A Guide to Funding
Your Education at the University of La Verne

A 2013-2014 Reference Guide for Traditional Undergraduate Students
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We are delighted that you have chosen to attend the University of La Verne. To assist you, we are offering this guide that will walk you through the necessary steps for funding your education.

The information in this booklet is intended to provide you with importation information you need to know regarding your Financial Aid and Student Account. We are committed to the overall mission of the University and our goal is to provide you with accurate financial information which will enable you to pursue your higher education.

After reading this booklet, if you still have questions or concerns regarding the financial aspects of funding your education, please come in or call us. Our Financial Aid Advisors and Student Accounts Representatives are at your service.

Financial Aid:
1950 Third Street
La Verne, California 91750
Phone: 1.800.649.0160
Fax: 909.392.2751, finaid@laverne.edu
http://sites.laverne.edu/financial-aid/

Student Accounts:
1950 Third Street
La Verne, California 91750
Phone: 1.888.788.2455
Fax: 909.392.2796, stuaccts@laverne.edu
http://sites.laverne.edu/student-accounts/

The Financial Aid and Student Accounts offices are located in Woody Hall at the La Verne Campus.
Apply for a federal student aid PIN at [www.pin.ed.gov](http://www.pin.ed.gov). Parents and students may use the PIN to electronically file and sign federal forms online.

Completing the Free Application for Federal Student Aid (FAFSA) online is an easy process and can be done at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) starting January 1. It is best to complete the FAFSA online; completing a paper FAFSA delays the financial aid application and awarding process. The University of La Verne’s Federal School Code is: **001216**.

If you complete an online FAFSA and provide a valid email address, a link will be emailed where you can access your Student Aid Report (SAR). Review your SAR, read all messages, and make any necessary corrections. If you have completed your FAFSA prior to submitting your tax return, please make all necessary changes to your SAR after filing your taxes.

Review your University of La Verne financial aid award letter and packet.

Complete a financial aid award letter orientation at [http://sites.laverne.edu/financial-aid/](http://sites.laverne.edu/financial-aid/). This is to ensure that you understand your financial aid award letter. It will also inform you of the conditions of accepting your financial aid award for attendance at the University of La Verne. Please ensure your financial aid award letter packet is with you as you complete the orientation.

Review and accept the Terms and Conditions by logging on to [www.laverne.edu](http://www.laverne.edu) and signing into “MyLaVerne”. You must accept the Terms and Conditions of your award before you move on to the next step.

Accept any loans or work study programs you have been awarded online. We automatically accept, on your behalf, any merit awards or gift/grant aid offered to you.

**CAL GRANTS** - Are California’s largest state-funded financial aid program, and are administrated by the California Student Aid Commission. The University of La Verne participates in Cal Grant A and B programs. A student’s eligibility for these awards is based on both the FAFSA and CSAC’s GPA Verification Form. The deadline for applying for the Cal A and the Cal B (undergraduate grants) is March 2nd of the preceding academic year.

**FEDERAL DIRECT LOAN** – Once you have accepted your loan(s), complete the following:
- Entrance Counseling Session: First time Direct Loan borrowers must complete an entrance counseling session before receiving a disbursement. Counseling sessions can be completed online at [http://studentloans.gov](http://studentloans.gov).

**FEDERAL WORK STUDY** Recipients: Review the letter you will receive in July from the Student Employment Office (SEO) with instructions on how to proceed.
FEDERAL PERKINS LOAN: If you were offered and accepted a Perkins Loan as part of your financial aid package:
- Within 24-48 hours after accepting the loan you will receive communication from Affiliated Computer Services, Inc. (ACS) advising you that your Perkins Master Promissory Note (MPN) is available to be completed online. ACS will provide you with a link and instructions on how to complete the promissory note.

☐ FEDERAL DIRECT PLUS LOAN BORROWERS:
- Complete a credit check including a specific dollar amount at http://studentloans.gov.
- Complete a PLUS MPN online at http://studentloans.gov.

☐ Complete the University of La Verne Master Promissory Note, included at the end of this booklet. The Promissory Note is a document that is required of all students attending the University of La Verne. It is a promise to pay all assessed tuition and fees as a result of registration. This Promissory Note is not the Master Promissory Note used for federal student loans.

☐ Complete your financial arrangements. If you have a balance that is not covered by your award, please pay the balance in full or sign up for a payment plan.

☐ Third Party Authorization Form. No one outside the University may have access to, nor will the University disclose any information from a student’s educational record without the written consent of the student. If you wish to release information regarding your financial aid, student account, academic/grades, or class progress, please complete the form included at the end of this booklet.

☐ Visit www.laverne.edu to get additional and updated information. At any time, you can check the status of your financial aid and student account by logging onto MyLaVerne.
Funding Options
An education from the University of La Verne is an investment in your future and one of the most important decisions you will ever make. At La Verne, we encourage students and their families to carefully plan for this investment with a strategy that will cover the student’s educational costs.

This guide will assist you and your family in determining the right arrangement of funding options that best suits you and your family.

Meeting the Cost of College
The University of La Verne encourages families to utilize the interest-free monthly payment plan, and available federal loan programs before considering private loans to cover the cost of college.

- **Deferred Payment Plan**
The University of La Verne offers an interest free payment plan that allows the balance not covered by financial aid to be paid throughout the semester. All deferred payment plans require the completion of a formal agreement and there is a $75 deferment fee per semester. This payment plan does not require a credit check. Additional details regarding the payment plan can be found on page 21.

- **Federal Loan Options**
The University of La Verne suggests families take advantage of their Federal Direct Loan options, including the Direct Subsidized/Unsubsidized and PLUS Loans before considering a private student loan. Federal loans have fixed interest rates, more repayment options, and some discharge benefits that private loans do not offer. For more details, visit: [http://sites.laverne.edu/financial-aid/federal-financial-aid/](http://sites.laverne.edu/financial-aid/federal-financial-aid/).

