

# FINANCIAL ASSISTANCE

## FINANCIAL ASSISTANCE OVERVIEW

The Financial Aid Office assists students in applying for and securing financial assistance when family resources are insufficient to meet educational expenses. For those who qualify, financial aid is a source of monetary support provided by various agencies, such as: federal, state, and local governments, the university, community organizations, and private corporations or individuals.

- Federal and state grants are awards based on financial need, as determined by the FAFSA and do not have to be repaid.
- Institutional Scholarships are based upon merit, special talent, or financial need, and do not have to be repaid. Scholarship opportunities vary by academic program and campus location. Please view the pages within this section of the catalog for more information or visit our website (<https://www.tiu.edu>).
- Student loans are available to students and/or their parents at low-interest rates with the option to defer repayment until graduation or after the student drops below half-time.

## FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

All students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/>). Applicants must have an FSA ID in order to complete the FAFSA process. Please note that the FSA ID is used each year for filing, signing the FAFSA electronically and to access FAFSA records online. A renewal FAFSA must be submitted for each subsequent year of enrollment. Earliest date to file the FAFSA for the proceeding academic year is October 1st.

Trinity International University FAFSA School Codes:

- Bannockburn Campus: 001772
- Trinity Law School: E00961

## FINANCIAL AID OFFICE CONTACT INFORMATION

Please contact the appropriate campus location below for questions regarding financial aid:

Bannockburn Campus  
 Email: [finaid@tiu.edu](mailto:finaid@tiu.edu)  
 Phone: 847.317.8080  
 Office Hours: Monday-Friday 8:30 a.m.-4: 00 p.m., CST

Trinity Law School: Business Office  
 Email: [tlsfinaid@tiu.edu](mailto:tlsfinaid@tiu.edu)  
 Phone: 714.796.7120  
 Office Hours: Monday – Friday 9:00 a.m. – 5:00 p.m., PST

The Higher Education Act of 2008 (HEOA 2008) provides for the distribution of certain kinds of information to all enrolled students. To view our consumer information, please visit our website (<https://www.tiu.edu/consumer-info-title-iv-disclosures/>).

## STATE OF ILLINOIS - ILLINOIS MONETARY AWARD PROGRAM (MAP)

Eligibility for this need-based grant for tuition and mandatory fee expenses is for Illinois resident students only based on the results of the FAFSA. Maximum award in 2023-24: \$8,400. For more information,

visit the Illinois state website (<https://www.isac.org/students/during-college/types-of-financial-aid/grants/monetary-award-program/>) for more information.

## FEDERAL GRANTS AND LOANS

Trinity participates in all Title IV financial aid programs offered by the U.S. Department of Education. By completing a FAFSA, you will be considered for federal aid programs such as the Pell Grant, Supplemental Educational Opportunity Grant, Federal Work-Study Program, and Direct Loan programs. Eligibility and availability of these federal aid programs is based upon academic program and campus location.

Certificate Studies: Students enrolled in a certificate program are not eligible to receive federal or state student aid funds.

Extension Sites: Students seeking a degree and enrolled at least half-time may be eligible to borrow funds through the Direct Student Loan Program.

## FEDERAL GRANTS FOR UNDERGRADUATE STUDENTS

### FEDERAL PELL GRANT

Eligibility for this need-based grant for tuition and educational-related expenses is based on the results of the FAFSA. Grant amount varies. Maximum award in 2024-25: \$7,395.

### FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Eligibility for this need-based grant for tuition and mandatory fees is based on the results of the FAFSA. Awards range from \$100 to \$1,400 per academic year. Limited funding, file FAFSA early.

## California State Financial Aid Programs

Trinity Law School does not participate in any California state financial aid programs.

## STUDENT LOAN ASSISTANCE

The terms of, the schedules for, and the necessity of loan repayment and required loan entrance (first-time borrowers) and exit counseling, and terms and conditions under which student loan deferments may be requested may be viewed on the federal student aid website. (<https://studentaid.gov/understand-aid/types/#loans>)

Loan funds are intended to meet education-related expenses only. We encourage you to limit borrowing, not to exceed your educationally related needs. Education-related expenses may include books and supplies, housing, food, childcare, and transportation.

A student/parent may view their personal student loan history and total indebtedness by logging into the National Student Loan Data System (NSLDS) through the federal student aid website (<https://studentaid.gov/>). Please note that loan information will be submitted to NSLDS and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system.

