



Consumer Information Guide 2016–2017

February 2017

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Consumer Information

All institutions participating in federal financial aid programs are required to provide enrolled and potential students and current and prospective employees available consumer information. This guide provides you with important information and institutional policies. Where applicable, each section lists specific locations where additional information is available. To request and receive this information in writing, contact the campus director or designee at each University of Phoenix location during regular business hours. A list of campus locations is available at http://www.phoenix.edu/campus_locations.html

About University of Phoenix

Accreditation, Licensures, Reviews and Approvals

University of Phoenix is accredited, reviewed and/or approved by federal, state and international agencies, as well as private accreditation bodies.

Federal

U.S. Department of Education, Certificate of Eligibility

University of Phoenix has been approved by the Department of Education to participate in each of the following listed Title IV HEA programs:

- Federal Pell Grant Program
- Federal Direct Student Loan Program
- Federal Supplemental Educational Opportunity Grant Program
- Federal TEACH Grant Program

Regional Accreditation

University of Phoenix is accredited by the Higher Learning Commission (<http://hlcommission.org>). Since 1978, University of Phoenix has been continually accredited by the Higher Learning Commission and its predecessor. University of Phoenix obtained its most recent 10-year Reaffirmation of Accreditation in 2012–13. A comprehensive evaluation is scheduled for 2016–17, and the next Reaffirmation of Accreditation is scheduled for 2022–23.

For more information about University of Phoenix accreditations and licensures, please visit http://www.phoenix.edu/about_us/accreditation.html

Higher Learning Commission

230 South LaSalle Street, Suite 7-500

Chicago, IL 60604-1411

Phone: 312.263.0456

800.621.7440

Fax: 312.263.7462

<http://hlcommission.org>

State and International Licensures

University of Phoenix is approved to operate in most U.S. states, territories and possessions, either through licensure, registration, general or specific approvals, or annual extension of exemption.

Alabama Commission on Higher Education
Arizona State Board for Private Postsecondary Education
Arkansas Department of Higher Education
California Bureau for Private Postsecondary Education
Colorado Department of Higher Education, Commission on Higher Education
Connecticut Office of Higher Education
Delaware Department of Education
Government of the District of Columbia, Education Licensure Commission
Florida Commission for Independent Education
Georgia Nonpublic Postsecondary Education Commission
State of Hawaii Post-Secondary Education Authorization Program (HPEAP) from
State of Hawaii, Department of Commerce and Consumer Affairs
Idaho State Board of Education
Illinois Board of Higher Education
Indiana Board for Proprietary Education
Iowa College Student Aid Commission
Kansas Board of Regents
Kentucky Council on Postsecondary Education
State of Louisiana Board of Regents
Maryland Higher Education Commission
Commonwealth of Massachusetts Board of Higher Education
State of Michigan Department of Education, Postsecondary Services
Minnesota Office of Higher Education
Mississippi Commission on College Accreditation
State of Missouri Coordinating Board of Higher Education
Nebraska Coordinating Commission for Postsecondary Education
Nevada State Commission on Postsecondary Education
New Jersey Secretary of Higher Education
New Mexico Higher Education Department
Board of Governors for the University of North Carolina
Ohio Board of Regents
Oklahoma State Regents for Higher Education
Oregon Office of Degree Authorization
Pennsylvania Department of Education
Consejo de Educación de Puerto Rico/Puerto Rico Education Council
South Carolina Commission on Higher Education
Tennessee Higher Education Commission
Texas Higher Education Coordinating Board
Utah Division of Consumer Protection
The State Council of Higher Education for Virginia
State of Washington Higher Education Coordinating Board
West Virginia Higher Education Policy Commission
State of Wisconsin Educational Approval Board
Wyoming Department of Education

For additional information on state and international licensures visit

http://www.phoenix.edu/about_us/accreditation.html

Program Accreditation

School of Business/Business Programs

The University of Phoenix School of Business offers the following programs that are accredited by the Accreditation Council for Business Schools and Programs (ACBSP): Associate of Arts in Business Foundations (now known as Associate of Arts/Concentration in Business Fundamentals), Associate of Arts in Accounting Foundations (now known as Associate of Arts/Concentration in Accounting Fundamentals), Bachelor of Science in Business, Bachelor of Science in Accounting, Master of Business Administration, Master of Management, Master of Science in Accountancy, Doctor of Business Administration and Doctor of Management.

ACBSP

11520 W. 119th St.
Overland Park, KS 66213
Phone: 913.339.9356
<http://www.acbsp.org>

College of Health Professions: School of Nursing

The Bachelor of Science in Nursing and Master of Science in Nursing programs at University of Phoenix are accredited by the Commission on Collegiate Nursing Education (CCNE).

CCNE

One Dupont Cir. NW, Ste. 530
Washington, DC 20036-1120
Phone: 202.887.6791
<http://www.aacn.nche.edu/ccne-accreditation>

College of Education/Education Programs

University of Phoenix initial degree programs lead to teaching certification (Early Childhood, Elementary, Middle Level, Secondary and Special Education) in certain states. The College of Education offers state-approved initial programs in Arizona, California, Colorado, Florida, Hawaii, Nevada, New Mexico, Texas and Utah. The College of Education offers state-approved advanced programs in Arizona, California, Colorado, Florida, Nevada, New Mexico, Texas and Utah. Individual programs vary by state, and not all programs are available at all locations or in both online and on-campus modalities.

Candidates may request an institutional recommendation upon successful completion of their program (academic and program requirements). Candidates should check with their state agency for any state-specific requirements, including the acceptability of the University's initial programs in any state in which they intend to seek licensure or certification. Program requirements are subject to change based on state certification requirements. Please speak to a campus representative for a listing of programs available at each campus location.

College of Social Sciences/Counseling Programs

The Master of Science in Counseling program with a specialization in Clinical Mental Health Counseling (Phoenix and Southern Arizona Campuses) and the Master of Science in Counseling program in Mental Health Counseling (Utah Campuses) are accredited by the Council for Accreditation of Counseling and Related Educational Programs (CACREP).

CACREP

1001 North Fairfax St., Ste. 510
Alexandria, VA 22314
Phone: 703.535.5990
<http://www.cacrep.org>

Additional Information

A student can view additional information at http://www.phoenix.edu/about_us/accreditation.html. To obtain a copy of University accreditation and licensure documents, or information on how to contact any of the agencies that regulate the University, contact the Apollo Legal Department at 602.557.1554.

Academic Programs, Facilities and Instructional Personnel Information

Academic program offerings and instructional facilities vary according to geographic area and delivery mode at the local campus or online modality. Not all programs are available at all locations.

