, books, etc., must indicate this when submitting payments to the [Student Billing Office](#), so it may be properly designated. We strive to be good stewards of our Full Tuition Scholarship funds, and so please kindly note that outside (non-ULS) funding that is not designated towards a specific cost of attendance item will be applied towards students' tuition charges*. Our aspiration in inviting additional tuition funding for the seminary is to ensure that the maximum number of enrolled students can benefit from all the financial aid that we can offer.

Receipt of additional financial assistance such as scholarships, congregational/synod payments, or vocational rehabilitation grants may change eligibility for offers that have already been processed.

All scholarship aid is disbursed to students' accounts once the [drop/add deadline](#) has ended for each semester, so that ULS can verify students' accounts before disbursement. Please refer to the Academic Calendar on the [Registrar's Office](#) for specific semester dates and deadlines. ULS Scholarship funds, and Federal Loans may be decreased or canceled for students that receive outside assistance after financial aid funds have disbursed to their student account.

1.7 SATISFACTORY ACADEMIC PROGRESS (SAP)

ULS monitors Satisfactory Academic Progress (SAP) with intention of being good stewards of financial aid, and to protect the academic integrity of our students. Maintaining SAP is required both for continuance in a degree program and for eligibility to receive financial aid. In partnership with the Registrar, the Financial Aid Office evaluates SAP at the end of the Fall (including August courses) and Spring (including June courses) semesters. The three qualitative and quantitative standards of SAP are defined below. Students that change their major (See 4.19 in the 2021-2022 Student Handbook 4.19) will be subjected to these standards using their new ULS degree program of study--this could impact standard (3).

- 1. Students must maintain a minimum cumulative and semester grade point average (GPA) of 2.00.** Any student who fails a course while on academic probation, or when three Fs/WFs appear on the transcript, will be the subject to academic dismissal by Faculty vote.
- 2. Students must successfully complete 67% of cumulative credits attempted.**
Cumulative credits attempted include credits earned, repeat course credits, transfer credits, and grades of P, W, F, WF, and I. Cumulative hours earned do not include grades W, I WF, or F. Example: Student A attempts 30 credits, and earns 24 credits; they have a completion rate of 80%, and would be meeting this standard of SAP (24 credits earned / 30 credits attempted = .8 or 80%).
- 3. Students must graduate within 150% of the credits required for their program of study.** All credits attempted and posted to the student's transcript are included. If at any point, it becomes mathematically impossible for a student to complete their program of study within the 150% timeframe, the student will lose eligibility for Title IV aid. Pursuit of a second degree, or changing degree programs, will not increase the maximum timeframe for Title IV eligibility.

1.7.1 ACADEMIC PROBATION

Students not meeting the conditions of SAP, and those that receive a failing grade (F or WF) in a course, will be placed on Academic Probation. The Registrar will alert the student, the academic advisor, and the Dean when academic probation has been imposed. Academic probation is removed when the student has subsequently successfully completed an Academic Plan of 12 credits (unless fewer than 12 credits are required to graduate), as specified below. Students may receive financial aid during periods of probation.

Students placed on Academic Probation shall be required to consult with their advisor to arrange an Academic Plan for following semesters, which may include any or all of the following: (1) Reduction of course load; (2) Reduction of outside employment, including supply preaching; (3) Reduction or dropping of field education. The advisor will also counsel the student if the failure or course load reduction would require extension of their program beyond the normal term of studies. The student and advisor will report the agreement which results from this consultation in writing to the Dean, who shall submit a summary to the Faculty. It is possible for a student to graduate while on academic probation. If a student receives a failing grade but has fewer than 12 credits remaining in the degree program, only those credits must be successfully completed in order for the student to graduate.

1.7.2 DISMISSALS

If a student fails a course while on academic probation, or when three Fs/WFs appear on the transcript, that student will be subject to academic dismissal by Faculty vote. If a Faculty vote does not result in dismissal, and as a condition to receiving financial aid, students will be required to submit a SAP Appeal to the Financial Aid Office with (1) the specific extenuating circumstance (*with documentation*) that caused the student to not meet SAP, **and** (2) what has changed that will allow the student to demonstrate satisfactory academic progress during the subsequent semesters. Students eligible to submit an appeal will be contacted by the Financial Aid Office.

Should the grade F/WF occur for a required curricular component, that course or another course fulfilling the same requirement must subsequently be completed successfully in order to make up the failure. Students dismissed for academic failure must wait a minimum of 12 months from the date of dismissal before applying to the Faculty for readmission. Readmission will be granted only in exceptional cases and not without evidence from the student that previous causes of failure have been removed. Such readmitted students will be placed on academic probation, and any further course failure will result in automatic dismissal without privilege of reapplication.

1.8 VETERANS AFFAIRS (VA) BENEFITS

ULS supports Veterans of the United States military, and spouses or dependents of veterans, and is recognized by the U.S. Department of Veteran Affairs (VA) to offer VA Educational Benefits (GI Bill) to eligible individuals enrolled in approved programs. ULS students eligible for benefits through Chapter 30 (Montgomery G.I. Bill), Chapter 33 (Post-9/11 G.I. Bill), Chapter 35 (Survivors' and Dependents' Education Assistance Bill), or other programs sponsored by Veterans Affairs, must complete **both** of the steps below. Please visit benefits.va.gov/gibill/ for more information about all available programs and benefits.

1. Visit va.gov/education/ to apply for benefits.
2. Submit a copy of your Certificate of Eligibility (COE) to the ULS Registrar's Office at registrar@uls.edu to establish a file and to verify your enrollment to VA.

