



Financial Aid Policy

Academic Year 2021-2022

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1 FINANCIAL AID

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 them 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 an eligible U.S. Citizen, meet Satisfactory Academic Progress (See Student Handbook, Section 4.14), **and** submit the [ULS Financial Aid Application](#) each academic year in which they wish to be considered for financial aid. The application is available through the ULS Student Portal, [Henry](#). Funding is available for students that are **full-time** or **part-time**.

Note: Eligible affiliated students may qualify for ULS scholarship funds (see 1.2.4) and limited funding may be available for international students (see 1.2.3).

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 <small>Full-time based on 5 classes/semester 10 classes/year</small>	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 <small>Full-time based on 2 classes/semester 4 classes/year</small>	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/dispensed 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 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 Scholarships (including ULS Advancement Office funds) are applied to ULS tuition charges only. Dissertation Fees, Colloquium Fees, and other fees are not covered by ULS Scholarship funds.

Students must complete the courses in which they are registered in order to retain the ULS Scholarships for those courses. Dropping or withdrawing from a course will result in 100% reversal of tuition charges and ULS Scholarship funds for the course. Students that drop or withdraw from courses after the add/drop date will be assessed a fee based on the fee schedule below.

Note: The fee is charged to students’ accounts, and it is the responsibility of the student to pay the fee.

<u>Drop/withdraw fee schedule</u> (Days after drop/add date)	<u>Days</u>	<u>Fee</u>
	22	\$ 300.00
	31	\$ 600.00
	44	\$ 900.00
	56	\$ 1,200.00

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.

1.2.1 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.

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 International Student Scholarships

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 Affiliate Student Scholarships

Evangelical Lutheran Church of American (ELCA) affiliation for ordination students attending ULS are eligible for up to six courses (18 semester credit hours) in Full Tuition Scholarship Funds to earn their Certificate in Lutheran Studies. To be eligible, students must:

- Not be receiving funds from other sources, such as ELCA Fund for Leaders.
- Complete the affiliation for ordination application for admission.
- Be admitted to ULS and returned all admissions documents to the admissions office.
- Complete the FAFSA and ULS scholarship applications
- Have their Theological Review Panel Report (TRP) and Entrance Decision on file.
- Pay the required Affiliation fee (\$1,000) in full.

Note: Students may choose to take less than 6 courses and still be eligible for the ULS scholarship, however, will not receive the Certificate in Lutheran Studies.

1.2.5 Faculty/Staff Scholarships

Those employed at ULS on a full-time basis are eligible for ULS Scholarship Funds to cover a maximum of *one course* per semester.

1.3 ULS HOUSING ALLOWANCE

Campus housing for full-time, residential students in Gettysburg and Philadelphia that 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.

1.4 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.

1.5 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	All students are assigned an amount for Living Expenses, whether they are living on-campus, or off-

Tuition & Fees that are received after the add/drop deadline may result in a reduction to previously disbursed ULS Full Tuition Scholarship funds.	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.
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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 VA Benefits 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.

1.6 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** steps below. Please visit the [VA Website](#) for more information about all available programs and benefits:

1. Visit the [VA Website](#) 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 align="center">(Primary) Tyrone Gadson Director of Financial Aid tgadson@uls.edu 215-248-6301</p>	<p align="center">(Secondary) Julie Ritter Registrar & Dir. of Enr. Services jritter@uls.edu 717-338-3007</p>
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1.7 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 complete:

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

Loan offers are subject to annual and aggregate loan limits. Students may view the [Federal Student Aid Website](#) 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.

1.7.1 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.

Note: 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.

1.7.2 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.

1.8 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.

1.8.1 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, if living on campus. Please monitor your financial aid and refund status via [Henry](#).

1.9 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](#).

1.9.1 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.

1.10 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 (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.