Academic Programs

University of Phoenix offers undergraduate and graduate programs in business and management, information systems and technology, security and criminal justice, nursing and health services administration, social sciences, humanities and sciences, and education. Detailed information regarding academic programs offered at specific instructional facilities is located at <http://www.phoenix.edu/programs/degree-programs.html> and the appropriate Academic Catalog at <http://www.phoenix.edu/programs/degree-programs/academic-catalog.html>. Admissions and program requirements vary by state. Please refer to the Academic Catalog for state and/or program-specific information.

Academic Program Improvement

University of Phoenix pursues a strategy of continuous improvement in relation to its academic programs. This strategy is implemented through assessment processes designed to measure student learning at various levels within the University. Multiple direct and indirect outcomes-based assessment and evaluation measures are utilized to create as comprehensive a picture as possible of the strengths and potential challenges to student learning. Resulting data is used to evaluate and improve academic programs and enhance the overall academic experience.

For University of Phoenix, the purpose of outcomes-based assessment of student learning is to generate information to the students, program, college and school, and University about the efficacy of its curricula and educational practices in enabling students to achieve exit-level expectations at the course, program and institutional levels. Assessment answers the question: How well are University of Phoenix students meeting the general education, programmatic and institutional learning outcomes underscored by the University's mission? Its findings inform opportunities for curricular and pedagogical improvement, decision-making processes for policy consideration and resource allocation, and accountability. The process for outcomes-based assessment of student learning uses the following conceptual framework:

- Assessment Planning
- Collecting Evidence and Analyzing Data
- Implementing Improvement
- Monitoring Effectiveness of Improvements

By utilizing this assessment process, the colleges and schools establish clear, measurable outcomes and ensure that students have sufficient opportunities to achieve outcomes; systematically gather, analyze and interpret evidence to determine how well student learning matches stated expectations; use assessment findings to improve student learning; and monitor improvements by measuring changes in student learning over time.

Articulation Agreements

A list of institutions that University of Phoenix has established articulation agreements with can be viewed at http://www.phoenix.edu/admissions/transfer_information/transfer-guides.html

Corporate Partnerships

A list of corporations with which University of Phoenix has established credit recommendation guides through corporate partnerships can be viewed at http://www.phoenix.edu/admissions/prior_learning_assessment/corporate-credit-recommendation-guide.html

Credit Transfer

Information regarding criteria used to evaluate the transfer of credits earned at another institution is located at http://www.phoenix.edu/admissions/transfer_information/previous_college_education.html

The University Credit Transfer Policy can be viewed at http://www.phoenix.edu/tuition_and_financial_options/policies/credit_transfer_policy.html

Reverse Transfer Agreements

University of Phoenix has established reverse transfer agreements with partnering institutions. With a reverse transfer agreement in place, University of Phoenix will notify the partner transfer institution and provide academic records, including an official transcript, for a student who has consented to the release of his or her records to a previously attended institution who also meets certain credit requirements that indicate the student may be eligible to earn an associate degree from the transfer institution. The transfer institution may pursue communication with the student to discuss requirements and may award the associate degree to the student per its discretion after an official credit evaluation is conducted.

Disability Services

University of Phoenix recognizes and accepts its obligations under Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act (ADA) of 1990 and the ADA Amendments Act of 2008, prohibiting discrimination on the basis of a disability and requiring the University to provide reasonable accommodations to otherwise qualified disabled students in all University programs and activities.

The University of Phoenix Disability Services Office provides services to students with appropriate documentation for temporary health issues or a permanent disability.

Students with a temporary or permanent disability seeking disability services from the University must: (1) disclose their disability to the Disability Services Office and (2) request accommodation through the Disability Services Office. Confirmation through documentation from a health care provider may be required prior to accommodations being determined and fulfilled.

Obtain Information

The disability services advisor is responsible for managing the accommodation process, including any negotiations regarding services, and finalizing appropriate student accommodations.

Additional information and a list of disability services advisors are located at <http://www.phoenix.edu/students/disability-services.html>

General Contact Information

Direct any questions regarding admissions, academics, financial options, facilities or general institutional issues to the following offices:

Central Administration

University of Phoenix
1625 W. Fountainhead Pkwy. Mail Stop: CF-SX03
Tempe, AZ 85282-2371
800.366.9699

Online

University of Phoenix
1625 W. Fountainhead Pkwy.
Tempe, AZ 85282-2371
866.766.0766

Admissions and Records Service Center

4025 S. Riverpoint Pkwy. Mail Stop: CF-A208
Phoenix, AZ 85040
800.866.3919
480.446.4600
ARSC@phoenix.edu

Campus contact information is located at <http://www.phoenix.edu/campus-locations.html>

Faculty

University faculty members are accomplished managers, technology leaders, professional educators, corporate executives, financial officers, human services professionals and leaders in other professional areas who possess advanced degrees. Complete lists of faculty for each school and college can be found under the Faculty Credentials section at www.phoenix.edu/faculty. A list of faculty at a particular location may be obtained from each local campus.

To find a local campus, go to <http://www.phoenix.edu/campus-locations.html>

Faculty profiles can be found at http://www.phoenix.edu/faculty/our_faculty.html

Student Borrowing

During the period of time spanning July 1, 2014, through June 30, 2015, 58.8% of students enrolled received federal student loans.

Loan Default Rate

The University's loan default rate for Fiscal Year 2012 is 13.5 and the national average is 11.8.

The University's loan default rate for Fiscal Year 2011 is 19 and the national average is 13.7.

Median Borrowing

The median borrowing for students from the University entering repayment is \$20,026. The Federal loan payment over ten years for this amount is approximately \$206 per month. Your borrowing may be different.

Graduation Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must publish information regarding graduation rates as defined by the National Center for Education Statistics (NCES). This graduation measure includes the cohort of full-time, first-time (FTFT) degree/certificate-seeking undergraduate students and tracks their completion status at 150% of the normal time to complete all requirements of their program of study. A first-time student is defined as a student who has no prior postsecondary experience attending any institution for the first time at the undergraduate level.

Data are collected on the number of students entering the institution as FTFT degree- and/ or certificate-seeking undergraduate students in a particular cohort year. Graduation rates are disaggregated by race and ethnicity, gender and federal financial aid grant or loan funds. The graduation rates shown below represent students from the 2009–2010 cohort and the percentages of those students who graduated within 150% by Aug. 31, 2015.

The table below shows FTFT undergraduate students and is derived from the IPEDS graduation rate survey, although shown in aggregate rather than by degree/award type. The University is a nontraditional institution that caters to a wide variety of students, including many who have previously attended another institution of higher education, and would not be classified as first-time students. Data includes recipients of Pell Grants or subsidized loans, or neither type of aid during the 2009–2010 cohort years (September 1 – August 31).

