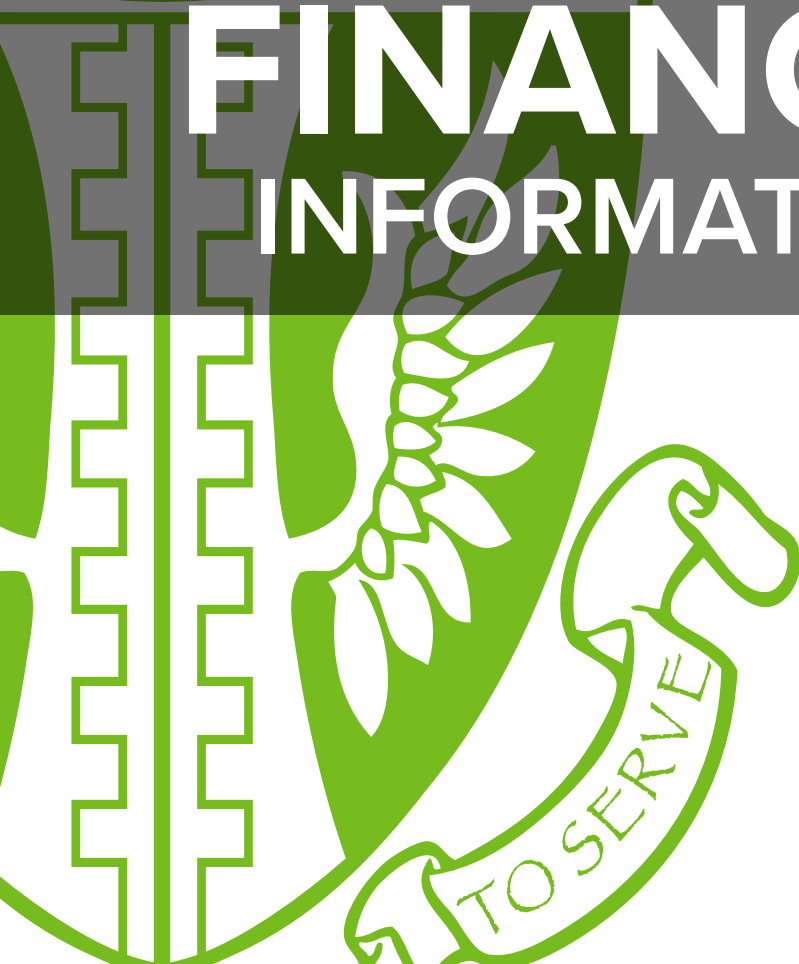




**LIFE CHIROPRACTIC
COLLEGE WEST**



**FINANCIAL AID
INFORMATION BOOKLET**





Applying for and accepting federal aid comes with a combination of both rights and responsibilities for each student. Life West works with each student to help them become a knowledgeable consumer and a savvy borrower.

Student Rights

A student has the right ask a school:

- What financial assistance is available, including information on all federal, state, and institutional financial aid programs?
- What the deadlines are for submitting applications for each of the financial aid programs?
- What is the cost of attendance and what are the policies concerning refunds should a student withdraw?
- What criteria are utilized in selecting financial aid recipients?
- How a student's financial need is determined?
- What resources are available (student/spouse contribution, other aid, savings, etc.)?
- What portion of the financial aid received must be repaid and what portion is grant aid?
- What is the school's policy for maintaining satisfactory academic progress and the consequences for failing to meet those standards?

Student Responsibilities

A student has the responsibility to:

- Review and consider all information about a school's program before he/she enrolls.
- Complete their financial aid forms accurately and timely. Intentional misreporting of information on application forms for federal financial aid is a violation of law and is considered a criminal offense subject to penalties under the U.S. Criminal Code.
- Return all additional documentation, verification, corrections and/or new information requested by either the Financial Aid Office or the agency to which he/she submitted his/her application.
- Use federal and/or state student financial aid only to pay the cost of attending an institution of higher education.
- Read and understand all forms that he/she is asked to sign, and keep copies of them.
- Accept responsibility for all agreements he/she signs.
- Notify the lender of changes in name, address, or school status if he/she has a loan.
- Know and comply with the deadlines for application or reapplication for financial aid.