The University Academic Records Office must consider students at least half-time to qualify for Federal Student Loans.

## FEDERAL DIRECT STUDENT LOANS FOR UNDERGRADUATE AND GRADUATE STUDENTS

A low-interest student loan; FAFSA completion is required. The borrower receives a six-month grace period after graduation or when dropping below half-time status before repayment begins. The amount that a student may borrow is based on grade level and academic program. If a student obtains a loan to pay for an educational program, the student will have to repay the full amount of the loan plus interest, less the amount of any refund, and if the student receives federal student financial aid funds, the student is entitled to a refund of the moneys not paid from federal financial aid funds.

New borrowers are required to complete the following at studentaid.gov (<https://studentaid.gov/>):

- Online Entrance Counseling
- Master Promissory Note

(If student has borrowed at a previous institution and is a new student at Trinity, student is only required to complete a new Master Promissory Note)

### Federal Direct Parental Loan to Undergraduate Students (PLUS)

A low-interest loan that parents borrow on the dependent student's behalf. FAFSA completion is required to determine eligibility. Repayment begins within sixty days after the loan is fully disbursed. Parents may elect to defer repayment until six months after the student graduates or drops below half-time enrollment. A parent may apply for a loan amount up to the Cost of Attendance (COA) less any other financial aid. We encourage parents to borrow only the amount needed to cover educationally related expenses. For more information and to apply visit studentaid.gov (<https://studentaid.gov/>).

*For applicants with adverse credit:* You may still be eligible for a Parent PLUS loan if initially dismissed. Visit the FSA website (<https://studentaid.gov/appeal-credit/demo/>) for more information.

### FEDERAL DIRECT GRADUATE PLUS LOAN

The Federal Direct Graduate PLUS loan is a low-interest loan that graduate students may borrow on their own behalf. FAFSA completion is required to determine eligibility. Repayment begins within sixty days after the loan is disbursed or may be deferred until six months after the student graduates or drops below half-time status.

A student may apply for a loan amount up to the Cost of Attendance (COA) less any other financial aid. We encourage students to borrow only the amount needed to cover educationally related expenses. For more information and to apply visit studentaid.gov (<https://studentaid.gov/plus-app/grad/landing/>).

*Trinity Law School Students:* Please refer to your award letter for maximum amounts.

In addition to the Grad PLUS Loan application, new borrowers are required to complete the following at studentaid.gov (<https://studentaid.gov/mpn/grad/landing/>):

- Online Entrance Counseling
- Grad Master Promissory Note

*For applicants with adverse credit:* You may still be eligible for a Grad PLUS loan if initially dismissed. Visit the FSA website (<https://studentaid.gov/appeal-credit/demo/>) for more information.

## BAR STUDY LOANS

Creditworthy JD students or those with a creditworthy cosigner may be eligible for bar study loans, which are private educational loans that can be used to cover the costs associated with bar preparation courses and bar exam expenses. Different lenders have varying requirements, interest rates, and borrowing limits. Generally, the maximum loan is \$15,000.

Bar study loans should be researched, applied for, and procured entirely by the student; they are not considered part of your financial aid package. This means the loans will be sent to the borrower directly, not through Trinity.

The following links will take you to common bar loan lender websites:

- PNC (<http://www.pnconcampus.com/studentloanguide/privateloans/barstudy/>)
- Sallie Mae (<https://www.salliemae.com/student-loans/graduate-student-loans/bar-study-loan/>)
- SoFi (<https://www.sofi.com/private-student-loans/law-school-loans/>)

## VETERAN'S BENEFITS

Trinity courses are approved for the training of veterans. Students who intend to apply for benefits should contact the appropriate VA certifying official indicated below.

For more information regarding veteran's benefits, please visit va.gov (<https://benefits.va.gov/benefits/>).