- **Private Student Loans (Parents and/or Students)**
We recommend you use federal loans first because of fixed interest rates and the available discharge options. However, many lenders offer credit-based private loans to supplement the federal loans. Most private loans have variable interest rates and terms vary depending on the lender.

Families may borrow Federal Direct PLUS and private loans, or a combination, up to the maximum cost of attendance minus financial aid. These loans can be combined with other financing options to help meet the cost of attendance.
To help you and your family in your financial planning, estimated University charges for tuition, fees, room and board are listed below. We have also projected a full “Cost of Attendance,” including an average of the additional expenses University of La Verne students might incur during the nine-month academic year. These include items such as books, transportation, clothing, recreation, and other miscellaneous expenses. Financial aid packages are developed based on the full cost of attendance.

<table>
<thead>
<tr>
<th></th>
<th>Resident</th>
<th>Commuter</th>
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<tbody>
<tr>
<td><strong>Direct Charges</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition and Fees</td>
<td>$35,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Room and Board</td>
<td>$12,010</td>
<td>$4,518</td>
</tr>
<tr>
<td><strong>Total Charges</strong>*</td>
<td>$47,010</td>
<td>$39,518</td>
</tr>
</tbody>
</table>

| **Estimated**         |          |          |
| Additional Charges    |          |          |
| Books and Supplies    | $1,710   | $1,710   |
| **Personal Miscellaneous** | $3,177 | $4,275 |
| **Cost of Attendance**| $51,897  | $45,503  |

*Total Charges are amounts you pay directly to the University for tuition, fees, and for the resident student’s room and board. Itemized charges will appear on your bill.

**Personal Miscellaneous-includes allowances for transportation, recreation, clothing, additional meals, etc.
You and your family will be calculating your resources and planning how to meet your college expenses. We have listed examples of some funding options which families may have available to them. The following aid examples are set forth for illustrative purposes only:

**Illustration**

Sandra is a commuter student. Her estimated direct charges (tuition) for 2013-2014 are $35,000. She is receiving financial aid including a Federal Direct Subsidized and Unsubsidized Loan in the amount of $22,000. Her remaining direct charges for the award year are $13,000 and her balance for the fall semester is $6,500.

**Options:**

A. The family may use the University of La Verne’s monthly payment plan and spread the fall semester $6,500 balance over a 5-month period, with a down payment of $1,375 (including a $75 deferment fee), with 4 additional monthly payments in the amount of $1,300. The family would have the same payment plan option available in the spring.

B. Sandra’s parents may borrow the $13,000 through the Federal Direct PLUS Loan (PLUS) Program with an extended repayment period of up to 10 years.

C. Sandra’s parents feel they can afford approximately $500 a month. They may pay $2,500 through the 5-month payment plan at a cost of $500 each month, and borrow the remaining $4,000 in a PLUS Loan with the option of having the payments deferred until graduation. Sandra may also utilize a private loan to cover the $6,500 if her parents cannot or do not want to use the PLUS Loan option. Parents and students can also borrow using PLUS and private loans to cover their books and supplies (estimated at $1,665 per year), as well as other miscellaneous expenses.

D. Sandra and her parents may also pay the balance in full one week prior to the start of the semester.
How the Aid Decision is Made and How the Aid Package is Developed

The Cost of Attendance (or Budget) is determined by the institution. (see page 7)
The “Cost of Attendance” is an estimate of the education-related expenses you may incur during the nine month academic year. These expenses include: tuition, fees, room and board, and allowances for books, travel, recreation, and other living costs. The Cost of Attendance is greater than the direct charges actually paid to the University by $3,500 to $6,300, depending on your housing status. The direct charges include tuition and fees and, if residing in University housing, room and board. Please refer to page 7 for estimated amounts.

The Expected Family Contribution is calculated.
An estimate of the family’s financial strength and ability to contribute is measured by the application of needs analysis formulas to the data submitted in the Federal Free Application for Federal Student Aid (FAFSA).

Financial need is computed.
The “Cost of Attendance” minus the Expected Family Contribution equals Financial Need. The calculated need helps determine the student’s eligibility for financial aid.

The Financial Aid Package is constructed.
Eligibility for government grants is estimated. Students with significant remaining need may be offered aid from University-administered and University-funded resources. The student is sent notification of the aid offer in the form of an award letter.

The financial aid package may include one, or a combination of the following: Federal Pell Grant, California State Grant, University scholarship and/or grant, Federal SEOG, work-study, and student loans.
Federal and State Aid Administered by the University of La Verne

Federal Supplemental Education Opportunity Grant (SEOG)
This federal fund is awarded from a limited amount of funding administered by the University of La Verne. It is used to provide assistance to students who demonstrate exceptional need.

Federal Perkins Loan
This federal loan is awarded from a limited amount of funding administered by the University of La Verne. It is used to provide assistance to students who demonstrate exceptional need. This loan has a fixed interest rate of five percent (5%). Interest does not accrue while you are in school. Repayment begins nine months from your last date of enrollment or the date your class load falls below six credits. Your student account will be credited only after you sign the Perkins Master Promissory Note and complete the Perkins Entrance Counseling at www.acs-education.com.

Federal Work-Study Program
This aid is not credited to your La Verne student account. Wages are paid monthly for the hours actually worked in form of a paycheck issued to the student or direct deposit. The maximum annual earnings are limited to the amount listed in your award letter. If you have been offered work-study in your package and you accept the offer, the Office of Student Employment will contact you during the summer to arrange an interview and placement in a position. Student employment is an opportunity to earn income to meet day-to-day educational expenses.

