

SCU Financial Aid Portal

What is the Financial Aid Portal? The portal is where students can access, modify, and review information regarding financial aid in a secure manner. The portal is one of the main ways the SCU Office of Financial Aid (OFA) communicates securely with students.

It is the student's responsibility to check the Portal regularly. (**Note:** *The Office of Financial Aid also sends aid offers and other communications to your SCU email address. You must continue to monitor your SCU email for updates throughout the academic year.*)

The Financial Aid Portal allows you to view and do the following:

- View your financial aid award offer
- See what documentation you are required to submit or have already submitted. (Dates in 'date received' field indicate when the item was submitted.)
- Accept/Decline/Adjust the amount of loans and/or work-study you want to accept (**Note:** *Grants and scholarships are automatically accepted on the student's behalf so there is no further action needed for those items*)
- See personalized messages from the Financial Aid Office

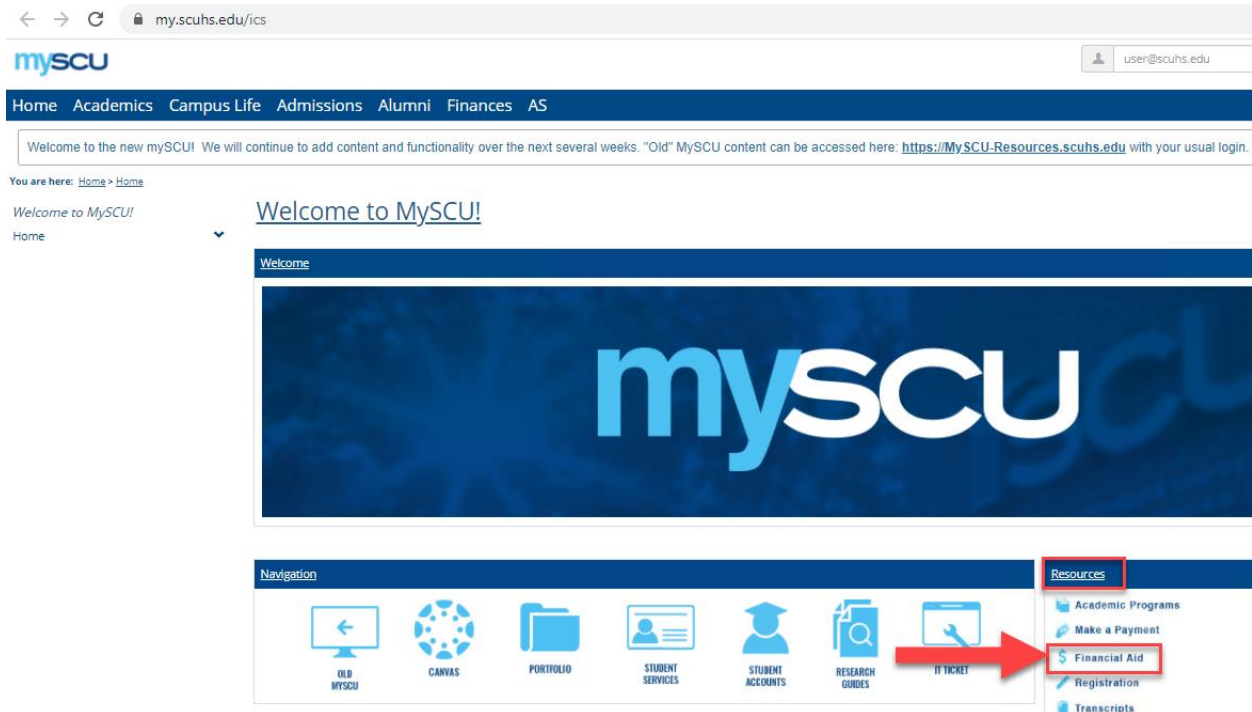
IMPORTANT: A student must be admitted to a degree/certificate granting program before they will be able to login to the Financial Aid Portal

In this document you will learn:

- How to Access the Financial Aid Portal
- How to Login to the Financial Aid Portal
- Information Available on the Student Financial Aid Portal Home Page
- How to View and Submit Financial Aid Documents
- How to Accept/Decline/Reduce Your Federal Direct Student Loans and/or Federal Work-Study
- What Information is on the College Financing Plan and Uses
- Touchpoints and What They Mean
- Important Tips

How to Access the Financial Aid Portal

1. Open Chrome (*Link does not work in Explorer*)
2. Click this link [Financial Aid Portal](#), or
3. If you are logged into [mySCU](#), from the home page, under 'Resources' click on the link that says "\$ Financial Aid":



How to Login to the Financial Aid Portal

Log in with your complete SCU email address (example: [JohnDoe@scuhs.edu](#)) and password. (*The Portal uses the same login credentials that you use when logging into your email, or your MySCU account*)

For assistance with your login credentials: Please contact Tech Support at 877-796-2350 or customersupport@synoptek.com. You can also come to the IT window in the C Bldg.

