

# FINANCIAL AID

PREVIEW DAY  
APRIL 2025



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# WELCOME!

- 🐾 Goals for this session:
  - 🐾 Learn how to review your **FINANCIAL AID OFFER**
  - 🐾 Know about the **NEXT STEPS** in the financial aid process



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**Look for Pete the Panther's paw  
print throughout the presentation  
for special hints and tips!**



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# YOUR FINANCIAL AID OFFER



- 🐾 Always sent to the student via email as a printable PDF
- 🐾 Page 3 is available in your Application Status Page online
- 🐾 Your most up-to-date financial aid information is in your student center: **[studentcenter.chapman.edu](https://studentcenter.chapman.edu)**



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# PAGE 1

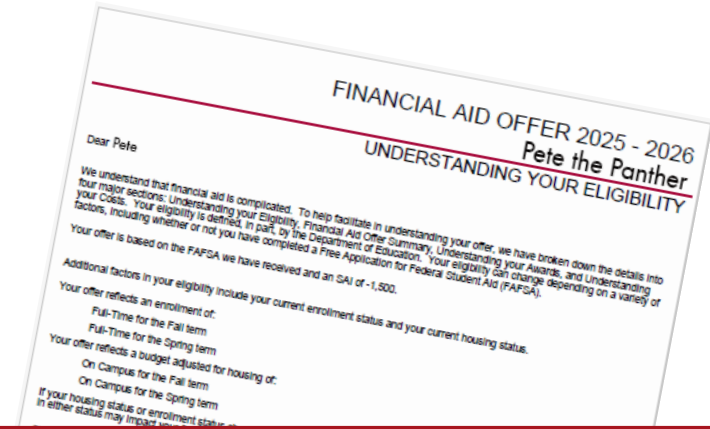
- 🐾 Identifies the student
- 🐾 Identifies the academic year



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# Page 2

- 🐾 Identifies your SAI
- 🐾 Enrollment Status & Housing Status



Your offer is based on the FAFSA we have received and an SAI of -1,500.

Additional factors in your eligibility include your current enrollment status and your current housing status.

Your offer reflects an enrollment of:

- Full-Time for the Fall term
- Full-Time for the Spring term

Your offer reflects a budget adjusted for housing of:

- On Campus for the Fall term
- On Campus for the Spring term

If your housing status or enrollment status changes, please notify the Office of Undergraduate Financial Aid immediately. A change in either status may impact your financial aid eligibility and offer.



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# Page 2 – Enrollment & Housing

**ENROLLMENT STATUS:**

**HOUSING STATUS:**

**Fall 2022**

Full-Time

On Campus

**Spring 2023**

Full-Time

On Campus

Your financial aid offer is based on the housing and enrollment status indicated above. If your housing status or enrollment status changes, please notify the Financial Aid Office immediately. A change in either status may impact your financial aid eligibility and offer.



## PETE'S POINTER

Notify us immediately if either of these items is incorrect!



## PETE'S POINTER

Most grants and scholarships are based on fulltime enrollment (12+ credits per term)



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# **Your offer is subject to change based on enrollment and housing.**

**Notify us immediately if either of these items is incorrect!**

**Most grants and scholarships are based on full-time enrollment (12+ credits per term)**



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# Page 3

- 🐾 Grants & Scholarships
- 🐾 Student & Parent Loans
- 🐾 Federal Work Study
- 🐾 NOTE: Your offer may not include every section.

**FINANCIAL AID OFFER SUMMARY FOR 2025 - 2026**

Pete the Panther  
ID# 0000001  
3/5/2025

Grants and scholarships are funds awarded to a student that do not have to be repaid. Grants may come from the federal government, the state government, or Chapman University. Scholarships may come from Chapman University and other sources. Your eligibility for grants is determined each academic year based on the information provided on the FAFSA.