Government Grants and Loans

Federal Pell Grant
The Federal Pell Grant Program provides federal funds to exceptionally needy students. Eligibility for this grant is determined annually by the FAFSA EFC, which is found on your SAR.

Cal Grant A
Entitlement awards can be used for tuition and fees at public and private colleges as well as some private career colleges. If you are attending a private college, the highest estimated award for the 2013-2014 academic year is up to $9,223 toward tuition and fees (pending California budget approval). To get this Cal Grant, you need to be working toward a two-year or four-year degree.

Cal Grant B
Entitlement awards provide low-income students with a living allowance and assistance with tuition and fees. Most first-year students receive an allowance of up to $1,473 for books and living expenses. After the freshman year, Cal Grant B also helps pay tuition and fees in the same amount as a Cal Grant A. For a Cal Grant B, your coursework must be for at least one academic year.

Cal Grant A and B Competitive Awards
Cal Grant A Competitive Awards are for students who aren’t eligible for the Entitlement awards. The main difference is that these awards are not guaranteed.

Cal Grant A Competitive Awards
Cal Grant A Competitive Awards are awarded to students with a minimum 3.0 GPA, who are from low-and middle-income families. These awards help pay tuition and fees at qualifying schools with academic programs that are at least two years in length.
Cal Grant B Competitive Awards

Cal Grant A Competitive Awards are for students with a minimum 2.0 GPA who are from disadvantaged and low-income families. These awards can be used for tuition, fees and access costs at qualifying schools whose programs are at least one year in length. If you get a Cal Grant B Competitive Award, it can only be used for access costs in the first year. These costs include living expenses, transportation, supplies and books. Beginning with the second year, you can use your Cal Grant B Competitive Award to help pay tuition and fees at public or private four-year colleges or other qualifying schools.

Federal Direct Loan Programs (Subsidized, Unsubsidized, and PLUS)

Loan programs are another means of funding your education, carrying the responsibility of repayment.

Federal Direct Subsidized/Unsubsidized Loan

These loans have fixed interest rates. You are required to begin repayment six months from your last date of enrollment or six months after your class load falls below six credits.

Direct Subsidized Loan—Offered to undergraduate FAFSA applicants who demonstrate financial need. Interest is paid by a federal government subsidy while you are in school.

Direct Unsubsidized Loan—All undergraduate FAFSA applicants who qualify for federal aid are eligible for at least $2,000 in a Direct Unsubsidized Loan. Students who are not eligible to borrow some or all of their Direct Subsidized loan eligibility (based on financial need) may borrow additional Direct Unsubsidized Loan funds. You are responsible for interest accrued while you are in school and also during the grace period. You have the option of either making quarterly interest payments, or allowing the interest accrued to be capitalized at repayment. Capitalization means that your accrued interest will be added into the principal of your loan.

Although an estimate of loan eligibility is provided in the award letter, you must take the following steps to receive your loan:

- Accept the loans on your award letter by logging on to MyLaVerne.
- Complete and sign a Master Promissory Note (MPN) at http://studentloans.gov.
- Complete an entrance counseling session at http://studentloans.gov.

After your admission deposit has been paid, your loan has been accepted and your MPN has been signed, the University of La Verne will originate your loan with the Department of Education.

Federal Direct PLUS (PLUS) and Additional Unsubsidized Loan Eligibility

Parents may borrow up to the cost of attendance minus any financial aid (which means that parents may borrow their expected family contribution) through the PLUS Loan program. The student must have a valid FAFSA on file before a parent can apply for a PLUS Loan. The parent borrower must also be a U.S. citizen or permanent resident. A credit check is required. Students whose parents are denied a PLUS Loan may be eligible for additional Direct Unsubsidized Loan funding.

Parents should first complete a credit check (good for 90 days) at http://studentloans.gov. with their Federal Student Aid PIN (http://pin.ed.gov). Click on “Request PLUS Loan,” and be sure to indicate a specific loan amount. Choosing the maximum loan amount option will delay processing. The second step is to print out, complete, and send in a PLUS Loan Request Form.
Veteran/Military Funding

Students who meet the definition of a “veteran” may be eligible for Veterans Administration (VA) benefits. Students wishing to receive VA benefits at an approved site should contact the Registrar’s Office before the time of registration in order to complete the necessary paperwork.

The VA requires all entering veterans to be formally admitted to the University before becoming eligible to receive VA benefits. All prior transcripts and military documents must be received and evaluated by the Office of the Registrar prior to the second semester of attendance. Once veterans have been admitted and evaluated, they must notify the certifying official at the University each term or semester of enrollment.

To maintain eligibility, veterans must successfully complete all units enrolled. Veterans who fail to maintain Satisfactory Academic Progress for two semesters (or three terms) will be disqualified and will have their benefits terminated.

Yellow Ribbon

The Yellow Ribbon Program is part of the Post-9/11 GI Bill for veterans or their dependents who are eligible for 100% benefits. It helps fund tuition and fees that exceed the amount covered by the basic Post-9/11 benefits. Awards are determined by Veteran Affairs (VA) guidelines and the University of La Verne Annual Yellow Ribbon Agreement with the VA.

Other Military Tuition Benefits:

CHAPTER 31: Vocational Rehabilitation
CHAPTER 35: Survivors’ and Dependents’ Educational Assistance Program
CHAPTER 1606: Montgomery GI Bill – Reserves
CHAPTER 1607: Reserve Educational Assistance Program (REAP)

For additional information or questions regarding military and veteran benefits, please contact the Office of the Registrar at 909.593.3511, extension 4000.
**Grants**

**University of La Verne Grants**
To be eligible for consideration for University of La Verne Grants, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. La Verne Grants are awarded based on financial need as determined by the Free Application for Federal Student Aid (FAFSA).

**Church of the Brethren Grants**
A tuition grant is awarded each year to one entering freshman or transfer student from each of the Brethren Churches in the United States. These grants are not renewable and are awarded to undergraduate students within the Church of the Brethren fellowship.