For assistance logging in to the portal: email the Office of Financial Aid at financialaid@scuhs.edu. Please include a description of your login issue and screen shots of any error messages you receive if applicable.



Information Available on the Student Financial Aid Portal Home Page

The screenshot displays the SCU Financial Aid Portal. The user is logged in as 'Bugs Bunny' (CHIRO Chiropractic). A red alert box indicates 'Documents requiring attention.' The 'My Financial Aid' section shows the award year as '2020-2021' and a list of student loans. The 'Cost of Attendance' is \$48,042.00, the 'Total Offer' is \$24,750.00, and the 'Total Accepted Aid' is \$22,750.00.

Student Loans	Status
Direct Unsubsidized Loan - Federal Loan	✓
Direct Unsubsidized Loan - Federal Loan	✓
Healthcare Unsubsidized Loan - Federal Loan	✓
Healthcare Unsubsidized Loan - Federal Loan	✓

1. My Financial Aid - Under My Financial Aid you will see the types of Federal and Institutional aid that you have been awarded for the financial aid year.
2. The red box with the message "*Documents requiring attention*" will appear if documents are needed to complete your financial aid file. Click the red box to view information needed for your financial aid to be processed.
 - You can also click the Documents > Forms and Files tab on the left to view the same information.
3. Cost of Attendance - SCU cost of attendance, sometimes called the sticker price, includes the program cost of tuition, fees, books, supplies, equipment, transportation, loan fees, and miscellaneous/personal expenses for a semester and/or academic year. (**Note:** Your cost of attendance will not match your bill because it includes these indirect costs that are not billed by the college).
4. Total Offer - represents the total aid that has been awarded to you for the entire financial aid year.
5. Total Accepted Aid - displays the total amount of grants and scholarships plus any loans that you have accepted.

How to View and Submit Financial Aid Documents

This screenshot is similar to the first one, showing the SCU Financial Aid Portal. A blue arrow labeled '1' points to the red alert box that says 'Documents requiring attention.'

Financial Aid Terms & Conditions must be reviewed, accepted/signed, and submitted by a student prior to disbursement of financial aid awards for the award year. Please upload your signed document back to the Financial Aid Portal using the "upload" link. [TERMS AND CONDITIONS](#)

Document Type	Document Status	Due Date	Upload
Financial Aid Terms & Conditions	Required	08/21/2020	Upload
2021 Independent Verification Worksheet	Required	12/11/2020	Upload

Document Type	Date Received
Entrance Counseling	12/01/2020
Master Promissory Note	12/01/2020

- Once logged in to the FA portal click on the red box labeled 'Documents Requiring Attention'.
- Missing Documents - displays a listing of the information needed for your financial aid to be processed.
- Click the name of the document to view additional information about the missing document.
- After clicking the name of the document, a pop-up box will appear listing additional instructions and/or to provide access to forms that you will print, complete, and return to our office. Click the hyperlink within the text to view the document being requested.
- Upload - the upload feature allows you to upload a copy of your document. **Note:** *The upload feature can only accept one file per requested item. If you are trying to upload multiple pages, you would need to compress the multiple pages into one document or zipped file before uploading to the portal.*
 - In addition to the Upload option, requested information can also be sent to Financial Aid by utilizing one of the following options (postal mail, fax). Be sure to write your name and student ID number on all documents before submitting. (*Note: Financial aid documents will be accepted via email via financialaid@scuhs.edu, but it is the responsibility of the sender to secure any personally identifiable information (such as social security numbers) when using this (or any) method*).
 - Fax: (562) 902-3306
 - Mail: SCU Office of Financial Aid
16200 Amber Valley Dr., Building B
Whittier, CA 90604
- Documents on File – When documents have been received, they will show under 'Documents on File' along with the date received. (**NOTE:** *The document being on file does not mean that your financial aid process is complete; continue to monitor your email and portal for updated statuses*).

How to Accept/Decline/Reduce Your Federal Direct Student Loans and/or Federal Work-Study

You can use the FA portal to complete the necessary step of accepting declining or reducing your offered Federal Direct Loans, Federal Direct PLUS loans, and/or Federal Work-Study.

For many students, borrowing in order to finance their college certificate/degree is necessary. We encourage all students who need to borrow to do so responsibly. We recommend you keep borrowing to a minimum by only borrowing what you need and not what you want. The less you borrow now, the less you will owe after graduation. Contact the Office of Financial Aid for further information.