**SCHOLARSHIPS AND GRANTS**

On-campus Housing Grant			
Chapman Grant			
Federal Pell Grant			
<b>Total Grants &amp; Scholarships</b>			

**LOANS**

Loans are funds that must be repaid. To accept your loans, you must logon to the Student Center and accept them.

Schools do not have the ability to waive any Federal loan fees. Loan fee amounts are calculated as a percentage of the total loan amount. The borrower is responsible for repaying the entire amount borrowed, not just what is disbursed.

You are receiving a Direct Loan; you must complete a Master Promissory Note and Entrance Counseling online at [www.studentaid.gov](http://www.studentaid.gov) if you have not already done so. A part of your Direct Loans is an Origination Fee. The fee is removed from your total loan before the loan is disbursed to your account. If you are receiving a Private Loan, the calculation for fees is not included in the After Fee column below. For any fees or additional information please refer to your lender.

	<b>Fall 2025</b>	<b>Spring 2025</b>	<b>Total</b>
Subsidized Direct Loan	\$ 1,500.00	\$ 1,500.00	\$ 3,000.00
Unsubsidized Direct Loan	\$ 13,500.00	\$ 13,500.00	\$ 27,000.00
Parent PLUS Direct Loan	\$ 3,696.00	\$ 3,697.00	\$ 7,395.00
<b>Total Loans for Fall and Spring</b>			<b>\$ 37,395.00</b>

**FEDERAL WORK STUDY: \$ 3,000.00**

Federal Work Study is a program that offers part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of post-secondary education and encourages students receiving FWS assistance to participate in community service activities. Awarding is contingent upon funding and may not be renewed year to year. The amount indicated above has been set aside for you to earn. More information is available online from Student Employment Services.

	<b>Fall</b>	<b>Spring</b>	<b>Total</b>	<b>Fee</b>	<b>After Fee</b>
	\$ 1,750.00	\$ 1,750.00	\$ 3,500.00	1.057%	\$ 3,464.00
	\$ 1,000.00	\$ 1,000.00	\$ 2,000.00	1.057%	\$ 1,980.00
	\$ 2,000.00	\$ 2,000.00	\$ 4,000.00	4.228%	\$ 3,832.00
					<b>\$ 9,276.00</b>



# Page 3 – Grants & Scholarships

- 🐾 Important information about the particular grants and scholarships you are offered



## PETE'S POINTER

**Merit and Talent Scholarships** renew every year without completing the FAFSA. All other grants and scholarships are based on the information provided on the FAFSA each year.

- 🐾 A list of each grant and scholarship with the amount broken down by semester and then totaled for the year

### SCHOLARSHIPS AND GRANTS

Grants and scholarships are funds awarded to a student that do not have to be repaid. Grants may come from the federal government, the state government, or Chapman University. Scholarships may come from Chapman University and other sources. Your eligibility for grants is determined each academic year based on the information provided on the FAFSA.

	Fall 2025	Spring 2026	Total
On-campus Housing Grant	\$ 1,500.00	\$ 1,500.00	\$ 3,000.00
Chapman Grant	\$ 13,500.00	\$ 13,500.00	\$ 27,000.00
Federal Pell Grant	\$ 3,698.00	\$ 3,697.00	\$ 7,395.00
<b>Total Grants &amp; Scholarships</b>			<b>\$ 37,395.00</b>



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# Page 3 – Loans

- 🐾 Important information about the particular loans you are offered

- 🐾 A list of each loan with the amount broken down by semester and then totaled for the year; and the loan fees

## LOANS

Loans are funds that must be repaid. To accept your loans, you must logon to the [Student Center](#) and accept them.

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<b>Total Loans for Fall and Spring</b>					<b>\$ 9,276.00</b>



# Page 3 – Loans (continued)

- 🐾 The website for students and parents to complete their loan applications
  - 🐾 Students: Master Promissory Note (MPN) and Entrance Counseling
  - 🐾 Parents: Credit Check/Application and Promissory Note

studentaid.gov

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<b>Total Loans for Fall and Spring</b>					<b>\$ 9,276.00</b>



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# Page 3 – Work Study



## PETE'S POINTER

Work study is a need-based financial aid award. Students must apply for a job and typically work 10-12 hours per week.