**Scholarships**

**University of La Verne Academic Scholarships**
To be eligible for consideration for a La Verne Academic Scholarship, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. Academic scholarships are not need-based and are annually renewable based on full-time undergraduate enrollment and satisfactory academic progress. University of La Verne Academic Scholarships are awarded to first-time-college students based on high school grades in college preparatory coursework only, and SAT I scores at the time of admission. University of La Verne Academic Scholarships are awarded to transfer students based on college GPA at the time of admission.

**University of La Verne Performance Scholarships**
The University of La Verne offers 12 Performance Scholarships to incoming freshmen and transfer students with outstanding potential. Two are available in each of the six areas of fine arts: art (painting or sculpture), communication (video production), music (voice or instrument), photography, speech (debate), and theatre (performance or design). A student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. An audition or portfolio may be required based on departmental direction. The scholarship covers up to $20,000 after all grants and scholarships up to the cost of tuition. It does not cover student fees, course materials, or room and board. Performance scholarships are annually renewable based on full-time undergraduate enrollment and satisfactory academic progress.

**Honors Program Scholarships**
To be eligible for consideration for an Honors Program Scholarship, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. These scholarships are offered to undergraduate students enrolled in the Honors Program during their freshman year. They are for $1,500 and may be offered in addition to other La Verne institutional scholarships.

**International Scholastic Awards**
To be eligible for consideration for an International Scholarship Award, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. La Verne International Scholastic Awards are awarded to first-time undergraduate college students at the point of admission to La Verne or to transfer students at the point of admission to La Verne. Award requirements are available through the Office of Undergraduate Admission.
University of La Verne Loan Program
To be eligible for a University of La Verne Loan, a student must be admitted through the Office of Undergraduate Admission at the La Verne campus and be enrolled as a full-time student. The University of La Verne Loan Program is interest free during the undergraduate student’s enrollment. Recipients must have a minimum 2.5 GPA, and have graduated from a California high school. Repayment begins after graduation or withdrawal from the University of La Verne. The University of La Verne Loan is a need-based program, and subject to fund availability.

Federal Direct Loan Program Summary

<table>
<thead>
<tr>
<th>Who is Eligible?</th>
<th>Subsidized Loan</th>
<th>Unsubsidized Loan</th>
<th>Additional Unsubsidized Funding</th>
<th>Plus Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$5,500</td>
<td>Dependent students; if your parents have been denied a PLUS Loan, these additional loan amounts may be available to you. Graduate and Independent students whose normal eligibility for Unsubsidized funds has already been borrowed.</td>
<td>Parents of dependent undergraduate students who are enrolled at least half time and have a valid FAFSA. Parents must complete credit check for adverse credit history.</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$6,500</td>
<td></td>
<td>No aggregate limit</td>
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<tr>
<td>Junior/Senior and Fifth Year</td>
<td>$5,500</td>
<td>$7,500</td>
<td></td>
<td>No aggregate limit</td>
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<tr>
<th>Annual Award Limits</th>
<th>Freshman</th>
<th>Sophomore</th>
<th>Freshman and Sophomore</th>
<th>No aggregate limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$5,500</td>
<td>$4,000</td>
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<td>Sophomore</td>
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<td>$6,500</td>
<td>$5,000</td>
<td>No aggregate limit</td>
</tr>
<tr>
<td>Freshman and Sophomore</td>
<td>$5,500</td>
<td>$7,500</td>
<td>$4,000</td>
<td>No aggregate limit</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500</td>
<td>$8,500</td>
<td>$5,000</td>
<td>No aggregate limit</td>
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<thead>
<tr>
<th>Aggregate Limits</th>
<th>Undergraduate students: $23,000 Graduate students: $85,500 (includes undergraduate loans)</th>
<th>Undergraduate students: $31,000 combined for subsidized and Unsubsidized Loans for dependent students.</th>
<th>Undergraduate students: $57,500 Graduate students: $138,500 (includes undergraduate loans) Includes Direct Unsubsidized aggregate limit</th>
<th>No aggregate limit</th>
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<tbody>
<tr>
<td>Undergraduate students:</td>
<td>$23,000</td>
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<td>No aggregate limit</td>
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<tr>
<td>Graduate students:</td>
<td>$85,500</td>
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<td>$57,500</td>
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<tr>
<th>Interest Rates</th>
<th>The interest rate is fixed at 6.8%</th>
<th>The interest rate is fixed at 6.8%</th>
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<td>$4,000</td>
<td>No aggregate limit</td>
</tr>
</tbody>
</table>

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<thead>
<tr>
<th>Repayment Begins</th>
<th>Begins six months after the borrower leaves school or drops below half-time.</th>
<th>Begins within 45 days of expiration of grace period.</th>
<th>Begins within 45 days of last disbursment, unless deferred.</th>
<th>Repayment of both principal and interest begins within 60 days of the last disbursement for the year. Borrowers may be eligible for deferments.</th>
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<td>$4,000</td>
<td>$5,500</td>
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<thead>
<tr>
<th>Repayment Options</th>
<th>Standard 10 year repayment plan. This is the default for all students entering repayment.</th>
<th>Extended For students with more than $30,000 in Direct Loan Debt. Allows fixed or graduated repayment for up to 25 years.</th>
<th>Income Contingent Each year, payments are calculated on the basis of your adjusted gross income, family size and total amount of your Direct Loans. Repayment is up to 20 years.</th>
<th>Graduated Payments start out lower and increase every two years. The length of your repayment period will be up to 25 years.</th>
</tr>
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<tr>
<td>Freshman</td>
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<thead>
<tr>
<th>Fees (as of 7/1/12)</th>
<th>1%</th>
<th>1%</th>
<th>1%</th>
<th>4%</th>
</tr>
</thead>
</table>

PLEASE NOTE: To be eligible for Direct Loans, borrowers must be U.S. citizens or permanent legal residents matriculated in degree granting programs, and enrolled in at least half-time each term in the loan period (summer I and II can be combined). In addition, male students must satisfy requirement under the Selective Services Act. If you are in default on a prior loan or owe a refund of grant money, you may not be able to borrow further. Loan award cannot exceed the cost of education. A federal needs analysis document must be filled before a loan application can be processed. If you have not already done so you should complete a FAFSA form.
1. Financial Aid is awarded on an annual basis and it is not automatically renewable. The Free Application for Federal Student Aid (FAFSA) must be submitted for each academic year of attendance.