My Financial Aid

Award year: 2020-2021

Grants and Scholarships

Pell Grant - Federal Grant

Student Loans

Direct Subsidized Loan - Federal Loan

Direct Unsubsidized Loan - Federal Loan

Amount: \$1,732.00
Session: AYPR PYMT 1 2021
Status: [please select](#)
Comment:

Amount: \$1,732.00
Session: AYPR PYMT 2 2021
Status: [please select](#)
Comment:

Accept, Decline, or Reduce total award

Accept, Decline, or Request Reduction

please select

Accepted

Declined

Reduction Requested

1. From the home page of the FA portal Select the appropriate academic year from the drop down.
2. Awards in yellow mean action is required. You need to Accept, Decline or Request a Reduction on Federal Direct loans. Click on the yellow line to expand the details for the award and to take action.
3. Click on the words 'Accept, Decline or Reduce total award' to begin the process of finalizing your awards:
 - a. Select 'Accepted' to accept the total amount of the Direct Loan that is being offered to you.
 - b. Select 'Declined' to decline the total amount of the Direct Loan that is being offered to you.
 - c. Select 'Reduction Requested' to request a reduction on the Direct Loan that is being offered to you. If this option is selected, you will be prompted to key in the amount that

you would like to request. The amount you select will be divided by the semesters included in the loan. The request will be submitted to the Office of Financial Aid for review.

4. After making your selection, click the purple box with a check mark to confirm your choice.
5. Awards in green mean no action is required.

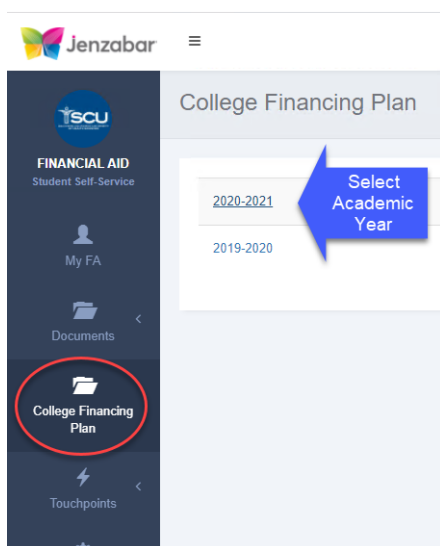
Once loans have been accepted on the [Student Financial Aid portal](#), any request for changes must be submitted using this service request form. While we will attempt to make all changes as requested, below are a few conditions:

- Loans must be paid in equal disbursement amounts.
- Loan changes cannot be made to disbursements that have already been paid. If you would like to return funds to your lender, please contact the Office of Financial Aid.
- Cancelling disbursements for a future semester may reduce the amount or change the disbursement schedule for your loan.
- All change requests will be reviewed by the Office of Financial Aid and you will be notified if your request cannot be processed as requested.
- You may receive a communication from the Office of Financial Aid that an additional action is necessary to approve the change on your Student Financial Aid portal.

Information on the College Financing Plan (CFP) and Uses

The College Financing Plan is a consumer tool that was developed by the U.S. Department of Education to give you additional details about your awards and college choice.

You can access your College Financing Plan from the Financial Aid portal. Select the College Financing Plan option from the left menu and click the appropriate year to view and/or download a copy.



An example of the College Financing Plan is below:

Southern California University of Health Sciences (SCU)

Simon Christopher Kahwaji, 402636

Bugs Bunney 405118

Click Download to
save/print a copy

01/07/2021

Download

Expected Family Contribution**Based on FAFSA**

As calculated by the institution using information reported on the FAFSA or to your institution.

\$0.00 /yr

Based on Institutional Methodology

Used by most private institutions in addition to FAFSA.

Total Cost of Attendance 2020-2021

	On Campus Residence	Off Campus Residence
Tuition and fees	\$22,232.00	
Housing and meals		\$18,384.00
Books and supplies	\$1,666.00	
Transportation	\$2,200.00	
Other education costs	\$3,560.00	
Estimated Cost of Attendance		\$48,042.00 /yr

Fields marked with a " /yr " in The College Financing Plan may or may not contain the Cost of Attendance (COA) and Financial Aid for the entire academic year. Some SCUHS programs are packaged on a semester basis so your plan may not show the entire year at once.

Scholarship and Grant Options

Scholarships and Grants are considered "Gift" aid - no repayment is needed.