FTFT Degree- or Certificate-seeking Undergraduate Students in the 2009–2010 Cohort

	Enrolled FTFT Undergraduates*	Enrolled FTFT Undergraduates Graduated Within 150% Timeframe Allowed	Graduation Percent Enrolled FTFT Undergraduates
Totals	130,742	21,337	16%
Male	37,691	5,027	13%
Female	93,051	16,310	18%
Nonresident Alien	1,618	431	27%
Hispanic/Latino	7,512	1,483	20%
American Indian or Alaskan Native	1,057	169	16%
Asian	503	136	27%
Black or African American	24,010	2,951	12%
Native Hawaiian or Other Pacific Islander	586	121	21%
White	40,625	9,550	24%
Two or more races	1,273	219	17%
Race or Ethnicity Unknown	53,558	6,277	12%
Pell Grant Recipients	98,457	15,568	16%
Subsidized Stafford Loan Recipients who did not receive a Pell Grant	13,517	3,342	25%
Students who received neither Pell Grants nor Subsidized Stafford Loans	18,768	2,427	13%

* Excludes 410 students who became deceased after entering the cohort, but before they graduated.

Retention Rates

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding retention rates of degree- and/or certificate-seeking first-time, full-time (FTFT) undergraduate students entering the institution. Retention rate is a measure of the rate at which students persist in their educational program at an institution, expressed as a percentage. The table shown below is the percentage of FTFT undergraduate degree-seeking students from the previous fall who were still enrolled in the next fall.

Retention Rates for FTFT Undergraduate Students

Count of FTFT undergraduate students enrolled Fall 2014 (8/1/2014 to 10/31/2014)*	11,324
Count of FTFT undergraduate students enrolled Fall 2014 (8/1/2014 to 10/31/2014) still enrolled in Fall 2015 (8/1/2015 to 10/31/2015)	3,918
Retention	34.6%

* Excludes students who became deceased after 10/31/14 and those who were enrolled in and completed a certificate program shorter than 1 year in length who would not be expected to be retained in the following year.

Student Diversity

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding student diversity as defined by the IPEDS. Data reported are for enrolled full-time students.

Table 1 represents all enrolled students from July 1, 2014, through June 30, 2015. Of the total enrolled students, those who received Pell Grant funds during the July 1, 2014, through June 30, 2015, timeframe are shown in Table 2.

Table 1: All Enrolled Students by Gender and Race/Ethnicity

	Total Enrolled	Percentage
Total Enrollment	368,606	100%
Male	125,244	34.0%
Female	243,362	66.0%
Nonresident Alien	5,894	1.6%
Hispanic/Latino	31,320	8.5%
American Indian or Alaska Native	1,428	0.4%
Asian	4,444	1.2%
Black/African American	60,286	16.4%
Native Hawaiian or Other Pacific Islander	2,364	0.6%
White	90,728	24.6%
Two or more races	27,146	7.4%
Unknown	144,996	39.3%

Table 2: Pell Grant Recipients by Gender and Race/Ethnicity

	Total Enrolled	Percentage
Pell Grant Recipients	154,995	100%
Male	42,021	27.1%
Female	112,974	72.9%
Nonresident Alien	1,681	1.1%
Hispanic/Latino	13,701	8.8%
American Indian or Alaska Native	545	0.4%
Asian	1,169	0.8%
Black/African American	28,278	18.2%
Native Hawaiian or Other Pacific Islander	841	0.5%
White	37,888	24.5%
Two or more races	16,144	10.4%
Unknown	54,748	35.3%

Note: Information reported on student diversity for all enrolled students is from the IPEDS 12 Month Enrollment Survey (July 1, 2014, to June 30, 2015). Pell recipients were those students from the 12 Month Enrollment Survey who were disbursed Pell funds during the July 1, 2014, to June 30, 2015 timeframe.

Types of Education in Which Graduates Enroll

In accordance with the Higher Education Act (HEA) of 1965, as amended, each postsecondary educational institution must make available information regarding the types of graduate and professional education in which graduates of the institution's four-year degree programs enrolled.

Approximately 11% of students who completed a bachelor's degree from University of Phoenix between July 1, 2014, to June 30, 2015, went on to enroll in a graduate or professional program at University of Phoenix. The most common programs students enrolled in are as follows:

- Master of Business Administration
- Master of Science in Psychology
- Master of Business Administration with a Concentration in Human Resource Management
- Master of Science in Accountancy
- Master of Health Administration

The data is derived from the IPEDS Completions Survey (July 1, 2014, to June 30, 2015, data) and the IPEDS Fall Enrollment Survey (Aug. 1, 2015, to Oct. 31, 2015, data).

Alumni Attending Graduate School

Fifty-five percent of University of Phoenix alumni indicated they are attending, or plan to attend, graduate school. Of this 55%, 19% are currently pursuing a graduate degree at University of Phoenix.

Forty-three percent of University of Phoenix master program graduates indicated they are attending or planned to attend a doctoral-level program. Of this 43%, 10% are currently pursuing a doctoral degree at University of Phoenix.

Sixty-five percent of University of Phoenix bachelor program graduates indicated they planned to attend a master-level program. Of this 65%, 24% are currently pursuing a master's degree at University of Phoenix.

This data is derived from the 2014 Academic Alumni Questionnaire distributed to alumni who graduated from September 1, 2011, to August 31, 2013. Bachelor's graduate responses: 6,704, a response rate of 7.96%. Master's graduate responses: 5,729, a response rate of 13.29%.

Working Alumni

Based on responses from the Alumni Association's 2012 survey, the following represents the types of industry in which our alumni work:

UOPX Alumni Employment by Industry*

Health Services	17%	Business Services	2%
Education	16%	Social Services	2%
Manufacturing	5%	Insurance	2%
Retail Trade (Non-Restaurant)	5%	Transportation	2%
Technology	5%	Finance/Financial Services	2%
State and Local Government	5%	Banking	2%
		Military	2%

* Question #28: In what industry do you work? Bases: Respondents who are employed — 13,507.

Alumni Occupations

The following represents occupations of University of Phoenix alumni, based on a survey completed in 2012 between January 25 and March 2 by 13,507 respondents:

UOPX Alumni Occupation*

Engineer/Architect (including technology)	2%	Other Health Professional	4%
Finance/Accountant	5%	Protective Services (Police, Fire, Security)	3%
Teacher Educator/Education Administrator	10%	Admin Support, Records/Data Processor	8%
Sales/Marketing Representative	4%	Consultant	2%
Registered Nurse/Other Nursing Professional	6%	Human Resources	2%
Executive/Manager/Administrator	9%	Psychologist/Counselor/Social Worker	2%
Operations/Production	6%	Business Owner	3%
Technician/Technologist	4%	Other	22%

* Question #29: What is your occupation? Bases: Respondents who are employed — 13,507.

Title II of Higher Education Act — Academic Year 2014–2015

In compliance with Title II of the Higher Education Act (HEA), University of Phoenix has submitted institutional questionnaires that detail the University's program offerings, student demographics and student performance in those states where the University has teacher education programs that have produced program completers, also known as graduates. University of Phoenix provides professional preparation for teachers in multiple states. This is an overview of the information contained in the Institutional Report for University of Phoenix.