2. Awards are based on a student’s self-reported enrollment status. Students must notify the Office of Financial Aid, in writing, about any changes in their financial aid circumstances, marital status, or residency. Awards may be adjusted after the end of the add/drop period as a result of changes in enrollment status or the student’s receipt of external resources such as scholarships, tuition benefits, or fee waivers. Aid for less than full-time students will be prorated or rescinded according to the policies of the program the student is attending.

3. All recipients of federal, state or institutional aid must maintain satisfactory academic progress toward a degree to be eligible to receive financial aid. Information regarding the standards of satisfactory progress for each program can be found in the University of La Verne Catalog.

4. **FEDERAL STUDENT LOAN BORROWERS:** To accept your loan offer, you must complete a Direct Loan Master Promissory Note (MPN) and Entrance Counseling at [https://studentloans.gov](https://studentloans.gov). Loan funds are disbursed in at least two installments with no installment greater than half the amount of your loan. Your loan funds are applied first to tuition, fees, and room and board. If funds remain, you will receive them by refund check sent to your official mailing address or electronically deposited. If you want refunds electronically deposited, you must sign up for Direct Deposit through MyLaVerne.

5. **FEDERAL PARENT PLUS and GRADUATE PLUS LOAN BORROWERS:** Your student account statement will reflect a pending credit for the PLUS loan less up to 4% in origination and federal default fees. Federal regulations require that refunds owed from the receipt of Parent PLUS proceeds are sent to the parent borrower. Parents wishing for a PLUS refund to be sent directly to the student must indicate this during the Parent PLUS loan application process. Unless otherwise requested, the default loan period for PLUS loans is Fall + Spring for applications received prior to January 1st, and Spring-only for applications received on or after January 1st.

6. **FEDERAL WORK-STUDY RECIPIENTS:** The Office of Student Employment will contact those students who were offered Federal Work Study as part of their financial aid award package in July with instructions on how to apply and obtain jobs on campus. Work study wages are paid biweekly directly to students based on hours worked and are not deducted from the student’s tuition bill. Students may not work more than 20 hours per week while classes are in session, and may not begin working until all required paperwork has been received by the Student Employment Office. Students also have the option to have their work study checks automatically applied to their account in order to reduce the balance owed to the university.
7. **FEDERAL PERKINS LOAN RECIPIENTS:** Your Perkins Loan Master Promissory Note (MPN) will be valid for 10 years from the date you sign it, and will cover Perkins loans awarded this year as well as in future years. If you do not want your Perkins MPN to cover future loans, you must contact us and request that we terminate the note for future award years. (Please note that Perkins funds are extremely limited and available only to students with the highest need when funding is available.)

8. **CAL GRANT RECIPIENTS:** The University of La Verne participates in Cal Grant A and B programs. A student’s eligibility for these awards is based on both the FAFSA and CSAC’s GPA Verification Form. The deadline for applying for the Cal A and the Cal B (undergraduate grants) is March 2 of the preceding academic year.

9. If you withdraw from courses your Title IV federal aid, (Pell, ACG, Student and Parent Loans) will be subject to a recalculation of aid eligibility based on the number of days of enrollment in the last semester. Institutional scholarships may also be revised. Your revised aid eligibility may result in a balance due. Students employed under the Federal Work Study program must cease working on the date of withdrawal.

10. Acceptance of your financial aid award implies your consent to permit the university to release information about your progress to any donor or agency that you receive aid from.

11. The Office of Financial Aid reserves the right to rescind financial aid awards at any time if there is evidence that the financial aid information provided differs from what was stated in the original application and supporting documents. Some award renewals for future years are conditional and those conditions are communicated to you at the time the award is made. It is your responsibility to know and understand renewal conditions, if any.

12. Requested verification documents must be submitted to the Office of Financial Aid within thirty days of the request to prevent reduction or cancellation of your need-based awards. Check the status of your awards at any time on your MyLaVerne portal.

13. The unit requirement information for traditional undergraduate students are:

<table>
<thead>
<tr>
<th>Semester-Based Programs</th>
<th>La Verne Campus Semester 17 Weeks</th>
<th>Minimum Units La Verne Grants</th>
<th>Minimum Units La Verne Merit Awards²</th>
<th>Minimum Units Federal &amp; Private Loans³</th>
</tr>
</thead>
<tbody>
<tr>
<td>FT</td>
<td>12</td>
<td>12</td>
<td>12</td>
<td>6</td>
</tr>
<tr>
<td>3/4</td>
<td>9</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HT</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[1] FT-Full Time; 3/4-Three-Fourths of Full Time; HT-Half Time – Requires registration for classes and enrollment in courses leading toward degree

[2] La Verne Merit Awards include all La Verne academic scholarship and performance awards

[3] Private lenders may require a different minimum enrollment than those listed above. Students interested in financial aid for summer should contact the Office of Financial Aid to determine any remaining eligibility and the unit requirement. Periods of enrollment which are 6 weeks or less in length are not financial aid eligible.
Once your award has been reviewed and accepted, you will need to set up your financial arrangements. The term “Financial Arrangements” refers to the manner in which you pay for your balance at the University. The most common financial arrangements are payment in full, enrolling in a payment plan or, accepting and completing all the necessary requirements for financial aid. If you have financial aid, but are not fully covered, please be sure to pay the remaining balance in full or enroll in the payment plan one week prior to the start of the semester. Financial arrangements for students living on campus must be made by July 31, 2013. Transfer students living on campus must make financial arrangements by August 9, 2013. To assist you with calculating your balance, please reference the charges listed below and use the worksheet on the following page. This will be helpful in estimating the financial arrangements you will need to make for any remaining balance for the 2013-2014 academic year.