Amount

Info

Link

### FEDERAL WORK STUDY: \$ 3,000.00

Federal Work Study is a program that offers part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of post-secondary education and encourages students receiving FWS assistance to participate in community service activities. Awarding is contingent upon funding and may not be renewed year to year. The amount indicated above has been set aside for you to earn. More information is available online from [Student Employment Services](#).



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# Page 4

🐾 More detailed information about the specific awards in your financial aid offer



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# Page 5

- 🐾 Student Aid Index (SAI)
- 🐾 Direct Costs
- 🐾 Calculations
- 🐾 Estimated Indirect Costs

**FINANCIAL AID OFFER 2025 - 2026**  
**UNDERSTANDING YOUR COSTS**  
3/5/2025

**STUDENT AID INDEX (SAI)**  
Chapman University determines your financial aid eligibility utilizing information obtained from your Free Application for Federal Student Aid (FAFSA) including your Student Aid Index (SAI) of -1,500.

**DIRECT COSTS**  
Chapman University, in compliance with federal regulations, utilizes an average estimated cost of attendance to determine your financial aid eligibility. This average estimated cost of attendance includes direct costs which are billed from and paid directly to Chapman University. These items are indicated below:

<b>Tuition</b>	\$ 67,490.00
<b>Fees</b> Fees include mandatory fees for all students including the Wellness Center Fee and Associated Student Body Fee. Lab fees, late fees, and other course-specific fees may not be included.	\$ 404.00
<b>On Campus Housing and Food</b> Most students living on campus will be charged this amount. In some cases, based on your room choice, your charge may be lower or higher than the amount indicated. All students living on campus are required to have a campus meal plan. Students living in apartment or suite-style housing are not required to have a campus meal plan.	\$ 18,438.00
<b>Direct Cost Total</b>	<b>\$ 86,332.00</b>
<b>Scholarships and Grants Total</b> As indicated on your Financial Aid Offer	
<b>Cost after Scholarships and Grants</b> The estimated remaining balance after all grants and scholarships are applied to your Direct Costs.	\$ 37,385.00
<b>Loans Total</b> As indicated on your Financial Aid Offer. This is after any loan fees are applied.	<b>\$ 48,937.00</b>
<b>Cost after accepting Loans</b> This is the remaining estimated expenses after all Scholarships, Grants, and Loans have been applied to your Direct Costs. This is after any loan fees are applied.	\$ 9,276.00

**INDIRECT COSTS**  
In addition to direct costs, your cost of attendance includes several indirect cost items. The Financial Aid Office uses an estimate based on historical data and current trends to determine an average, reasonable amount that you may be paying throughout the academic year. The items are not billed to your student account nor are they paid directly to Chapman University. Generally, your financial aid will disburse to pay direct costs first.

<b>Books, Course Materials, Supplies &amp; Equipment</b> The estimated amount that a student may expect to spend on books, course materials, supplies and equipment for the academic year.	\$ 1,600.00
<b>Miscellaneous Personal Expenses</b> Miscellaneous estimated costs such as personal hygiene, laundry, and reasonable entertainment.	\$ 2,000.00
<b>Estimated Federal Loan Fees</b> Typically the federal government withholds an origination fee from your student loans prior to disbursement. This amount is estimated based on borrowing trends at the University and is used to calculate your financial aid eligibility. If you are borrowing federal loans, please refer to your disclosure statements for your actual fee amount.	\$ 82.00
<b>Transportation</b> Estimated costs of travelling between campus, place of residence, and place of work.	<b>\$ 1,250.00</b>

**This is not a bill. You will receive a bill from Student Business Services detailing your actual charges.**



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# Page 5 – SAI & Direct Costs

- 🐾 The SAI (from the FAFSA) that we used to determine your offer
- 🐾 Your estimated direct costs that you will be charged by the university – itemized & totaled

## STUDENT AID INDEX (SAI)

Chapman University determines your financial aid eligibility utilizing information obtained from your Free Application for Federal Student Aid (FAFSA) including your Student Aid Index (SAI) of -1,500.