### VA CERTIFYING OFFICIAL

Bannockburn Campus & Trinity Law School Certifying Official:  
Holley Garcia  
Phone: 847.317.8060  
Email: [finaid@tiu.edu](mailto:finaid@tiu.edu)

## STANDARDS OF PROGRESS

An enrolled student receiving VA education benefits is subject to all established regulations as outlined in the Code of Federal Regulations. As such, a student receiving VA benefits must meet the satisfactory academic standards established by the university to continue receiving benefits. For more information, please review the appropriate pages within this section of the catalog, titled Satisfactory Academic Progress (<https://catalog.tiu.edu/previous-catalogs/2022-2023/university/finances/satisfactory-academic-progress/>). Please note that the veteran will be held to the pass/fail course threshold specific to their campus of attendance/academic program:

- Trinity Evangelical Divinity School (<https://catalog.tiu.edu/evangelical-divinity-school/academic-life/information/>)
- Trinity Law School (<https://catalog.tiu.edu/law/academic-life/>)

## TRANSFER CREDITS

In accordance with the Standards of Progress CFR 21.4253(b)(3), Trinity maintains a written record of previous education and training of the veteran or eligible person which clearly indicates that appropriate credit has been given by the school for previous education and training, with the training period shortened proportionately. The record is cumulative in that the results of each enrollment period (semester) must be included so that

it shows each subject undertaken and the final result, i.e., passed, failed, incomplete or withdrawn.

In order to appropriately evaluate transfer credits, all veteran's benefits recipients must provide Trinity with official transcripts for all prior education without exception.

## WITHDRAWAL POLICY

Veteran students (i.e. any VA benefit recipient) must notify the Trinity Certifying Official (SCO) of any changes to their enrollment. If a veteran student withdraws from a course, the corresponding certification will be terminated and the effective date/last date of attendance will be reported accordingly. Depending on the circumstances, a withdrawal will likely result in an overpayment of VA benefits. If an overpayment is created by the withdrawal, the veteran student will be notified in writing by the VA's Debt Management Center (DMC). The veteran student is required to send via fax, e-mail, or mail a copy of the DMC notice to the TIU School Certifying Official. This enables Trinity to comply with the VA balances and credit the student's account where appropriate. This is applicable to student initiated withdrawals, administrative withdrawals, individual course withdrawals, and withdrawals from the program. Contact the SCO for more information.

## TEDS & TGS Scholarships and Grants

New students will automatically be considered for TEDS and TGS scholarships and grants after submitting their application to Admissions.

- To be considered for additional scholarships, students can complete an Endowed Scholarship Application (<https://form.jotform.com/240444586065156/>).

Additional information concerning the various grants and scholarships offered by Trinity, including the applications, can be found on our website (<https://www.tiu.edu/divinity/scholarships-aid/>).

All Trinity scholarship opportunities indicated on this page are designed specifically for Divinity School and Graduate School students pursuing a degree on the Bannockburn Campus or via TEDS online.

For students enrolled prior to Fall 2024, most financial aid is available to part-time students. Students who are enrolled at least half-time (5 units) will be eligible to receive institutional financial aid on a pro-rated schedule:

Hours Per Semester	Scholarship Amount
10 or more units, Divinity School master's level	100%
9 or more units, TGS master's level	100%
8 or more units, doctoral level	100%
5-9 units, Divinity School master's level	50%
5-8 units, TGS master's level	50%
4-7 units, doctoral level	50%

Please note that certain courses/units cannot be included in the units needed to achieve half-time or full-time status to calculate Trinity scholarship eligibility. Additionally, Trinity scholarship eligibility is based on registered billable hours.

## TEDS & TGS Scholarships include:

- Dean's Merit
- Leadership Legacy
- International Impact
- TEDS Faithful Future
- Mosaic Ministries
- Church Match
- Endowed and Annual
- Ministry Rebates
- Spouse Rebates

## Doctoral Scholarships include:

- Merit-based
- Leadership
- Fellowships

## Trinity College Scholarships and Grants

The financial aid office determines Trinity scholarship and grant assistance for new students using FAFSA information, along with the information provided during the admission application process. A FAFSA

is not required, however, a student cannot be considered for any need-based aid without the submission of this application.

Please Note: Eligibility for Trinity-based scholarships and grants is determined at the time of admission as a first-time freshman or as a new incoming transfer student (unless otherwise specified) and is based on the current awards available at the time of admission. If a new Trinity scholarship is implemented at a later point, currently enrolled students will not be considered for the awards. Students will continue to receive the scholarships they have been awarded each academic year as long as they are still meeting any required criteria to maintain the awards.

A student must be enrolled full-time each semester in a degree-seeking program in order to receive their full scholarship. Any student that drops below part-time status is no longer eligible for scholarships or federal loans.

**Trinity Online Learning Opportunity Grant:**

Trinity College operates on an online platform in which part-time and full-time students are eligible for up to a 20% scholarship.