**Traditional Undergraduate Charges: 2013-2014**

<table>
<thead>
<tr>
<th></th>
<th>Per Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TUITION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Full Time, 12-18 Units)</td>
<td>$17,500</td>
<td>$35,000</td>
</tr>
<tr>
<td><strong>HOUSING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oaks Double</td>
<td>$3,100</td>
<td>$6,200</td>
</tr>
<tr>
<td>Brandt/Stu-Han Double/Quad</td>
<td>$2,680</td>
<td>$5,360</td>
</tr>
<tr>
<td>Vista La Verne Double</td>
<td>$3,565</td>
<td>$7,130</td>
</tr>
<tr>
<td><strong>MEALS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>$2,440</td>
<td>$4,880</td>
</tr>
<tr>
<td>12</td>
<td>$2,555</td>
<td>$5,110</td>
</tr>
<tr>
<td>14</td>
<td>$2,655</td>
<td>$5,310</td>
</tr>
<tr>
<td>19</td>
<td>$2,905</td>
<td>$5,810</td>
</tr>
</tbody>
</table>

*Fees are not listed. If you are interested in viewing them, please refer to the current University catalog.

**Using the Worksheet**

- Add the tuition charges and room and board charges (if applicable). Remember to add additional costs for classes with lab fees.
- Write the total charges on line A.
- Write in all accepted financial aid from your award letter in the “Possible Payments/Financial Aid” section.
- Write the total credits on line B.
- Subtract the Total Payments/FA (Line B) from the Total Charges (Line A).
- If you have a negative balance, you have enough financial aid to cover you completely. Make sure that all your requirements are satisfied, and you should not have to make further arrangements.
- If you have a positive balance, that is the amount that you will owe for the semester or year. You will need to pay this balance by employing one or more of the aforementioned methods.
# Budget Worksheet

## Calculate Your Balance

<table>
<thead>
<tr>
<th>Charges/Expenses</th>
<th>Per Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition (Full Time, 12-18 Units)</td>
<td>+ 17,500 _____</td>
<td>+ 35,000____</td>
</tr>
<tr>
<td>Housing</td>
<td>+____________</td>
<td>+____________</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>+____________</td>
<td>+____________</td>
</tr>
<tr>
<td>Fees</td>
<td>+____________</td>
<td>+____________</td>
</tr>
</tbody>
</table>

**LINE A - Total Charges/Expenses** $____________ $____________

## Calculate Your Credits/Financial Aid

<table>
<thead>
<tr>
<th>Payments/Financial Aid</th>
<th>Per Semester</th>
<th>Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>La Verne Grants/Scholarships</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Cal Grant</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Pell Grant</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>SEOG</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Direct Subsidized Loan (1%*)</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan (1%*)</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Perkins Loan</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>University of La Verne Loan</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Other (Tuition deposit, outside scholarships, etc.)</td>
<td>–____________</td>
<td>–____________</td>
</tr>
<tr>
<td>Parent (PLUS) loan** (4%*)</td>
<td>–____________</td>
<td>–____________</td>
</tr>
</tbody>
</table>

**LINE B – Total Payments/Financial Aid** $____________ $____________

## Calculate Your Balance Due

| LINE A – Total Charges/Expenses | $____________ | $____________ |
| LINE B – Total Payments/Financial Aid | –____________ | –____________ |

**Balance Due** = $____________ = $____________

---

*The % is an estimate of the origination fee assessed by the lender and may vary from 0-4%. **Note: If approved, the amount of a Parent loan can be increased to the cost of the education or to cover any uncovered charges.
Once you have calculated your balance due, you may utilize the payment options listed below to pay your account.

1. Payment in Full
   To pay your balance in full, you may select any of the following payment methods:

   A. Pay online
      - Go to [www.laverne.edu](http://www.laverne.edu)
      - Click on MyLaVerne
      - Log in to the La Verne Portal
      - Click on Student Account Info
      - Click on My Student Account Services
      - Click on My Student Account Center
      - Click on “Make a Payment”

   B. Pay by Mail
      Make all checks and money orders payable to the University of La Verne. Your student ID number must be clearly printed on the check.

      **Please mail to:**
      University of La Verne
      Attn: Student Accounts
      1950 Third Street
      La Verne, CA 91750

   C. Pay in Person
      Students who pay in person should bring their cash or checks to the Office of Student Accounts located in Woody Hall on the La Verne Campus. You may also drop off your payment after hours in the drop box located outside of Woody Hall. Please do not deposit cash in the drop box.
2. Enroll in a Payment Plan

- Go to www.laverne.edu
- Click on MyLaVerne
- Log in to the La Verne Portal
- Click on Student Account Info
- Click on My Student Account Services
- Click on My Student Account Center
- Click on Payment Plans
- Click on Enroll Now

Cost to participate, per semester: $75

Note: Payment Methods include Automatic Bank Payment (ACH) and Credit/Debit Card.