Scholarships

Merit-Based Scholarships	
Scholarships from your school	\$0.00
Scholarships from your state	\$0.00
Other scholarships	\$0.00
Employer Paid Tuition Benefits	\$0.00
Total Scholarships	\$0.00 /yr

Grants

Need-Based Grant Aid	
Federal Pell Grants	\$0.00
Institutional Grants	\$0.00
State Grants	\$0.00
Other forms of grant aid	\$0.00
Total Grants	\$0.00 /yr

College Costs You Will Be Required to Pay**Net Costs**

(Cost of attendance minus total grants and scholarships)

This amount is not the amount you'll be "billed", this figure includes an estimate for rent, food, and personal expenses etc.

\$48,042.00 /yr

Loan and Work Options to Pay the Net Costs to You

You must repay loans, plus interest and fees.

Loan Options*

Federal Direct Subsidized Loan (2.75% interest rate)	\$0.00 / yr
Federal Direct Unsubsidized Loan (4.30% interest rate)	\$29,950.00 / yr
Private Loan (interest rate)	\$0.00 / yr
Institutional Loan (interest rate)	\$0.00 / yr
Other Aid That Must Be Repaid	\$0.00 / yr
<i>In addition to the loans above, parents may also apply for the following:</i>	
Parent Plus Federal Loan (5.30% interest rate)	\$0.00 / yr
Total Loan Options	\$29,950.00 / yr

Work Options

Work-study (Federal, state, or institutional)	\$0.00 / yr
Hours Per Week	
Other Campus Job	\$0.00 / yr
Total Work Options	\$0.00 / yr

For More Information

Southern California University of Health Sciences (SCU)
Financial Aid Office
16200 Amber Valley Dr.
Whittier, CA 90604
Telephone: 562-947-8755 ext 766
E-mail: financialaid@scuhs.edu

*** Loan Amounts**

Note that the amounts listed are the maximum available to you - you are allowed and encouraged to borrow less than the maximum amount. To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: <https://studentaid.ed.gov/repay-loans/understand/plans>.

Other Potential Education Benefits

- American Opportunity Tax Credit:** Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.
- Military and/or National Service Benefits**

Next steps**Customized Information from SCU**

Please Note: Fields marked with a " /yr " in The College Financing Plan may or may not contain the Cost of Attendance (COA) and Financial Aid for the entire academic year. Some SCUHS programs are packaged on a semester basis so your plan may not show the entire year at once.

Glossary

Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2020-2021 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer, costs related to a disability, and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and an allowance for living expenses. For students attending more than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and an allowance for living expenses. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and an allowance for living expenses. For students attending more than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and an allowance for living expenses.

Expected Family Contribution: A number used by the federal government to determine how much you and your family are expected to contribute to the cost of your education. It is based on the financial information provided in your Free Application for Federal Student Aid (FAFSA). It is not the amount you have to pay for college, nor is it the amount of federal student aid you will receive.

Federal Work-Study: A federal student aid program that allows you to earn money to help pay your education expenses. The amount you earn is based on your financial need and the amount he or she earns cannot exceed the total amount awarded by the school for the award year.

Grants and Scholarships: Student aid funds that do not have to be repaid. Grants and scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

Loans: Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans. You can find more information about federal loans at StudentAid.gov.

Direct Subsidized Loan: Loans that The U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Private Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

Net Cost: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

For more information visit <https://studentaid.gov>.

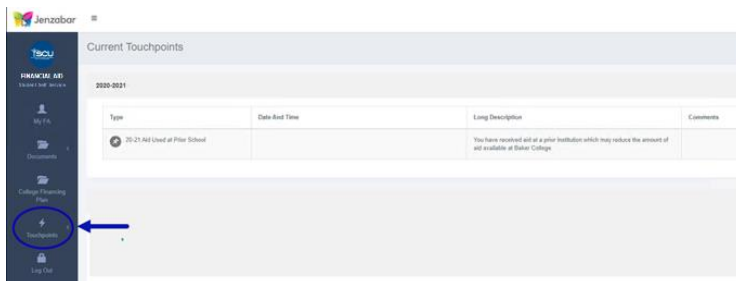
You can save/print a copy by clicking on the '**Download**' button once you are in the CFP.

Uses for the College Financing Plan are:

- Can be used to show your landlord proof of your financial aid package
- Can be used as documentation of your financial aid for 3rd party agencies who request a copy of your award notification

Touchpoints and What They Mean

Touchpoints are used to provide additional information and messages to you. Currently SCU does not have this functionality set up but hope to implement it in the future.



Important Tip: Close the browser when you are finished!

In order to protect the confidentiality of your records, you must logout **AND** exit the browser software when you are finished. Exiting will erase your records, so the next person using this computer cannot view them.

By logging on to the Financial Aid Portal, you are certifying that the information you both enter and access belongs to you, the student. Logging in with someone else's information constitutes improper use of this system and is a violation of state and federal privacy laws.