ULS VA School Certifying Officials (SCO):

<p>(Primary) Tyrone Gadson Director of Financial Aid tgadson@uls.edu 215-248-6301</p>	<p>(Secondary) Julie Ritter Registrar & Dir. of Enr. Services jritter@uls.edu 717-338-3007</p>
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1.9 FEDERAL GRADUATE DIRECT LOANS

Federal Student Loans will automatically be offered to eligible degree-seeking students that submit a Free Application for Federal Student Aid ([FAFSA](#)), and that are enrolled at least half-time. Loans will not be offered to students that indicate 'NO' to Federal Loans on the ULS Financial Aid Application. Students that indicate 'No' but would later like to be considered for a Federal loan, must email their request to financialaid@uls.edu. Prior to the disbursement of a loan that has been accepted on Henry, students must:

1. Complete a [Master Promissory Note](#)
2. Complete [Loan Entrance Counseling](#)
3. Complete [Loan Acknowledgement](#)

Loan offers are subject to annual and aggregate loan limits. Students may visit www.studentaid.gov to review outstanding Federal loan balances, and for more detailed information on the different Federal student loan programs available. The interest rate for Federal Loans is set by the government and begins accruing immediately. For loans disbursed during the 2020-21 academic year, the interest rate was 6.08% with an origination fee of 1.062% (the origination fee is deducted from the loan before the funds are disbursed to the school).

ULS students on internship, project, dissertation, or that are completing other non-credit requirements to graduate will be considered as being at least half-time and will be eligible for Federal student loans.

1.9.1 Federal Graduate Unsubsidized Loan

Eligible students that indicate interest in Federal loans on the ULS Financial Aid Application, will be offered the Federal Graduate Unsubsidized Loan, with a maximum academic year amount of \$20,500 (\$10,250/semester). It is recommended for students to only accept the amount that they need for educational expenses, since it is not required for the maximum amount to be accepted. If a student accepts an amount lower than what they have been offered, they may contact the Financial Aid Office to request an increase in their originally accepted loan amount by emailing financialaid@uls.edu.

Students that originally indicated 'No' to interest in Federal Student Loans on the ULS Financial Aid Application, but that would later like to be considered, may email financialaid@uls.edu.

1.9.2 Federal Graduate PLUS Loan

The Federal Graduate PLUS Loan is a credit-based loan, to be used when a student has exceeded their Federal Graduate Unsubsidized Loan eligibility. The PLUS Loan interest rate is generally higher than that of the Unsubsidized Loan, and the borrower is responsible for paying all interest. Students may [request a PLUS loan](#) on-line by visiting studentaid.gov.

1.10 ENROLLMENT CENSUS & DISBURSEMENT INFORMATION

Enrollment Census occurs after the registration [drop/add deadline](#) for each semester. After this point in time, the Financial Aid Office works in consultation with the Student Billing Office, to verify student registrations and eligibility for offered funding. On or about the second week following Enrollment Census, financial aid is disbursed to students' accounts. Students with remaining balances after disbursement, may make payments through [Henry](#), or directly to the Student Billing Office.

1.10.1 Refunds

Remaining credit balances from Federal student loans, if any, will be refunded to eligible students within two weeks from the point that loan is applied to students' accounts. Not all students will have a credit balance and not all anticipated credit balances will occur at the same point in the term. Types of aid as well as tuition and fees, books and supplies, room and board, and other miscellaneous student account charges will vary from student to student based on enrollment, on-campus purchases, and housing/meal plans, if living on campus. Please monitor your financial aid and refund status via [Henry](#).

1.11 WITHDRAWALS & COMPLETE WITHDRAWALS

In most cases, the withdrawal date for students who officially withdraw will be the actual date of withdrawal as determined by the ULS Registrar's Office. Students who cease attending without officially withdrawing are considered "unofficial withdrawals." In this case, the midpoint of the semester (or in some cases, the last date of attendance) will be used in determining the amount of aid to be returned. If you should have to withdraw at any point, please contact the [Financial Aid Office](#).

1.11.1 Return of Title IV Funds

Federal regulations state, that if a student who has been awarded a Federal Direct Student Loan withdraws before the 60% point in time of the semester or term, then unearned financial aid funds must be returned within 45 days, and this may result in the student's owing a balance to the seminary and/or the federal government. The return of Federal Title IV loans is calculated based on the number of days in a semester that a student attends ULS. The percentage of unearned aid to be returned is equal to the number of days remaining in the semester, divided by the number of calendar days in the semester. Federal loans are returned in the following order:

- (1) Direct Graduate PLUS Loan
- (2) Direct Graduate Unsubsidized Loan.

For students that officially withdraw, the R2T4 withdrawal date will be the withdrawal date as determined by the Registrar's Office. For students that unofficially withdraw (cease attendance without notice), the RT24 withdrawal date will be the midpoint of the semester in which the student is attending (See 4.10.1, 4.10.2). Students determined to be eligible for a post-withdrawal disbursement, will be notified by letter of their eligibility. The letter must be returned to the Financial Aid Office within 14 days from the date of notice, or the offer will be rescinded.

1.12 FERPA (FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT)

Students that wish to provide authorization for specific individuals to have access to their ULS Financial Aid and ULS Advancement Office information, must complete the online [Title IV FERPA form](#), through the ULS Student Portal, [Henry](#). Please see Section 11.5 of the 2021-2022 ULS Student Handbook (Confidentiality & FERPA). This form is academic year specific and will need to be completed each academic year in which a student would like to provide authorization to individuals.