<table>
<thead>
<tr>
<th>Payment Plan Dates for Fall 2013:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to enroll online</td>
</tr>
<tr>
<td>----------------------------</td>
</tr>
<tr>
<td>06/30/13</td>
</tr>
<tr>
<td>07/25/13</td>
</tr>
<tr>
<td>08/19/13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment Plan Dates for Spring 2014:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last day to enroll online</td>
</tr>
<tr>
<td>---------------------------</td>
</tr>
<tr>
<td>12/5/13</td>
</tr>
<tr>
<td>01/3/14</td>
</tr>
<tr>
<td>01/27/14</td>
</tr>
</tbody>
</table>

*All down payments are processed immediately. Monthly payments are due on the 25th of each month.*

3. Direct Billing

Under the Third-Party Billing Plan, the University of La Verne directly bills an approved employer for a student’s tuition. Students should contact a Student Accounts Representative to determine if their employer is approved for direct billing. Students are responsible for payment of their tuition and fees not covered by the third party prior to the start of each semester.

For additional information or questions regarding third party billing, please contact the Office of Student Accounts at 909.593.3511, extension 4060 or send an email to stuaccts@laverne.edu.

The University accepts payments by cash, check, money order, traveler’s check, or wire transfer. Credit card and electronic check payments are also accepted online through MyLaVerne. Accepted forms of credit card payments include: VISA, MasterCard, American Express, and Discover. Credit card payments will not be accepted in person, over the phone, or by mail for tuition.
Disbursements and Direct Deposit
The term “disbursement” is used when funds are disbursed or credited to a student’s account at the University of La Verne. Financial Aid that exceeds the amount the student owes to the University for direct costs will be disbursed to the student in the form of a refund check or direct deposit to cover non-institutional educational costs such as books and supplies, off-campus housing and transportation. Students must meet eligibility requirements before financial aid is disbursed. Eligibility requirements include but may not be limited to the following: registration for classes, maintaining satisfactory academic progress, enrollment in the correct number of units, and satisfying and completing necessary documentation. Financial aid is generally disbursed after the add/drop period (the first two weeks of the semester). To view the disbursement schedule, please go to http://sites.laverne.edu/student-accounts/disbursements/. If eligible, a refund check or direct deposit will be generated within 14 days of the date your student account results in a credit status. To sign up for direct deposit, please follow the steps below:

- Log in to MyLaVerne (www.laverne.edu)
- Click on Student Services and Financial Aid
- Select Student Accounts
- Click on my Student Account Center
- Select Create a Refund Profile
- Provide your banking information (account and routing number)
- Confirm account number in reverse order
- Mark box that says “use this account for refunds”
- Save Profile

Book Authorizations
Book authorizations are available to students whose financial aid exceeds their cost of tuition and fees. In order to be eligible for a book authorization, you must be registered for classes, all documents and forms necessary for disbursement of funds must be completed, and the Federal Funds Authorization Form must be completed and signed. This form can be found under the “Forms to Download” section at http://sites.laverne.edu/student-accounts/forms-to-download/ and faxed to 909.392.2796. If these criteria have been met, you are eligible to have your books and supplies charged to your student account. Once approved, the next step is to go to the bookstore during the dates listed below:

**Fall Semester:** August 7, 2013 through September 4, 2013
**Spring Semester:** January 15, 2014 through February 8, 2014

University of La Verne Promissory Note
If you are 18 years of age or older, the University of La Verne Promissory Note can also be completed online. To access the note, please follow the steps below:

- Log in to MyLaVerne (www.laverne.edu)
- Click on Student Services and Financial Aid
- Click on the Student Accounts Menu and select the Master Promissory Note
- Read the information and click “I Agree”
University of La Verne Refund Policy

To be eligible for a tuition refund, a student must officially drop or withdraw before the deadline listed below. If eligible, a refund will be generated within 14 days of the date your student account reflects a credit status. Checks are mailed to your mailing address. Email notifications are sent for direct deposit refunds. Fees and tuition deposits are non-refundable.

<table>
<thead>
<tr>
<th>Withdrawal/Drop Period</th>
<th>Refund %</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st week of classes</td>
<td>100%</td>
</tr>
<tr>
<td>2nd week of classes</td>
<td>75%</td>
</tr>
<tr>
<td>3rd week of classes</td>
<td>50%</td>
</tr>
</tbody>
</table>

Return of Title IV Refund Policy

Students who stop attending or withdraw prior to completing sixty percent (60%) of the semester are subject to a pro-rata return of Title IV funds. The Financial Aid Office will calculate the amount of funds to be returned to the appropriate program(s). If a student drops classes after the tuition credit period, but before completing 60% of the semester, he/she will be charged the entire amount of tuition, but a prorated portion of the financial aid will be returned to the Title IV Program(s).

Financial Counseling - We are here to assist you!

The Office of Financial Aid provides assistance to students and their parents in answering questions related to their Financial Aid Award. Please call, come in or send an email to schedule an appointment. We will be happy to review your award in detail. We are located in Woody Hall and you may reach us at 1.800.649.0160 or via email at finaid@laverne.edu.

The Office of Student Accounts provides assistance to students and their parents in answering billing questions and offers payment plans throughout the academic year. Please call or send an email to schedule an appointment. We will be happy to review your individual account and discuss payment options. We are located in Woody Hall and you may reach us at 1.888.788.2455 or via email at stuaccts@laverne.edu.
University of La Verne Third Party Authorization Form

I understand that under the provisions of the Family Education and Privacy Act of 1974, as amended, my academic and/or financial aid records (other than Directory Information) will not be released without my written approval. I hereby authorize the University of La Verne Offices, inclusive of the University Registrar or the Academic Advising Office (or academic advisors) to release information to the person(s) named below regarding grades and/or class progress; Financial Aid and Student Accounts to release account information, and/or information regarding aid eligibility, offers of assistance and disbursements related to financial aid, to the person(s) named below, as noted. I waive any requirement that I be furnished a copy of those records prior to or concurrent with their release. This consent remains in effect until otherwise rescinded in writing and submitted to the Office of the Registrar. A photocopy of this authorization shall be considered as valid as the originally signed document. The University will not release information via phone or email. ID verification will be required.