Title II HEA Pass-Rate Information

Program completers achieved the following scores for academic year 2014–2015:

Arizona

Professional knowledge — Elementary: 99%

Professional knowledge — Secondary: 98%

Professional knowledge — Early Childhood: Less than 10 candidates, score not provided

Aggregate professional knowledge: 98.5%

Aggregate content areas: 94%

Special populations: 91%

California

California basic educational skills test (CBEST): 100%

Reading instruction competence assessment (RICA) — Elementary only: 80%

Aggregate content areas: 96%

Other academic content areas: 100%

Colorado

Aggregate academic content areas: 100%

Other academic content areas: 100%

Special populations: Less than 10 candidates, score not provided

Hawaii

Aggregate basic skills: 98%

Aggregate professional knowledge: Less than 10 candidates, score not provided

Aggregate academic content areas: Less than 10 candidates, score not provided

Indiana

Aggregate basic skills: Less than 10 candidates, score not provided

Aggregate academic content areas: Less than 10 candidates, score not provided

Missouri

Aggregate professional knowledge: 100%

Nevada

Aggregate basic skills: 97%

Aggregate academic content areas: 100%

Aggregate professional knowledge: Less than 10 candidates, score not provided

Aggregate teaching special education: Less than 10 candidates, score not provided

New Mexico

Aggregate basic skills: 100%

Teacher competency — Elementary: 92%

Teacher competency — Secondary: Less than 10 candidates, score not provided

Aggregate teacher competency: 92%

Aggregate academic content areas: 100%

Oregon

Aggregate teacher competency: Less than 10 candidates, score not provided

Aggregate academic content areas: Less than 10 candidates, score not provided

Aggregate basic skills: Less than 10 candidates, score not provided

Texas

Aggregate professional knowledge: 91%

Utah

Aggregate academic content areas: 100%

Aggregate teaching special populations: Less than 10 candidates, score not provided

Program Information for Academic Year 2014–2015

	AZ	CO	CA	HI	IN	MO	NM	NV	OR	TX	UT
Number of students enrolled	7,462	189	1,310	136	72	64	127	300	3	56	95
Number of students in student teaching	779	18	147	18	12	24	92	32	9	14	24
Number of supervising faculty including part- and full-time	473	14	76	15	6	24	13	20	4	11	21
Student-to-faculty ratio for student teaching	2:1	1:1	2:1	1:1	2:1	1:1	7:1	2:1	2:1	1:1	1:1
Average hours per week in student teaching	40	40	40	40	40	40	40	40	40	40	40
Number of weeks of student teaching	12	15	15	13	12	12	14	13	15	12	12
Is the Teacher Education Program currently approved by the state?	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Is the Teacher Education Program currently designated as low performing?	No	No	No	No	No	No	No	No	No	No	No

Federal Financial Aid Application Process

To begin the federal financial aid process, students must complete the Free Application for Federal Student Aid (FAFSA), available at <http://www.fafsa.gov>. This is the first step to determining a student's eligibility for federal financial aid.

Federal financial aid will be processed after submitting an application for admission and registering for courses in an eligible degree program. Admissions and program requirements vary by state. Please refer to the Academic Catalog for state- and/or program-specific information at <http://www.phoenix.edu/programs/degree-programs/academic-catalog.html>

In addition to the FAFSA, the following forms may be completed during the federal financial aid process:

- Free Application for Federal Student Aid (FAFSA)
- Federal Direct Loan Master Promissory Note (MPN)
- Entrance counseling
- Financial Aid Authorization form if, and only if, a student chooses this option
- University of Phoenix Loan Request form

A student should reapply for financial aid prior to the start of each new academic year.

Statement of Educational Purpose

The parent or student signing a Free Application for Federal Student Aid (FAFSA) certifies the following: (1) use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,* (2) is not in default on a federal student loan or has made satisfactory arrangements to repay it, (3) does not owe money back on a federal student grant or has made satisfactory arrangements to repay it, (4) will notify college if defaulting on a federal student loan, and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

The parent or student signing the FAFSA agrees, if asked, to provide information that will verify the accuracy of the completed form. This information may include federal or state income tax forms filed or that are required to file. In addition, the parent or student certifies and understands that the Secretary of Education has the authority to verify information reported on this application with the IRS and other federal agencies. If the parent or student signs any document related to the federal student aid programs electronically using a personal identification number (PIN), username and password, and/or other credential, that person certifies that he or she is the person identified by the PIN, username and password, and/or other credential and has not disclosed that PIN, username and password, and/or other credential to anyone else. If the parent or student purposely gives false or misleading information, he or she may be fined up to \$20,000, sent to prison or both.

* Federal aid funding is available only for those credits required to complete the student's primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program have been completed. Federal financial aid may not be available for additional coursework in the pursuit of a concentration or otherwise, if not included within the requirements of the primary program of study.

Referrals to the Office of Inspector General

University of Phoenix is required by law to make referrals to the Office of Inspector General any time there is credible information or evidence that an applicant (student) may have engaged in fraud or other criminal misconduct in connection with the application involving federal financial aid programs.

Federal, State and Institutional Financial Aid Programs

Degree-seeking students who are U.S. citizens or eligible noncitizens enrolled in an eligible academic program can apply for federal financial aid as a means of assisting with financing their education. Certificate programs may also be eligible for federal financial aid. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions.

Students may also be eligible to receive funding through state grant or scholarship programs in their states where available. Students should contact a Finance Advisor at 866.766.0766 for additional information on the financial aid programs available at each campus. A list of campuses is available at <http://www.phoenix.edu/campus-locations.html>

General Eligibility Requirements

General eligibility requirements for federal financial aid are as follows:

- Be a U.S. citizen or an eligible noncitizen.
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau).
- Be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25).
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.*
- Be enrolled at least half-time to be eligible for Direct Loan Program funds.
- Maintain satisfactory academic progress in college or career school.
- Sign statements on the Free Application for Federal Student Aid (FAFSA) stating that
 - You are not in default on a federal student loan and do not owe money on a federal student grant and
 - You will use federal student aid only for educational purposes.
- Show you are qualified to obtain a college or career school education by having a high school diploma or
 - Final high school transcript that shows the date a diploma was awarded
 - Recognized equivalent such as a General Educational Development (GED) certificate or other state-sanctioned test of diploma-equivalency certificate
 - California High School Proficiency Examination (CHSPE) Certificate; High School Equivalency Test (HiSET); Test Assessing Secondary Completion (TASC)
 - Completed homeschooling and was conferred a diploma by the state

For additional eligibility requirements, visit <http://studentaid.ed.gov/eligibility/basic-criteria> and review the [Student/Parent Eligibility Policy](#) in the Financial Aid Policies appendix.

* Federal aid funding is available only for those credits required to complete the student's primary program of study. Federal aid funding will cease once the maximum number of credits for the primary program have been completed. Federal financial aid may not be available for additional coursework in the pursuit of a concentration or otherwise, if not included within the requirements of the primary program of study.