## DIRECT COSTS

Chapman University, in compliance with federal regulations, utilizes an average estimated cost of attendance to determine your financial aid eligibility. This average estimated cost of attendance includes direct costs which are billed from and paid directly to Chapman University. These items are indicated below.

<b>Tuition</b>	\$ 67,490.00
<b>Fees</b>	
Fees include mandatory fees for all students including the Wellness Center Fee and Associated Student Body Fee. Lab fees, late fees, and other course-specific fees may not be included.	\$ 404.00
<b>On Campus Housing and Food</b>	
Most students living on campus will be charged this amount. In some cases, based on your room choice, your charge may be lower or higher than the amount indicated. All students living on campus are required to have a campus meal plan. Students living in apartment or suite-style housing are not required to have a campus meal plan.	\$ 18,438.00
<b>Direct Cost Total</b>	<b>\$ 86,332.00</b>



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# Page 5 – Helpful Calculations

## 🐾 Calculation 1

🐾 Direct Costs minus Scholarships & Grants

## 🐾 Calculation 2

🐾 Direct Costs minus Scholarships & Grants minus Student and Parent Loans

### Scholarships and Grants Total

As indicated on your Financial Aid Offer

\$ 37,395.00

### Cost after Scholarships and Grants

The estimated remaining balance after all grants and scholarships are applied to your Direct Costs.

\$ 48,937.00

### Loans Total

As indicated on your Financial Aid Offer. This is after any loan fees are applied.

\$ 9,276.00

### Cost after accepting Loans

This is the remaining estimated expenses after all Scholarships, Grants, and Loans have been applied to your Direct Costs. This is after any loan fees are applied.

\$ 39,661.00



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# Page 5 – Estimated Indirect Costs

- 🐾 An itemized list of other indirect costs that you may experience while on campus that are not charged through the university and may vary greatly from student to student

## INDIRECT COSTS

In addition to direct costs, your cost of attendance includes several indirect cost items. The Financial Aid Office uses an estimate based on historical data and current trends to determine an average, reasonable amount that you may be paying throughout the academic year. The items are not billed to your student account nor are they paid directly to Chapman University. Generally, your financial aid will disburse to pay direct costs first.

### **Books, Course Materials, Supplies & Equipment**

The estimated amount that a student may expect to spend on books, course materials, supplies and equipment for the academic year.

\$ 1,600.00

### **Miscellaneous Personal Expenses**

Miscellaneous estimated costs such as personal hygiene, laundry, and reasonable entertainment.

\$ 2,000.00

### **Estimated Federal Loan Fees**

Typically the federal government withholds an origination fee from your student loans prior to disbursement. This amount is estimated based on borrowing trends at the University and is used to calculate your financial aid eligibility. If you are borrowing federal loans, please refer to your disclosure statements for your actual fee amount.

\$ 82.00

### **Transportation**

Estimated costs of travelling between campus, place of residence, and place of work.

\$ 1,250.00



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## **PETE'S POINTER**

**Page 5 of your Financial Aid Offer is NOT your bill; but is a pretty accurate estimate of what your charges will be. You will receive your bill from Student Business Services with information about the University's payment plan options.**



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# Page 6

- 🐾 Common financial aid terms and definitions
- 🐾 Office hours and contact information



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# WHAT'S NEXT?