STUDENT INFORMATION

Student Name_________________________________________________________  Student ID_________________________________________________________

LOCATION (check one):

☐ LA VERNE CAMPUS  ☐ ABTC  ☐ CAPA  ☐ ECBCS  ☐ LA VERNE ONLINE

☐ RCA CAMPUS (circle one):

CENTERS FOR EDUCATORS
CENTRAL COAST
HIGH DESERT
INLAND EMPIRE
KERN COUNTY
ORANGE COUNTY
PT. MUGU
SAN FERNANDO VALLEY
VANDENBERG AFB
VENTURA COUNTY

Mailing Address__________________________________________________________________________________________________________
City___________________________________________________________  State_______________  Zip Code____________________________

Phone # (Home)_____________________________________________   (Cell or Alternate #)__________________________________________

AUTHORIZATION FOR RELEASE OF INFORMATION

Check all that Apply:

☐ Academic information, including but not limited to grades and GPA, demographics, registration, student ID number, academic progress status, degree status and or enrollment information.

☐ Financial Aid awards, application data, disbursements, eligibility, and/or financial aid satisfactory progress.

☐ Student Account Information including, but not limited to balances, statements, charges, payments, credits, past due amounts, collection activity, University maintained loan disbursements, and repayment history.

☐ Authorization to release information on all categories listed above.

Authorized Individual(s): I hereby provide permission for the University of La Verne to release my student information for the purpose(s) as indicated above to the following individual(s) without further consent and until further written notice:

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As specifically stated above, this authorization shall be considered as a waiver of any and all my rights and /or privileges as provided under the Family Educational Rights and Privacy Act (FERPA), as amended.

Student Signature                                                                      Date

Name: Relationship:

Name: Relationship:

Name: Relationship:

Please return form to:  University of La Verne, Office of the Registrar
Woody Hall, 1950 Third Street, La Verne, CA 91750
Fax: 909-392-2703
I understand that I am registering for educational courses at the University of La Verne. I hereby acknowledge and agree that I am fully responsible for the cost and expense of all tuition, fees, housing, meal plan costs and other related educational expenses associated with my enrollment. I further understand that financial arrangements for my balance are due by the deadline that is published in the university catalog for the semesters/terms that I am enrolled.

The University considers any unpaid balance an extension of credit. By executing the Master Promissory Note, you are agreeing to pay all the tuition and fees representing the balance of your account. The following terms and conditions apply:

1. I acknowledge that I will not be allowed to register for a subsequent semester/term if I have not paid the balance in full for the previous semester/term or made the appropriate financial arrangements.

2. I understand that the University may withhold further services until payment is rendered as agreed. Services include, but are not limited to: the issuance of my grades, transcripts, diploma(s) and future enrollments.

3. I understand that in the event I withdraw from the University, I shall do so according to the schedule established by the University, which is available at www.laverne.edu/registrar, under Academic Calendar. If I withdraw after the established deadline, I hereby agree to pay the University for any and all tuition and mandatory fees associated with these classes.

4. I understand that in the event I withdraw from the University, I must notify the University Housing Office in writing to cancel my housing contract and understand that I am responsible for paying all housing costs according to my housing contract.

5. I understand that if I incur any additional charges that may increase or create a balance (i.e., bank returned checks, housing damages, parking citations, miscellaneous costs or reversal of financial aid), I am solely and fully responsible for payment of these charges.

6. I understand that the Office of Student Accounts shall create a payment schedule under which I can make deferred payments toward the balance of my account in order to repay the University. Due dates shall be set in accordance with the payment schedule established by the University. In the event I fail to make payment when due, the University shall assess late fee(s) as disclosed in the University catalog. I agree to pay interest on the unpaid balance of 15% per annum (computed on the basis of a 365 day year).

7. I understand and agree that the University may use a collection agency, which is subject to the Fair Debt Collection Practices Act. This account may be reported to the credit bureaus as allowed by the Fair Debt Credit Reporting Act, and may have a negative impact on my credit rating.

8. I acknowledge and agree that the terms and conditions, including rights and remedies, under this Master Promissory Note will also apply to any third party to whom the University may assign this note.

9. I agree to waive the statutes of limitations as a defense to any demand for payment under the terms of this contract.

10. I agree that this Master Promissory Note creates certain financial responsibilities and that such financial responsibilities are not dischargeable in accordance with the United States Bankruptcy Code in any bankruptcy proceeding before the United States Bankruptcy Court.

11. This Master Promissory Note shall be construed in accordance with California law, and any lawsuit to collect an unpaid balance may be brought in the appropriate court setting in the State of California regardless of my domicile at the time of bringing such suit. In the event of litigation, I agree to pay all costs associated with such, including but not limited to, attorney and legal fees.

12. I understand that I am responsible for maintaining my current address and phone number either by writing or via the University website.

13. I understand that if I do not sign and complete this Master Promissory Note, I will not be permitted to register for class(es).
By signing and completing this page, I signify my understanding and agreement to all of the terms and conditions in the Master Promissory Note.

Student’s Name (Please Print)  Student ID #

Student’s Signature  Date  Birth date

Permanent Address  Driver’s License #

City  State  Zip

Local Address (If different from above)

City  State  Zip

Home Phone #  Cellular Phone #

Personal Email Address  Social Security #

If I am under the age of 18 at the time this Master Promissory Note is executed, my parent or legal guardian must also sign.

Parent or Guardian’s Name (Please Print)

Parent or Guardian’s Signature  Date

Permanent Address  Home Phone #

City  State  Zip

Please return form to: University of La Verne, Student Accounts
1950 Third Street, La Verne, CA 91750
(909) 593-3511, extension 4060

or complete online (see p.22).