



# PACIFIC ISLANDS UNIVERSITY

## Guide to Financial Aid Programs 2011-2012





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Adopted by the Board of Trustees  
February 2011

## **PIU'S EDUCATIONAL PURPOSE**

Since Year 1976, Pacific Islands University (formerly Pacific Islands Bible College) has been the leader in providing biblical education to the people of Micronesia and the Western Pacific. PIU is uniquely located in the central part of Guam and its approved teaching facilities are located in Chuuk, Yap and Palau.

PIU exists to provide accessible, excellent, transformational Christian higher education and ministry training to the people of Micronesia, Guam, the Marianas islands, and other Pacific islands and to the ends of the earth. PIU's mission is to prepare men and women with a biblical worldview for leadership and service in life, work and ministry in the global community and the church.

Although students at PIU are responsible for their educational costs, it is PIU's institutional attitude to assist students in offsetting some of their costs by providing scholarships and grants. Because it is vital for students to focus on their academics, PIU's financial aid office is striving to offer various types of financial assistance to students to ease their financial burden.

This financial aid program guide is to assist PIU students to seize opportunities to apply for federal financial aid, scholarships and other grants to supplement their educational costs.

After an application is submitted and accepted by PIU, a student is encouraged to wisely plan for his or her educational cost based on a field of study. Students must be prepared to pay at least half of the total fees each semester during registration at the beginning of each semester.



*In photo: Dr. David Owen, PIU President with students*

## **ESTIMATED STUDENT COSTS**

Cost breakdown, including Liebenzell Scholarship and President's Grant, per semester:

<b>Fees\Unit</b>	<b>12 credit hrs</b>	<b>15 credit hrs</b>
Registration Fee	\$25	\$25
Student Services Fee	\$250	\$250
Tuition	\$3,540	\$4,425
Books/Materials	\$250	\$300
Room/Board(with A/C)	\$2,240	\$2,240
Maximum Liebenzell Scholarship	\$(1,500)	\$(1,875)
President's Grant	\$(240)	\$(300)
<b>TOTAL</b>	<b>\$4,565</b>	<b>\$5,065</b>

**NOTE:** \*A full-time student (taking at least 12-credit hours per semester), while maintaining a grade point average of 3.5 or above, will receive a full tuition scholarship for a fifth class in the following semester, thus effectively lowering total cost listed above by \$510 per semester.

Returning students must clear their previous balances in order to register for the next semester. Students must be prepared to pay at least half of the total fees each term during registration at the beginning of the term, with the remainder paid at the halfway point of the term.

Textbooks and materials may be purchased from PIU or local bookstores.

Full time students will be given priority over part time students for dorm occupancy. Full time students will be admitted into the dorms on a "first come-first served" policy.

## **FINANCIAL AID PROGRAMS**

The U.S. Government is the provider of federal aid grant programs.

PIU is a participant in the federal Title IV programs. The programs collectively represent the nation's largest source of financial aid for postsecondary students. However, currently PIU does not participate in the **Title IV loan programs**.

📖 **The Federal Pell Grant (Pell Grant)**: A federal financial assistance to provide grant aid to low to middle income undergraduate students. Pell Grant awards vary according to the financial situations of students and their families. The maximum amount for the academic year 2011-2012 is \$5,550.

📖 **The Federal Supplemental Educational Opportunity Grant (FSEOG) & Work-Study (FWS)**: The US Department of Education through these programs provides funds to eligible institutions to assist in offering grants & employment to students to supplement their educational costs.

**Various additional scholarships and grants are also offered at PIU.**

📖 **Bible Knowledge Enrichment Scholarship\***: This scholarship is available (upon approval of a letter of application) to all *non-program* students who are ineligible or unable to participate in Title IV or in other public or state scholarship, grant or award programs. This scholarship pays 50% of the tuition for all PIU classes taken and can be applied up to a maximum of 12 credits.

📖 **Pastor's Scholarship\*** : This scholarship is available for one first-time student from each local church each semester, who is ineligible or unable to participate in Title IV or in other public or state scholarships, grants or award programs. To apply for this scholarship, a student must submit a letter from the pastor of his or her local church recommending the student for the scholarship. This scholarship pays for the full tuition for the first class taken at PIU.