Financial Aid

How to Apply for Financial Aid

We recommend that you start the process of applying for financial aid four to six months prior to the quarter you plan to start.

The Financial Aid Office has created this check list to assist you in better understanding the financial aid process and the necessary steps required to complete your financial aid file.

All the forms and information you will need can be found on the financial aid webpage:

www.lifewest.edu/prospective-students/how-to-apply-for-financial-aid/

1. File the FAFSA form at www.fafsa.ed.gov
2. Complete the Online Master Promissory Note (subsidized & unsubsidized)
www.studentloans.gov/myDirectLoan/index.action
3. Complete the online Loan Entrance Counseling (Q&A on your rights & responsibilities)

Once step 1 is complete, we will send you an award letter to accept or decline the federal aid offered. Your initial award letter will only include the federal unsubsidized federal loan and/or a federal work-study award. If you wish to pursue additional borrowing with the federal credit based Graduate PLUS loan please contact the Financial Aid Office.

4. Sign and return your Financial Aid Award Letter to the Financial Aid Office.

Oh wait...there's one more step!

5. Apply for scholarships (optional): We encourage you to apply for our incoming student scholarship(s). Deadlines for the Presidential Scholarship/Scholars Award are 6 weeks prior to start term and the Enrollment Scholarship is 30 days prior. Applications for scholarships are available online:
www.lifewest.edu/prospective-students/financial-aid/scholarships/

Forms Required:

- FAFSA (Free Application for Federal Student Aid) **Online: Life West college code is 015732**
- Federal tax transcript(s) (if requested by the Federal Aid Office)
- Master Promissory Note (see Step 2 above)

Resources:

- An excellent resource with detailed information on student financial aid including loan calculators:
www.studentloans.gov
- Another helpful website is NSLDS, the National Student Loan Data System, a National database of a student's federal grants and student loans:
www.nsls.ed.gov



Types of Financial Aid

There are several types of financial aid, including federal and private loans, federal and institutional employment programs, special federal benefit programs, scholarships sponsored by Life West, and scholarships sponsored by states, provinces, and private organizations.

All students entering Life West's Doctor of Chiropractic Program are classified as "graduate students." All graduate students are automatically considered independent for financial aid purposes.



Federal Loan Programs:

Federal Direct Loans are low-interest loans for students to help pay the cost of post-secondary education. The lender is the U.S. Department of Education rather than a bank or other financial institution.

Unsubsidized Federal Direct Stafford Student Loan

Effective July 2012 the government will not provide any subsidy (pay the interest while in school) on the Federal Stafford Student Loan for graduate students; therefore, all funds are unsubsidized. The total amount graduate students may borrow under the Unsubsidized Federal Direct Stafford Loan program is \$33,000/9 months or \$44,000/12 months (all monies will be unsubsidized).

This long term, low interest loan program is designed to provide additional funds for postsecondary education. For Unsubsidized Direct Stafford loans, the interest is the responsibility of the student while in school, during the grace period, and during repayment. The interest may be postponed while in school at least part-time. If the interest is postponed it will be capitalized (added to the principal) at repayment.

Eligibility	Borrowers must be enrolled at least part time, and a U.S. citizen or an eligible non-citizen.
Annual/Aggregate Limits	The current graduate limit is \$33,000 per academic year (9 months) with an aggregate of \$224,000 (including undergraduate loans).
Interest Rate	Federal student loan rates are linked to the Federal 10-year Treasury rate, plus a small margin. The interest rates are fixed for the life of the loan; however, the rates for new loans will change annually, based on the current market. The interest rates for graduate students in the 2015-16 academic year is as follows: 5.84% for unsubsidized Stafford loans and 6.84% for graduate PLUS loans.
Loan Fees	The government charges a 1.068 origination fee (effective 10/1/15) of the loan amount. This fee is subject to change by the government. Please refer to our website.
Loan Repayment	Begins six months (grace period) after the month in which the borrower is no longer attending at least half-time. Standard, graduated, extended and income-based repayment plans are available for a time frame of 10 to 30 years (dependent upon the amount borrowed).