Grant Programs

Federal Grant Programs

University of Phoenix participates in the following federal grant programs:

Federal Pell Grant

A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants may be awarded to undergraduate students who have not earned a bachelor's or a professional degree. The amount of aid students can receive varies depending on their financial need, cost of attendance and other eligibility criteria.

Students can receive the Federal Pell Grant for no more than 12 semesters or the equivalent: <http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility>

For more detailed information on eligibility and how to apply for the Federal Pell Grant, visit <http://studentaid.ed.gov/types/grants-scholarships/pell>

For additional information on how the University calculates and awards Pell Grants, please review the [Federal Pell Grant/IASG Policy](#) in the Financial Aid Policies appendix.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG program is for undergraduate students with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for an FSEOG. The FSEOG does not have to be repaid.

For more detailed information on eligibility and how to apply for the FSEOG, visit <http://studentaid.ed.gov/types/grants-scholarships/FSEOG>

For additional information on how the University defines its selection criteria and packaging philosophy for awarding FSEOG consistently to all eligible students, please review the [Campus-Based Programs Policy](#) in the Financial Aid Policies appendix.

Iraq and Afghanistan Service Grant (IASG)

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001, may be eligible to receive the Iraq and Afghanistan Service Grant.

For more detailed information on eligibility and how to apply for the IASG, visit <http://studentaid.ed.gov/types/grants-scholarships/iraq-afghanistan-service>

For additional information on how the University calculates and awards IASG grants, please review the [Federal Pell Grant/IASG Policy](#) in the Financial Aid Policies appendix.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program

Effective September 22, 2016, the University no longer participates in the TEACH Grant Program.

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants of up to \$4,000 per academic year to students who are completing or plan to complete coursework required to start a career in teaching. Students receiving the grant must sign the agreement to serve and agree to teach:

- In a high-need field
- At an elementary school, secondary school or educational service agency that serves low-income students
- At least four complete academic years within eight years after completing the course of study the grant was received for

All students in a TEACH-eligible program at the University will be sent a notification letter of their potential eligibility and instructions on how to apply for the TEACH Grant. Students must have a cumulative GPA of at least 3.25, sign an Agreement to Serve (ATS) at <https://teach-ats.ed.gov/ats/index.action>, and complete all required counseling each year they wish to be considered for a TEACH Grant.

For more detailed information on eligibility and how to apply for the TEACH Grant, visit <http://studentaid.ed.gov/types/grants-scholarships/teach>

For additional information on the requirements the University must adhere to as well as the packaging procedures prescribed by federal financial aid regulations, please review the [TEACH Grant Program Policy](#) in the Financial Aid Policies appendix.

TEACH GRANT-ELIGIBLE PROGRAMS

The University has latitude to designate TEACH-eligible programs provided it meets criteria set forth by the U.S. Department of Education. TEACH-eligible programs are as follows:

MAED/SPE	Master of Arts in Education/Special Education
MAED/TED-S	Master of Arts in Education/Secondary Teacher Education
MAED/TEDMS (Texas)	Master of Arts in Education/Teacher Education Middle Level Science
MAED/TEDMM (Texas)	Master of Arts in Education/Teacher Education Middle Level Mathematics
MAED/TESS (Texas)	Master of Arts in Education/Teacher Education Secondary Level Science
MAED/TEDSM (Texas)	Master of Arts in Education/Teacher Education Secondary Level Mathematics

State Grant Programs

Students may also be eligible to receive funding through state grant or scholarship programs where available. Depending on the program, student eligibility may be need-based, non-need-based, credit-based or dependent on other specific conditions. Contact a Finance Advisor at 866.766.0766 for additional information on state grant and/or scholarship programs. A list of campuses is available at <http://www.phoenix.edu/campus-locations.html>

The actual amount of state grants awarded to any student is contingent on the availability of funds. The University cannot guarantee any funding from the state grant sources listed, as the list is subject to change without notice based upon changes in state budgetary constraints, state law or regulation, and/or University participation. Where work or other requirements are included in order to preclude the conversion of a scholarship or grant to a loan, the University makes no representation or warranty as to whether a graduate will be able to obtain such employment or fulfill such other requirements.

For information regarding the grants offered by states — how to apply, eligibility, deadlines, etc. — see the list of programs and their respective websites and phone numbers below. For additional specific eligibility information, the institution may contact you directly when determining grant eligibility. Please note that states sometimes change eligibility requirements for existing grant programs or even eliminate programs for a period of time. The list below is deemed complete, but please confirm with your state.

ETV (EDUCATION TRAINING VOUCHER) PROGRAM FOR ALABAMA, ARIZONA, COLORADO, MARYLAND, MISSOURI, NEW YORK, NORTH CAROLINA, OHIO AND WASHINGTON, DC

<http://www.fc2sprograms.org/>

ARIZONA

Arizona Commission for Postsecondary Education (ACPE)

602.258.2435

<https://highered.az.gov>

Leveraging Educational Assistance Partnership (LEAP) Grant

<https://azgrants.az.gov/arizona-leveraging-educational-assistance-partnership-azleap>

Math, Science, Special Education (MSSE) Teacher Forgiveness Loan Program

<https://azgrants.az.gov/math-science-and-special-education-teacher-loan-forgiveness-program>

CALIFORNIA

Chafee Grant

888.224.7268

<https://www.chafee.csac.ca.gov/>

FLORIDA

Office of Student Financial Assistance (OSFA)

888.827.2004

<http://www.floridastudentfinancialaid.org/>

Florida Student Assistance Grant Program

<http://www.floridastudentfinancialaid.org/SSFAD/home/uamain.htm>

Bright Futures Scholarship Program

Florida Medallion Scholars (FMS) Award

Florida Gold Seal Vocational Scholars (GSV) Award

<http://www.floridastudentfinancialaid.org/SSFAD/bf>

Scholarship for Children or Spouses of Deceased or Disabled Veterans and Service Members

<http://www.floridastudentfinancialaid.org/SSFAD/factsheets/CDDV.pdf>

José Martí Scholarship Challenge Grant Fund

<http://www.floridastudentfinancialaid.org/SSFAD/factsheets/JoseMarti.pdf>

HAWAII

Kamehameha Schools Financial Aid and Scholarship Services (FASS)

800.344.8328

<http://www.ksbe.edu/finaid/>

Na Ho Okama A Pauahi

Imi Na Auao

<http://www.ksbe.edu/finaid/>

INDIANA

Education and Training Voucher (ETV) Program

855.577.2388

<http://www.indianaetv.org/>

LOUISIANA

Chafee Educational and Training Voucher (ETV) Program

800.259.5626

<http://www.osfa.state.la.us/Chafee.htm>

MAINE

<http://maine.gov/portal/education/>

Gaining Early Awareness and Readiness for Undergraduate Programs

866.291.0004

<http://www.gearupme.org>

MICHIGAN

Gaining Early Awareness and Readiness for Undergraduate Programs

888.447.2687

http://www.michigan.gov/mistudentaid/0,4636,7-128-60969_61016---,00.html

MISSOURI

Education and Training Voucher (ETV) Program
800.585.7115
<http://www.fc2sprograms.org/missouri/>