📖 **5th Course Scholarship** : This scholarship is available to any full-time student who has a GPA of 3.5 or above in the previous semester and takes a fifth class in the succeeding semester. The student will receive a full tuition scholarship for the fifth class.

*\* The deadline for written application for institutional scholarships is 30 days after the close of registration.*

**📖 Liebenzell Scholarship\*** : All PIU undergraduate students are eligible to apply for Liebenzell Mission Scholarship of a maximum of \$125 per credit hour. All Micronesian students automatically receive the LM Scholarship. All other students will be considered for eligibility on a need basis upon receipt of a letter of application. The maximum Liebenzell scholarship lowers the effective tuition rate to \$170 per credit hour. The amount of the scholarship for each student is determined by the scholarship committee on a need basis and will not exceed the amount needed by the student for tuition, room, board, fees and books after all other scholarships and grants have been applied. This scholarship reflects the contributions to PIU made by Liebenzell Mission to the operating and capital budget, as well as the provision of missionary faculty.

**📖 PIU President's Grant** : This grant is available for every student in campus sponsored housing who meets certain criteria. Eligible students will receive a \$20 per credit hour reduction. See the financial aid office for eligibility criteria and availability.

**📖 Other Institutional Scholarships\*** : Institutional Scholarships are privately funded by monies given to PIU to provide scholarships. The funds may come from any source, such as a branch of Liebenzell Mission, other organizations, or private individuals. The purpose of these scholarships is to enable deserving students to complete their training without debt. See the financial aid office for applications procedures and availability.

**📖 Veterans Benefits** : Students who have served in the United States military may be eligible for benefits through the US Department of Veterans Affairs. For information on qualification or veteran benefits visit the US Department of Veterans Affairs website, [www.gibill.va.gov](http://www.gibill.va.gov), or contact the PIU Registrar.

*\* The deadline for written application for institutional scholarships is 30 days after the close of registration*

## **ELIGIBILITY FOR FINANCIAL AID**

A prospective program student must submit the following documents:

1. Complete and submit the application form, accompanied by a \$40 non-refundable application fee, before August 10 prior to the Fall Semester (or December 10 prior to the Spring Semester) for which you are applying.
2. Arrange to have an official transcript sent directly to the PIU Admissions Coordinator from the applicant's high school and any post high school institutions and colleges.
3. If English is not your primary language, arrange to send your TOEFL score to PIU. We require a minimum score of 475 on the paper-based test (or equivalent) for admission to our undergraduate programs.
4. Arrange for two personal references to be sent to the PIU Admissions Coordinator: one from the applicant's pastor and one from a current or former teacher or employer.
5. Provide a health report from the applicant's local physician. (A form is provided in the application packet.)
6. Provide a copy of your birth certificate or passport and immunization card.
7. Read, sign, and return the Standards of Behavior promise.
8. Be a U.S. citizen or an eligible non-citizen.
9. Do not owe a refund on any federal grant.

In order to continue receiving financial aid, students must have a cumulative grade point average (GPA) of at least 2.0 at the end of the second year or fourth semester. Students earning lower than 2.0 in any semester will be placed on academic probation and may not be eligible for any financial aid programs provided and administered by PIU. Students whose cumulative GPA is below 2.0 at the end of the second year or fourth semester will not be eligible for any financial aid programs. The financial aid office will review students' academic progress once per academic year.

## **APPLICATION FOR FEDERAL STUDENT AID**

An eligible PIU student must file a Free Application for Federal Student Aid (**FAFSA**). PIU recommends emphatically that a student applies at least 10 weeks before the first day of the semester for which the aid is required. PIU's School Code is **034383**.

The FAFSA application is available on line at [www.fafsa.gov](http://www.fafsa.gov). If you have any questions or need assistance you may contact the PIU office located at 172 Kinney's Road, Mangilao, Guam or call 671-734-1812. PIU's Financial Aid Director is Mr. Delight Suda.