Credit-Based Federal Graduate PLUS Loan

The Federal Graduate PLUS loan is a credit based federally guaranteed loan available to graduate and professional students.

Critical Requirements:

This loan is based on being credit-ready — your income, debt, credit score and assets are not factors for approval; however, negative credits items are grounds for denial (tax lien, charge off, delinquent accounts, etc.). An option is available to obtain a co-signer/endorser if the loan is denied.

Eligibility	Same as the Federal Direct Stafford loan and must first have applied for maximum annual loan eligibility in that program.
Annual/Aggregate Limits	Up to the cost of attendance less any awarded aid (i.e. loans, scholarships and federal work-study) per academic year.
Interest Rate	Federal student loan rates are linked to the Federal 10-year Treasury rate, plus a small margin. The interest rates are fixed for the life of the loan; however, the rates for new loans will change annually, based on the current market. The interest rates for graduate students in the 2015-16 academic year is as follows: 5.84% for unsubsidized Stafford loans and 6.84% for graduate PLUS loans.
Loan Fees	The government charges a 4.272 origination fee (effective 10/1/15) of the loan amount. This fee is subject to change by the government. Please refer to our website.
Loan Repayment	Begins within 60 days following the last disbursement. Graduate/professional students will automatically receive an in school deferment until enrollment drops below half-time status or at graduation. *The standard repayment period is 10 years; however, for balances above \$30,000 the repayment period may be extended to 25 years. NOTE: In addition, borrowers are eligible for deferment during the six-month period beginning on the day after the date the student ceases to carry at least half-time enrollment as defined by the institution.

Eligibility Requirements

General requirements: U.S. Citizen or eligible non-citizen, part time or full time student, file a FAFSA at www.fafsa.gov and maintain Satisfactory Academic Progress. LCCW Satisfactory Academic Progress policy is available at: www.lifewest.edu/student-academic-progress/

Many students wonder how their parent's finances will affect their eligibility. As a graduate student you will not be using your parent's income to determine your eligibility. If you are married you will need to use your household income as part of your income reporting. There are provisions for possible budget adjustments for documented day care expenses to assist students with dependents.

The federal student loan programs are considered non-need based federal aid and therefore do not have income/asset restrictions. The federal work study program is a need-based aid program and eligibility is based on your FAFSA form.

Student Employment

- 1. Federal Work Study** is based on financial need as determined by completing the FAFSA form. Jobs include on-campus positions, reading tutors (literacy program operated at various local sites), and other community services organizations (including mentoring).
- 2. Institutional Work-Study** is not based on financial need. It is available on a limited basis and offers on-campus positions only.
NOTE: Both Federal and Institutional Work-Study students are paid an hourly rate for the work performed... Students must be enrolled at least half-time and provide proof of employment eligibility in the U.S., as stipulated by the Immigration and Naturalization Service.
- 3. Job Location and Development** is a program where our JLD staff develops off-campus positions for all students. Additional services include providing access to employment information and helping to improve a student's resume or interview skills.

Government Programs

Veterans Educational Benefits

Education benefits are available to veterans attending Life West through Chapter 32 (VEAP), Chapter 35 (Dependents), Chapter 30, Chapter 31, Chapter 1607 and Chapter 33 (Post 911 GI Bill®). For further information please contact either the Veterans Administration +1 (800) 827-1000 / www.gibill.va.gov or Life West Financial Aid.

NOTE: Yellow Ribbon: At Life West, tuition for a 12 month period would exceed the private education cap of \$21,084. Therefore, we recommend that eligible veterans participate in the Yellow Ribbon Program.

We participate in this specialized program which allows the VA and educational institutions to enter into agreements to help cover the cost of tuition above the cap for private colleges. The plan covers all undergraduate and graduate tuition not already provided for by the Post-9/11 Veterans Educational Assistance Act of 2008.