NEW YORK

Education and Training Voucher (ETV) Program
877.766.5025
<http://www.fc2sprograms.org/new-york/>

NORTH CAROLINA

College Foundation of North Carolina (CFNC)
http://www.cfnc.org/about/info_about.jsp

Education and Training Voucher (ETV) Program
800.585.6118
<http://www.fc2sprograms.org/north-carolina/>

National Guard Tuition Assistance Program (TAP)
866.866.2362
<http://www.cfnc.org/Gateway?command=GetProgramDetail&type=3&id=56>

OHIO

Ohio Higher ED
<http://www.ohiohighered.org/>

Ohio College Opportunity Grant Program
Tamika Braswell
614.728.8862
<https://www.ohiohighered.org/ocog>

Nurse Education Assistance Loan Program
Melissa Marshall
614.466.3561
<https://www.ohiohighered.org/nealp>

Ohio War Orphans Scholarship
Amber Brady
614.752.9528
<https://www.ohiohighered.org/ohio-war-orphans>

Ohio Education Training Voucher (ETV) Program
855.471.1931
<http://www.fc2sprograms.org/ohio/>

Ohio National Guard Scholarship Program
Afrika Alsup
614.336.7143 | 888.400.6484
http://ong.ohio.gov/information/education/scholarship_index.html

OKLAHOMA

Oklahoma's Promise
405.225.9239 | 800.858.1840
<http://www.okhighered.org/okpromise/>

OREGON

Office of Student Access and Completion (OSAC)

541.687.7400 | 800.452.8807

<http://www.oregonstudentaid.gov/about-osac.aspx>

Chafee Education and Training Grant

<http://www.oregonstudentaid.gov/chafeeetv.aspx>

PENNSYLVANIA

Pennsylvania Higher Education Assistance Agency (PHEAA)

800.233.0557

<http://www.pheaa.org/index.html>

Pennsylvania State Grant Program

800.692.7392

<http://www.pheaa.org/funding-opportunities/state-grant-program/index.shtml>

Chafee Education and Training Grant Program

800.692.7392

<http://www.pheaa.org/funding-opportunities/other-educational-aid/chafee-program.shtml>

Pennsylvania National Guard Educational Assistance Program (EAP)

800.692.7392

<http://www.pheaa.org/funding-opportunities/aid-for-military-national-guard/national-guard-eap.shtml>

TENNESSEE

Tennessee National Guard Scholarship Program

615.833.9100 | 888.642.8448

http://www.state.tn.us/veteran/state_benifits/nat_guard_scholar.html

VERMONT

Vermont Student Assistance Corp (VSAC)

888.307.8722 | Burlington area 654.3765

<http://services.vsac.org/wps/wcm/connect/vsac/VSAC>

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)

<http://services.vsac.org/wps/wcm/connect/VSAC/VSAC/Plan+for+College/Career+and+Education+Outreach+Programs+at+a+Glance/GEAR+UP/>

Vermont Incentive Grant Program

<http://services.vsac.org/wps/wcm/connect/vsac/VSAC/Pay+for+College/Funding+Sources/Grants/>

Institutional Grant Programs

University of Phoenix is committed to providing financial assistance opportunities through institutional grant programs for potential and current students. Various institutional grants are offered throughout the year. For a complete list of current institutional grant offerings, please visit <http://www.phoenix.edu/institutionalgrants>

Scholarships

The Center for Scholarship Excellence (CSE) is a department of University of Phoenix. The CSE is committed to assisting with financial support through institutional and external scholarship programs. The CSE encourages students to borrow responsibly as they work toward their educational goals.

University of Phoenix has a comprehensive scholarship website at http://www.phoenix.edu/tuition_and_financial_options/scholarships.html to meet the needs of students. This website features scholarships offered by University of Phoenix, scholarship resources, tips, suggestions, articles, an external scholarship search engine and much more.

Institutional Scholarships

University of Phoenix offers a number of institutional scholarships, which are listed at http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html. The University often partners with organizations to promote scholarship programs. These scholarships are available to potential students or alumni. The CSE website, http://www.phoenix.edu/tuition_and_financial_options/scholarships/institutional-scholarships.html, is updated regularly for institutional scholarships, qualifications, and selection criteria specific to University of Phoenix current and potential students as opportunities become available.

External Scholarships

Private outside entities develop and fund external scholarships, some of which are listed at http://www.phoenix.edu/tuition_and_financial_options/scholarships/external-scholarships.html. External scholarships are available to the general public, which may include University of Phoenix students. Your eligibility for external scholarships depends on qualifying requirements that vary from scholarship to scholarship. The Center for Scholarship Excellence (CSE) evaluates external scholarship programs, determines applicability to the University student populations, and communicates these opportunities to students and campuses. The website is updated regularly as opportunities become available.

Loans

Federal Direct Loan (DL) Program

Direct Loans, from the William D. Ford Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education. Eligible students borrow directly from the U.S. Department of Education at participating schools.

Direct Subsidized Loans — Direct Subsidized Loans are for students with financial need. The University will review the results of the FAFSA and determine the amount a student can borrow. The student is not charged interest while enrolled in school at least half-time.

Direct Subsidized Loan Time Limitation Note: Federal regulations limit a first-time borrower's* eligibility for Direct Subsidized Loans to a period not to exceed 150% of the length of the borrower's educational program. Under certain conditions, first-time borrowers who have exceeded the 150% limit may lose the interest subsidy on outstanding Direct Subsidized Loans. For more detailed information on Direct Subsidized Loan Time Limitation, visit <https://studentloans.gov/myDirectLoan/directSubsidizedLoanTimeLimitation.action>.

Direct Unsubsidized Loans — Direct Unsubsidized Loans are available to students with and without financial need. Like subsidized loans, the University will review the results of the FAFSA to determine the amount a student can borrow. Interest accrues (accumulates) on an unsubsidized loan, even while the student is in school, beginning on the date the loan is initially disbursed. The student can pay the interest while in school and during grace periods and deferment or forbearance periods, or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If a student chooses not to pay the interest as it accrues, this will increase the total amount to be repaid because the student will be charged interest on a higher principal amount.

Terms and Conditions — Students who receive a Direct Loan are subject to the terms and conditions disclosed on the Federal Direct Loan Master Promissory Note (MPN), <https://studentloans.gov/myDirectLoan/downloadPDF.action?fileName=Sub-Unsub-MPN>, and the Direct Loan Disclosure Statement.