After completing a proper tax form, the Free Application for Federal Student Aid (**FAFSA**) can be completed. It is simple and normally processing results take only about two weeks. Paper applications usually take about four to six weeks. Therefore, a student is encouraged to apply

online and FAFSA online has built in edits to prevent students from missing required information.

BE sure to apply for a **PIN**. Request a PIN at [www.pin.ed.gov](http://www.pin.ed.gov).

The PIN will be your electronic signature to avoid the necessity to print and mail a signature page with your online FAFSA. If students are still dependents, their parents or legal guardians should also apply for a PIN. It takes about three days for a response if an e-mail address is provided and takes ten days if the PIN number is to be mailed.

Please contact PIU to make an appointment with the Financial Aid Director if you cannot apply online because you do not have access to the Internet or you are not comfortable with the process.

A student will be notified if his or her file requires additional documentation. Your application may be selected for verification by the U.S. Dept. of Education requiring PIU's office to obtain specific documents from you. Failure to complete and submit your required documentation to PIU may result in not receiving a deferment for your tuition fees and other charges.

### **How Are Awardees Notified?**

Upon receiving all the required documents and reviewing a student's file for accuracy, a PIU student will receive an Award Notification Letter stating his or her eligibility for aid. An award will be based on a student's eligibility for aid, his or her enrollment status and the availability of funds. It is essential to note that it is a student's responsibility to determine if his or her financial aid awards are sufficient to cover all the tuition and fees. Ultimately PIU students are financially responsible for their school costs.

PIU students are encouraged to discuss their financial concerns and to check their accounts with the Business Manager or Financial Aid Director.

### **How Are Awards Disbursed?**

Financial aid awards will be applied towards a student's account for tuition and school fees. If awards are large enough to cover the costs, a student will not be required to make a payment.

If an award is greater than the cost of tuition and room/board fees, a student may be eligible for a refund. After tuition and room/board fees have been posted to a student's account, any credit balance will be disbursed to the student directly. Checks are usually available a few weeks after the end of the PIU withdrawal period.

## **Why May a Refund Be Due from a Student?**

Students who withdraw from all of their courses or unofficially withdraw from classes by receiving all grades of "F" and are receiving student aid are subject to having all or part of their financial aid returned to Federal Pell Grants and or Federal Supplement Educational Opportunity Grants. For students who withdrew prior to 60% of the enrolled period, a pro-rata schedule is used to determine the amount earned at the time of withdrawal. Please, contact the PIU Financial Aid office for more information.

## **How Can a Good Academic Status Be Maintained?**

The Financial Aid Director and the Registrar's Office evaluate the student's academic progress at the beginning of each award year. Students are evaluated on the basis of grade point average (GPA), credit hour completion and maximum time frame limitation.

Students are notified of their satisfactory academic progress (SAP). If a student does not maintain SAP in his/her selected courses of study, he or she will be placed on probation. At the end of the following semester, his or her progress will be evaluated.

A student will be denied financial assistance if he or she fails to meet the standard after the probation period. Any student denied financial aid, who can prove special circumstances pertaining to his or her case, may submit a written appeal to the Financial Aid Appeals Committee.

The Financial Aid Appeals Committee examines all appeals. Students will be notified in writing of the outcome. If a student's appeal is granted, he or she must fill out an application form in order to reestablish his or her eligibility.

## PIU's EDUCATIONAL GOAL

The ultimate goal of PIU is to provide servant leaders whose lives are well integrated with a solid, biblical worldview and who accept their responsibilities to glorify God and serve their fellowman. Some students will enter vocational Christian service, while others will be a vital testimony in the community and the local churches. All are taught to evaluate critically the issues of life balanced with the standard of God's inspired Word.

With various financial aid programs available at PIU and a full support of its faculty and staff, students will reach their ultimate goal for the glory of God!



*In photo: Stephen Bradley, 2011 PIU Teacher of the Year*



**Pacific Islands University**  
**172 Kinney's Road, Mangilao, Guam 96913 USA**  
**Telephone: (671) 734-1812**  
**Fax: (671) 734-1813**  
**[www.piu.edu](http://www.piu.edu)**