This program is available to veterans (or designated transferees) who have served an aggregate of 36 months of active duty service or who were released for a service connected disability.

**GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <http://www.benefits.va.gov/gibill>.*

Bureau of Indian Education (BIE)

The BIE administers a grant program through the American Indian Graduate Center (AIGC) that offers supplementary financial assistance for students pursuing post-baccalaureate degree programs. A student must



be an enrolled member of a federally recognized American Indian or Alaska Native tribe in the United States and pursue a masters or doctorate degree as a full-time student at an accredited graduate school in the United States. Additional information is available on the AIGC website: www.aigcs.org. The address and telephone number is American Indian Graduate Center, 3701 San Mateo Blvd NE, Suite 200, Albuquerque, New Mexico 87110, +1 (505) 881-4584 or toll free at +1 (800) 628-1920.

Scholarships

Scholarships are an ideal form of financial aid which you can use to minimize your amount of loans. Please review the scholarship section for a full list of options.

Life West Sponsored Scholarships

Scholarships for Incoming Students: Life West offers several scholarships and awards for incoming students each quarter.

1. The **Scholars Award** is a scholarship set aside for those who demonstrate academic excellence in their prior coursework.
2. The **Presidential Scholarship** acknowledges a student's challenges and successes on his or her path to a chiropractic career.
3. The **Enrollment Scholarship** was created to attract students with a commitment to service and vitalism in the field of chiropractic and to Life West.
4. The **Married Students/Sibling Students Tuition Credit Award** is a \$500 tuition credit available to married couples (legal marriage as defined by the state of CA) and to siblings who enroll after or concurrently with the current student.



Online applications and details are available in the scholarship section of our website. You may also contact the financial aid or admissions office for assistance.

Scholarships for Current Students:

Life West sponsors the following scholarships for currently enrolled students.

1. The **LCCW Commitment to Excellence Scholarship** is to acknowledge and honor students at Life West who have demonstrated their commitment to excellence in life and/or chiropractic.
2. The **Dr. Dieter Philosophy Scholarship** honors Dr. Dieter's many years of service as chairman of the board of directors for Life Chiropractic College West. Chiropractic philosophy and communication of these principals to the public is of great value to Dr. Dieter.
3. The **Life Assistance Scholarship** is based on financial hardship.
4. **Dr. Michael Dobbins Excellence in Nutritional Education:** In 2009, Standard Process Inc., manufacturer of nutritional whole food supplements, awarded Dr. Dobbins (LCCW alumnus) with the Excellence in Nutritional Education Award. Standard Process established this ongoing scholarship to recognize those students who have chosen the path of chiropractic and wellness to help others achieve optimal health. The Dr. Michael Dobbins Excellence in Nutritional Education Scholarship is an annual award of \$10,000.

More Scholarship Resources:

- www.fastweb.org
- www.federalstudentaid.ed.gov
- www.finaid.org/finaid/scams.html

Outside Sponsored Scholarships

AAUW Career Grant

Must be a woman pursuing first advanced degree

www.aauw.org

AAUW International Fellowship

Must be a woman, enrolled full time, and a non-citizen of the USA.

aauw.scholarsapply.org/international/

ABCA/Harvey Lillard Scholarship

Available to African-American students who are enrolled full-time in an accredited chiropractic institution and maintain an accumulative G.P.A. of 3.00.

www.abcachiro.com

ACF/ACA Scholarship

Must be a student ACA member and have a G.P.A. of 3.0 or higher.