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- 🐾 Accept or Decline your Work Study offer in your Student Center
- 🐾 Accept or Decline your Student Loans in your Student Center
  - 🐾 **Week of APRIL 21**: Parent applies online: [studentaid.gov](https://studentaid.gov)
- 🐾 Accept or Decline your Parent Loan in your Student Center
  - 🐾 **Week of APRIL 21**: Parent applies online: [studentaid.gov](https://studentaid.gov)  
(May)
- 🐾 Students should establish their Chapman email – this is the way we will begin to communicate with students
- 🐾 Students should regularly check their **To Do List** in their **Student Center**: [studentcenter.chapman.edu](https://studentcenter.chapman.edu)

# WHAT'S NEXT?

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- 🐾 **JUNE:** Student Business Services will send your first bill
  - 🐾 Your bill will reflect your accepted grants, scholarships and loans
- 🐾 **JULY :** First payment is due
- 🐾 **AUGUST:** Complete the Authorization and Release Form before the first day of classes
  - 🐾 This simple form allows the student to authorize who each office may release information to; after the first day of class we will only be able to speak to/release information to the student unless they have authorized us to release information to parent(s) or other parties
- 🐾 **AUGUST:** Financial aid funds begin to disburse on the first day of classes (August 25)



# FULL-TIME STATUS

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- 🐾 **SEPTEMBER 5:** Students must be enrolled in at least 12 credits by 5:00pm.
  - 🐾 Financial Aid will be recalculated based on enrollment at this time.
  - 🐾 Federal and state funds prorated
  - 🐾 Chapman aid cancelled, including merit and talent scholarships
  - 🐾 Credits added after September 5 are not included in the calculation

# SPECIAL CIRCUMSTANCES

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## 🐾 What happens if family finances have changed since filing the FAFSA?

- 🐾 Call into or email the office and discuss the changes with an advisor
- 🐾 Financial Aid Appeal Process can take 2-3 weeks during our busiest times (like right before deposit deadlines)

## 🐾 What will we look at?

- 🐾 Extraordinary medical/dental bills not covered by insurance that will be paid this year.
- 🐾 Involuntary loss of employment or change in employment
- 🐾 Private school tuition paid at an elementary or secondary school for siblings
- 🐾 Extended care paid for a member of the family

## 🐾 What don't we look at?

- 🐾 Credit card debt
- 🐾 Other financial aid offers
- 🐾 Financial circumstances already reflected on the FAFSA
- 🐾 Other siblings in college
- 🐾 Academic and social profile of the student
- 🐾 Financial circumstances that do not impact the information we have (things that happened years ago)



# SPECIAL CIRCUMSTANCES

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## 🐾 What do I submit?

- 🐾 A Financial Aid Appeal Form (available online)
- 🐾 Concise documentation for each claim in the appeal
  - 🐾 The appeal form tells you what documentation we need
- 🐾 In some cases, you may be required to submit verification documents as requested by the federal processor (tax returns, etc).
- 🐾 If your documentation is over 20 pages...you are probably submitting too much.

## 🐾 Outcomes:

- 🐾 Appeal is approved by the committee – a new financial aid offer is sent detailing any changes
- 🐾 Appeal is approved by the committee but it does not impact eligibility – your counselor will reach out to you
- 🐾 Appeal is denied by the committee
  - 🐾 You will receive an email or call from your counselor

# Visit Us in the Bhathal Student Service Center

## Office of Financial Aid

🐾 **Hours:** Monday through Friday

🐾 9:00 am to 12:30 pm

🐾 1:30 pm to 4:30 pm

🐾 **Phone:** (714) 997-6741

🐾 **Email Address:**

[finaid@chapman.edu](mailto:finaid@chapman.edu)



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# Scan to Schedule a Virtual or In-Person Appointment!



## PETE'S POINTER

Most questions can be answered via phone or email without waiting for an appointment.



## PETE'S POINTER

Do NOT wait until the week of May 1 to ask your questions or submit documentation to our office – that's our busiest time of year and you may experience significant delays.



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**THANK  
YOU!**