

FINANCIAL AID

Financial Aid

Students in eligible programs seeking federal funding for their educational needs will receive assistance through the Financial Aid Office.

Federal William D. Ford Direct Unsubsidized Loans are available to students who qualify and are not need-based per federal regulations. The student is responsible for the interest that accrues on an unsubsidized loan. Students have the option of paying the interest while in school or adding the interest to the principal balance at the time of repayment.

Program Limits

Doctor of Naturopathic Medicine Students

- The maximum amount a student may borrow in Direct Unsubsidized Loans is \$40,500 per nine-month academic year.
- The aggregate limit for Direct Unsubsidized loans is \$224,000.

Masters Students

- The maximum amount a student may borrow in Direct Unsubsidized Loans is \$20,500 per nine-month academic year.
- The aggregate limit for Direct Unsubsidized loans is \$138,500.

Private Loans

Private student loans are available to those who qualify and are credit-based. There are no fixed annual or aggregate loan limits for private student loans. However, private loans may not exceed the cost of attendance for a nine-month academic period, see the Tuition and Living Expense page (<https://www.sonoran.edu/admissions/tuition/>) on the University Website for the prescribed program of study.

Financial Aid Recipients

In accordance with the U.S. Department of Education (ED) 34 CFR 668.164 (c), federal student aid shall be posted to student accounts for allowable tuition and fee charges prior to crediting student accounts for other costs such as books and living expenses. Further, student verification of attendance in classes or clerkships must be documented prior to financial aid disbursement. Once student aid is applied to student accounts and attendance verification is received, the net difference between aid and tuition and fee charges results in an amount due to the student or an amount due from the student. Amounts due to students are provided in the form of a paper check or directly deposited in student bank accounts. Amounts due from students are due and payable according to the payment guidelines (see Payment Options above).

Foreign Financial Aid or Third-Party Payer Recipients

Proof of an official promissory note and/or an offer letter from a third-party payer must be delivered to the Business Services Office prior to the first day of a term in order to avoid being dropped from all registered courses and clerkships and having to re-register for courses.

General Eligibility Requirements

All students seeking financial aid must meet general eligibility requirements regarding citizenship, financial need, and satisfactory academic progress. Students who are currently in default and have not made satisfactory loan repayments or owe a refund on a Title IV program do not qualify for any form of federal aid.

Financial Aid Policy for Repeat Coursework

Federal regulations (Title IV) limit the number of times a student may repeat a course and receive federal financial aid for that course. The Financial Aid Office does not determine if a student may repeat a course, only if the student is eligible for federal financial aid for the repeated course(s). Repeat coursework can also have consequences on a student's Satisfactory Academic Progress (SAP) calculation.

- Federal regulations prohibit students from using Title IV funds to cover a course for more than two attempts after a failure of a course.
- A student may receive federal financial aid when repeating a course that was previously failed.
- Once a student has completed any course twice and earned a passing grade, they are no longer eligible to receive federal financial aid for that course.

Drug Conviction and Federal Financial Aid Eligibility

The FAFSA Simplification Act amended Section 484 of the Higher Education Act of 1965 (HEA). A student's Title IV aid is no longer impacted due to a drug conviction that occurred while enrolled in their program of study and receiving Title IV aid, as long as the student meets all other eligibility criteria. However, the eligibility criterion related to the Anti-Drug Abuse Act remains unaffected. Federal Student Aid Handbook. (2024-2025). School-Determined Requirements. Vol, 1, Ch, 1, pp. 21-22 (https://fsapartners.ed.gov/sites/default/files/2024-2025/2024-2025_Federal_Student_Aid_Handbook/_knowledge-center_fsa-handbook_2024-2025_vol1_ch1-school-determined-requirements.pdf).

Financial Aid Procedure

Students in eligible programs interested in obtaining financial aid must complete the Free Application for Federal Student Aid (FAFSA), the Direct Master Promissory Note (MPN), and the Federal Stafford Entrance Counseling Exam. Approximately two to three weeks after submission of the FAFSA, the results of the compilation of information, including the Student Aid Index (SAI), are sent to the student and Sonoran University. Once the student's file is reviewed for eligibility, federal funding is determined. The student will receive an offer letter reflecting the cost of attendance based on the student's credit hour load reflected in their final registration and the type of aid offered based on the student's eligibility.

Federal Work-Study

Federal Work-Study (FWS) awards are need-based. Campus-based students in eligible programs are required to indicate their desire to participate in the FWS program when completing their FAFSA or communicate their desire to the Financial Aid Office to ensure FWS awarding is an option. Available positions are advertised each quarter. Please contact the Financial Aid Office for additional information at finaid@sonoran.edu (finaid@sonoran.edu).

International Students

Although international students do not qualify for U.S. federal financial aid, there are other options to help fund their Sonoran University education. Private student loans are available to foreign students; however, they must have a U.S. citizen or permanent resident as a co-signer.

Canadian students may be eligible to apply for Canadian student loans through their respective provincial governments. Canadian students receiving financial aid from their provincial governments will be held to the same payment deadlines for tuition. Tuition must be paid in full by

the end of the add/drop period. If provincial financial aid is received by Sonoran University after the student has paid, a refund of excess tuition will be issued to the student within ten business days. Canadian students are responsible for initiating the process of financial assistance from their province. Documentation should be sent to the Financial Aid Office at Sonoran University for completion and returned to the appropriate provincial government.