www.acatoday.com

ANJC Scholarship

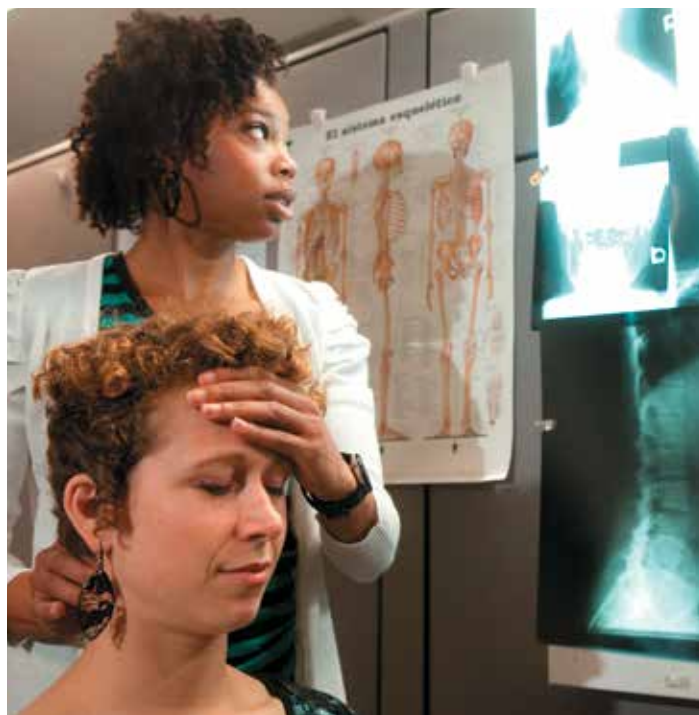
Applicants must be a NJ resident and plan on practicing in NJ, requires several short (75 words or less) essays to specific questions.

www.anjc.info

Arkansas Health Education Grant Program (ARHEG)

Must have a G.P.A. of 2.5 or higher, financial need and submit a written essay.

www.adhe.edu



Blair Society Scholarship

Must have a G.P.A. of 2.5 or higher at an accredited chiropractic college, be a member of a student Blair club (if available at their school), and have completed at least one Primary Blair seminar.

www.blairchiropractic.com/page-1673683

C.A.P.E.D. Scholarship

Must have medical or other written docs that verifies your disability.

www.caped.net

Catching The Dream Scholarship (MESBEC)

Open to American Indians or Alaskan Natives (1/4 degree or more) enrolled as members of a federal, state, or terminated tribe and have a high G.P.A.

www.catchingthedream.org

CCOA-Alberta Scholarship

Must qualify as an Alberta resident enrolled at a CCE accredited chiropractic college.

www.albertachiro.com/site/for_students

Chippewa Valley Chiropractic Alliance Scholarship

From or affiliated with a DC in the Chippewa Valley (Northwest Wisconsin).

www.cvca.info/scholarship.html

Chiropractic Association of Louisiana /William S. Boyd Scholarship

Residency in the state of Louisiana prior to college and the intent to practice in Louisiana upon graduation.

www.cal-online.org

Christian Chiropractic Association Scholarship

Christian attending an accredited chiropractic school.

www.christianchiropractors.org/scholarship.htm

Dr. K.R. Jones Memorial Scholarship

Must have a G.P.A. of 2.5 or higher, resident of South Carolina, student member of SCCA, extracurricular activities and a brief essay.

www.scchiropractic.org

Dr. Robert L. Dark Memorial Scholarship/ California Chiropractic Foundation (CCF)

CA resident, merit-based and active in governmental affairs activities of the CCA or another state or national chiropractic association.

www.calchiro.org

Education Support Awards for Low Income Women with Children

Woman with minor children, low-income as stipulated on application.

www.patsyminkfoundation.org

FICS Chiropractic Scholarship (Federation of Internationale De Chiropractue Du Sport)

Full time must have at least two quarters before graduating, participation in fitness/sports activities, essay(s) and reference.

www.fics-sport.org

Frederick J. Krause Scholarship on Health and Disability

Must have a disability, U.S. resident, degree related to health.

www.aahd.us/initiatives/scholarship-program/

Got A Spine Scholarship

Essay questions, full time enrollment and GPA 2.5 or higher.

www.arcticchiropracticfairbanks.com



Hispanic Scholarship Fund

Applicant must be of Hispanic heritage, a U.S. citizen or legal permanent resident, enrolled full-time, and have an accumulative GPA of 3.00 or better.

www.hsf.net

ICA/Alma Nielsen Scholarship

Must be a member in good standing with the SICA organization on campus. Three letters of recommendation (one must be from a D.C. who is in good standing with the ICA). Must be a sophomore.