Borrower's Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <http://www2.ed.gov/offices/OSFAP/DirectLoan/dlrights.pdf>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for the Federal Direct Loan Program, visit <https://www.studentaid.ed.gov/types/loans/subsidized-unsubsidized>

For additional information on the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive, please review the [Direct Loan Policy](#) in the Financial Aid Policies appendix.

* Generally, a first-time borrower is one who did not have an outstanding balance of principal or interest on a Direct Loan or on an FFEL Program Loan on July 1, 2013.

Federal Direct PLUS Loan for Parent(s)

Parents of dependent students may apply for a Direct PLUS Loan to help pay their child's education expenses as long as certain eligibility requirements are met. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or pursue an endorser. If a parent is unable to secure a Direct PLUS Loan, the dependent student may be eligible for additional unsubsidized loans.

Terms and Conditions — Students whose parent(s) receive a PLUS Loan are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentloans.gov/myDirectLoan/downloadPDF.action?fileName=FDPL-MPN>

Borrower's Rights and Responsibilities — Parents receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <http://www2.ed.gov/offices/OSFAP/DirectLoan/plusrights.pdf>, attached to the Master Promissory Note (MPN).

For more detailed information on eligibility and how to apply for Direct Parent PLUS Loans, visit <http://www.studentaid.ed.gov/types/loans/plus>

For additional information on the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive, please review the [Direct Loan Policy](#) in the Financial Aid Policies appendix.

Federal Direct PLUS Loan for Graduate and Professional Degree Students

Graduate and professional degree students can borrow a Direct PLUS Loan to help cover education expenses at a fixed interest rate. Direct PLUS Loan eligibility is dependent upon the applicant's credit history. If it is determined that the applicant has adverse credit history, the applicant will have the option to appeal the credit decision or to obtain an endorser.

Award Amount — Students are eligible to receive a Graduate PLUS Loan award up to their academic year cost of attendance (COA) minus any other financial assistance received.

Terms and Conditions — Students who receive a PLUS Loan for Graduate and Professional programs are subject to the terms and conditions disclosed on the Federal Direct PLUS Loan Application and Master Promissory Note (MPN) at <https://studentloans.gov/myDirectLoan/downloadPDF.action?fileName=FDPL-MPN>

Borrower's Rights and Responsibilities — Students receiving federal financial aid have varying rights and responsibilities in accordance with the Borrower's Rights and Responsibilities Statement, <http://www2.ed.gov/offices/OSFAP/DirectLoan/plusrights.pdf>, attached to the Master Promissory Note (MPN) for Direct PLUS Loans.

For more detailed information on eligibility and how to apply for the Direct PLUS Loan for Graduate and Professional students, visit <http://studentaid.ed.gov/types/loans/plus>

For information regarding Federal Student Loan Interest Rates, including Direct PLUS Loans, please visit <http://studentaid.ed.gov/types/loans/interest-rates>

For additional information on the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive, please review the [Direct Loan Policy](#) in the Financial Aid Policies appendix.

Federal Direct Subsidized and Unsubsidized Annual Loan Limits

Federal Direct Subsidized and Unsubsidized Annual and Aggregate Loan Limits are as follows:

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/Professional Student
1 (Freshman)	\$5,500 No more than \$3,500 of this amount can be a subsidized loan.	\$9,500 No more than \$3,500 of this amount can be a subsidized loan.	\$20,500 Unsubsidized Loan only.* The aggregate amounts for graduate students include loans for undergraduate study.
2 (Sophomore)	\$6,500 No more than \$4,500 of this amount can be a subsidized loan.	\$10,500 No more than \$4,500 of this amount can be a subsidized loan.	
3 & 4 (Junior & Senior)	\$7,500 No more than \$5,500 of this amount can be a subsidized loan.	\$12,500 No more than \$5,500 of this amount can be a subsidized loan.	
Maximum total loan debt (aggregate loan limits)	\$31,000 No more than \$23,000 of this amount may be in subsidized loans.	\$57,500 No more than \$23,000 of this amount may be in subsidized loans.	\$138,500 No more than \$65,500 of this amount may be in subsidized loans. The aggregate amounts for graduate students include loans for undergraduate study.

Undergraduate certificate programs — Loan limits are based on the length of the program. For certificates that are less than an academic year, the \$9,500 loan limits would be prorated by the lesser fraction of the weeks or credits in the program, divided by the University academic year definition of weeks or credits. Students in undergraduate certificate programs that are greater than an academic year cannot borrow more than the Grade Level 1 loan limits for each academic year. Final academic years less than 24 credits (graduating students in undergraduate degree or certificate programs that are greater than an academic year): loan limits will be prorated based on the number of credits in the final academic year divided by 24. Please note students may also receive less funding if they receive other financial aid used to cover a portion of cost of attendance.

* Graduate and professional students are not eligible to receive Direct Subsidized Loans for loan periods beginning on or after July 1, 2012.

A student whose parent cannot obtain a PLUS Loan is allowed to borrow additional unsubsidized federal Direct amounts. Student dependency status will be determined based on answers to questions on the FAFSA.

Federal Education Loan Interest Rates and Origination Fees

For information regarding Federal Student Loan Interest Rates and Origination Fees, please visit <http://studentaid.ed.gov/types/loans/interest-rates>

Interest Rate Cap for Military Members

During military service, students who qualify under the Servicemembers Civil Relief Act may be eligible for 6% interest rate cap on the loans obtained before entering military service. Qualifying students must contact their loan servicer to request this benefit.

In addition, no interest is charged (for a period of no more than 60 months) on Direct Loans first disbursed on or after Oct. 1, 2008, while a borrower is serving on active duty or performing qualifying National Guard duty during a war, other military operation or national emergency, and serving in an area of hostilities qualifying for special pay. Qualifying students should contact their loan servicer for eligibility details and to request this benefit.

Prior Federal Loans and Financial Aid History

Federal financial aid borrowers can check the interest rate, servicer information and other financial aid history via the National Student Loan Data System (NSLDS) at <http://www.nsls.ed.gov/>

Private Student Loans

Understand your rights and responsibilities when considering private loan options. Clear and accurate information can help you make informed choices, so you borrow only what you need and can reasonably repay.

The University encourages that all federal and state financial aid options are exhausted before private loans be considered. Private loans are made through third-party lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. Private loans are not subsidized or guaranteed by the federal government. For more information on the difference between federal and private loans, please visit <http://www.consumerfinance.gov/paying-for-college/choose-a-student-loan/>

Private student loans may be available to both students and parents who are not eligible for federal financial aid or who need assistance beyond their financial aid eligibility. The lender determines eligibility, and amounts are limited to the cost of attendance minus other aid, including discounts and any other resources received.

Students may choose to use any eligible lender that offers private loans. The University does not maintain a list of lenders that offer private loans, nor will it endorse a particular lender. Students who need a focused resource to assist in finding a private loan may choose to use the list of private loan options developed by FinAid at <http://www.finaid.org/loans/privatestudentloans.phtml>

For additional information, please review the [Private Loans Policy](#) in the Financial Aid Policies appendix.