Contact the financial aid office for details.

IFCO Scholarship for Leaders

Based on efforts to advance and/or promote the science, philosophy and art of chiropractic.

www.IFCOchiro.org

IFCO/Sylvia Ashworth Scholarship

Must have a GPA of 3.0 or better. First year students not eligible.

www.IFCOchiro.org

Japanese American Citizens League Scholarship

Applicant must be an active JAACL member at either an individual or student level. Applicant must be planning to attend college at graduate level in the fall.

www.jacl.org

Kentucky Chiropractic Society Scholarship

Must be a permanent resident of Kentucky, have a cumulative G.P.A. of 2.75 or better, and be in at least the 4th quarter of study.

Contact the financial aid office for details.



Korean American Scholarship Foundation

Full time at a designated Western states school according to the KASF's delineation of regions, a cumulative G.P.A. of 3.0, financial need.

www.kasf.org/western

Krill Oil Scholarship

G.P.A. of 3.0 or higher, Canadian or American citizen or hold a valid student visa. Submit an essay.

www.krilloil.com/krill-oil-scholarship/

Leigh Carter Scholarship (TCA)

Must be a permanent resident of Tennessee and have a strong interest in health care delivery.

www.cfmt.org/scholarship

Life Foundation/Founders Scholarship & Lasting Purpose Scholarship

Pursuing a Doctor of Chiropractic degree.

www.lifefoundationsonline.org



Macomb County Chiropractic Association

Must be a Missouri resident in good standing with at least a 2.5 GPA and must be in their 4th quarter of study.

www.sterlingheightscommunityfoundation.org

National Italian American Foundation Scholarship

Applicants must be of Italian descent and demonstrate high academic achievements.

www.niaf.org

NMCA/Darrell Atchley Scholarship

Applicant must be a New Mexico student in good standing at an accredited chiropractic college in the U.S. A minimum G.P.A. of 2.5 is recommended and student must be attending school full-time and be in at least their fourth quarter of study.

www.nmchiro.org/scholarship

Oklahoma Scholarship

Must be a permanent resident of Oklahoma for not less than 5 years prior to apply for this scholarship and have an accumulative GPA of 3.0 or better.

https://content.xap/media/10674/chiropractic_scholarship.pdf

Oregon Student Assistance Commission Scholarships & Access Programs

Basic requirements vary.

www.app.oregonstudentaid

Soros Fellowships for New Americans

Applicants must have a resident alien card, a naturalized citizen, or the child of parents who are both naturalized citizens and be age 30 or younger.

www.pdsoros.org

Spine and Sport Chiropractic Scholarship

A cumulative G.P.A. of 3.0 or higher and multiple essay questions.

www.nashvillespineandsport.com

World Congress of Women Chiropractors Scholarship

Applicant must be a WCWC member, have an accumulative GPA of 3.0, and should demonstrate leadership qualities.

www.wcwchiropractors.org



Budgets & Financial Planning

Life West believes it is critical that our students have a strong foundation in budgeting, developing financial strategies and overall management of their finances.

Please review a current budget sheet to see a sample of how you will break down the individual expenses including tuition, housing, books and supplies, transportation and loan fees. We recommend that you plan and align your expenses with this budget.

2015-16 Student Budget

The above referenced budget is for an academic year (three quarters). Financial Aid is available four quarters a year; however, it is typically packaged in 3 quarter cycles.

NOTE: Tuition figures above are from fall 2016. Sample aid packages are listed below and assume the student qualifies for the maximum aid available.

Sample Budget — 3 Quarters	
Tuition (\$8,640/qtr.)	\$25,920
Room & Board	\$12,771
Books & Supplies	\$1,850
Transportation	\$3,105
Miscellaneous	\$5,850
Direct Loan Fees	\$864
TOTAL	\$50,310

Life West Financial Aid Packages 2016-17

Direct Unsubsidized & Graduate PLUS <i>Sample Package</i>	
Direct Unsubsidized Loan	\$33,000
*Credit Based Graduate PLUS	\$17,310
SUB-TOTAL	\$50,310
Minus Government Loan Fees	
Stafford	– \$351
Graduate Plus	– \$657

Direct Unsubsidized & Federal Work Study (FWS) Award <i>Sample Package</i>	
Direct Unsubsidized Loan	\$33,000
*Credit Based Graduate PLUS	\$14,310
**Federal Work Study Award	\$3,000
TOTAL	\$50,310

**Opportunity to work on campus, student paid for hours worked via bi-monthly paycheck.

If a student borrows the maximum in the Federal Direct Stafford Loan program (\$33,000), after paying tuition and taking into consideration the loan fees, he/she would have approximately \$2,243 per quarter for books, supplies and living expenses. Students needing additional assistance beyond the Direct Loan program may use the Federal Work-Study program and/or the credit-based federal graduate PLUS loan program thereby increasing the amount of funds available per from \$2,243 to \$7,767 per quarter.

Please remember to review the scholarship information on the Student Financial Aid Programs document and/or on our website. Scholarships are available for incoming students.

Financial Planning

Financial Literacy Seminar

The Financial Literacy Seminar is a part of every freshman's first quarter schedule. At Life West, we feel it is essential that our students have a strong foundation in budgeting, developing financial strategies and overall management of their finances. Later in the program the courses in the business curriculum will offer additional information on financial planning tailored to chiropractic students.

SALT Literacy Program

The college has teamed up with SALT, a new membership program, to help our students manage their money and student loans. SALT was created by American Student Assistance, a nonprofit organization, to help students become more financially savvy. Activating the SALT membership allows our students to take advantage of members-only features, like: interactive money management tools that show how to take control of your finances; loan advice from SALT's expert counselors; and My Money 101—a self-paced, online resource that teaches practical money management strategies for budgeting, credit cards, banking and more.

Planning Tips

In preparation for your chiropractic education, we strongly recommend paying off any consumer debts, such as car payments, credit cards, etc. It is a good idea to start now to develop a financial plan for the future. Managing your money now will help ease the burden in the future. It is beneficial to know your credit history and check it yearly to insure the accuracy of the reports.

Resources

Please check out the links below to assist you in budgeting and financial planning:

- www.finaid.org (loan calculators and budgeting tools)
- www.studentloans.gov (loan calculators, debt management tools and online account information)

The following policies are available on the college's website: Federal & Institutional Refund polices Satisfactory Academic Progress (SAP) policy and including information on the college's current default rate and Code of Conduct.

Please visit:

www.lifewest.edu/student-academicprogress/

and/or

www.lifewest.edu/prospective-students/financial-aid/financial-aid-rights



Helpful Financial Aid Websites:

FAFSA Online

File the Free Application for Federal Student Aid (FAFSA) on-line.

www.FAFSA.ed.gov

FastWeb

Database of 1.5 million private scholarships with matching of scholarships to student profiles.

www.fastweb.org

Federal Student Aid

Complete promissory notes, online entrance counseling along with resources & tools on financial aid programs including loan consolidation and other repayment information.

www.studentloans.gov

Financial and Informational Page

General financial information and numerous on-line calculators.

www.finaid.org

Income-Based Repayment

An independent, non-profit source of information about new federal student loan repayment (IBR) and loan forgiveness (PSLF) programs.

www.ibrinfo.org

NSLDS (National Student Loan Data System)

National database of your federal loans – Direct Loans - subsidized, unsubsidized, graduate PLUS and Perkins loan programs (interest rate, loan amount, lender and servicer name, etc).

www.nsls.ed.gov



Scholarship Scam Alert

Information on scholarship scams and ways to protect yourself.

www.finaid.org/finaid/scams.html

Student Aid on the Web

Provides a current list of federal loan servicers, information on Public Service Loan Forgiveness (PSLF), on Loan Consolidation, on Income Based Repayment (IBR) and other repayment plans. Also provides general information on financial aid programs

www.studentaid.gov

NOTES:



**LIFE CHIROPRACTIC
COLLEGE WEST**

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