Financial Aid Awarding

For students who have completed all required financial aid materials, the University will evaluate student eligibility for federal, state and institutional aid programs.

If a student is eligible, Student Financial Services — Operations calculates an estimated financial aid award and provides notification to the student. The notification includes eligibility information for each financial aid program awarded, as well as the amount and anticipated disbursement dates. This notification may be electronic. Generally, financial aid awards are divided into two payment periods. Payment periods are based on individual course schedules and follow academic year requirements.

Federal Pell Grant eligibility for an undergraduate student is estimated before originating a Direct Subsidized or Unsubsidized Loan. In addition, a Direct Unsubsidized Loan is not originated without first determining the eligibility for a Direct Subsidized Loan. However, if the amount of the Direct Subsidized Loan is \$200 or less and the amount can be included as part of a Direct Unsubsidized Loan, the University is not required to originate a separate Subsidized Loan.

For a dependent student, the University may originate and disburse Parent PLUS funds without determining Federal Pell Grant and Direct Subsidized Loan eligibility. For a graduate student, the University must determine graduate/professional maximum Direct Unsubsidized Loan eligibility before originating a Graduate/Professional PLUS Loan.

Federal Supplemental Educational Opportunity Grant (FSEOG) eligibility for undergraduate students is determined by the expected family contribution (EFC) for the current award year. Awards are made beginning with the lowest EFC until program funds are obligated.

State grant program eligibility is determined by each state authority. The University is notified of student eligibility by the state authority.

Institutional grant and scholarship eligibility determination will vary.

Schedule Requirements

The University defines its academic year as follows:

- Undergraduate Certificate programs are a minimum of 24 credits and 40 weeks of instructional time.
- Graduate Certificate programs are a minimum of 24 credits and 48 weeks of instructional time.
- Associate programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time.
- Associate programs (5-week model) are a minimum of 24 credits and 40 weeks of instructional time.
- Bachelor's programs are a minimum of 24 credits and 40 weeks of instructional time.
- Master's programs are a minimum of 24 credits and 48 weeks of instructional time.
- Doctoral programs are a minimum of 24 credits and 48 weeks of instructional time.

Note: The academic year definition may vary based on program level, version and course length.

The academic year begins with the first eligible course of a degree program and ends when a student successfully completes both the credits and weeks of instructional time requirements. An academic year has no calendar time constraints and continues through periods of nonattendance that are less than 180 days until both the credit and weeks requirements are met. A week of instructional time is a week (a consecutive seven-day period) in which one day of instruction occurs. Instructional time does not include periods of vacation, orientation or homework. An academic year that begins before a previous existing academic year has ended is considered an overlapping academic year.

Students who overlap courses or take courses concurrently may be required to complete additional credits to meet the number of weeks of instructional time required to complete the academic year.

The academic policy of the University prohibits a student from taking more than two courses concurrently without written approval from the Campus Director of Academic Affairs.

Verification

A federal financial aid student may be chosen to participate in the verification process by the U.S. Department of Education Central Processing System. The Central Processing System prints an asterisk next to the expected family contribution (EFC) on the Student Aid Report (SAR) or SAR Acknowledgement to identify the student has been selected for verification.

The purpose of verification is to maintain the integrity of federal financial aid programs by verifying the information provided by students and parents on financial aid applications.

If a student is selected for verification, the University will request the student provide all applicable documentation, which may include, but is not limited to, the following:

- IRS-issued federal tax return transcript(s)
- IRS W-2 form for each source of employment income
- Verification worksheet
- Verification of household member(s) receiving Supplemental Nutrition Assistance Program (SNAP) benefits
- Verification of child support paid
- Verification of untaxed income
- Documentation of high school completion
- Government-issued photo identification
 - To comply with 18 USC § 701, the University is unable to make or accept photo copies of military identification cards. Copies of military identification cards will not be accepted.
- Statement of Educational Purpose

Additional documents may be required by the University to complete the verification process. A student will receive written notification from the University of verification requirements, required documentation and the timelines for completion of the process.

The student must return any requested verification documents within 30 days of receiving written notification from the University. If verification documents are not received within this timeframe, the University will cease processing his or her financial aid request.

Applicants selected for verification must complete the process by the federally published deadline, Sept. 23, 2017, or 120 days after the last day of the student's enrollment, whichever is earlier.

For additional information on the different verification groups and types of documents acceptable to complete the verification process, please review the [Verification Policy](#) in the Financial Aid Policies appendix.

Cost of Attendance Policy

Overview

The Cost of Attendance Policy addresses the cost of attendance (COA) established for use in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The University uses the same COA when awarding Pell and Direct Loans unless the student is a Pell or Iraq and Afghanistan Service Grant (IASG) only student. If the student is only receiving Pell or IASG, the Pell COA is used for awarding purposes. The COA consists of various components to determine eligibility for a period of enrollment. The University reviews and, if necessary, updates each COA component annually, referencing the Consumer Expenditure Survey from the Bureau of Labor and Statistics website and reviewing actual institutional data. Amounts used in this year's cost of attendance (COA) are as follows:

College of Education

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree	Graduate Certificate ³	Master's Degree
Tuition	\$7,470.00	\$9,600.00	\$9,600.00	\$9,816.00	\$11,832.00	\$12,840.00
rEsource Fees	\$846.00	\$1,128.00	\$1,128.00	\$1,128.00	\$1,320.00	\$1,320.00
Living Expense/Loan Fees¹	\$7,960.00	\$8,964.00	\$9,950.00	\$9,980.00	\$11,988.00	\$12,000.00
Annual COA	\$16,276.00	\$19,692.00	\$20,678.00	\$20,924.00	\$25,140.00	\$26,160.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 18 credits.

³ The figures provided for certificate programs are illustrative and based on 24 credits.

College of Health Professions

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree	Graduate Certificate ²	Master's Degree
Tuition	\$10,056.00	\$9,720.00	\$9,720.00	\$11,904.00	\$14,280.00	\$15,600.00
rEsource Fees	\$1,128.00	\$1,128.00	\$1,128.00	\$1,128.00	\$1,320.00	\$1,320.00
Living Expense/Loan Fees¹	\$9,940.00	\$8,964.00	\$9,950.00	\$9,980.00	\$11,988.00	\$12,000.00
Annual COA	\$21,124.00	\$19,812.00	\$20,798.00	\$23,012.00	\$27,588.00	\$28,920.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 18 credits.

College of Humanities and Sciences

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree
Tuition	\$10,656.00	\$8,976.00	\$8,976.00	\$10,728.00
rEsource Fees	\$846.00	\$1,128.00	\$1,128.00	\$1,128.00
Living Expense/Loan Fees¹	\$7,960.00	\$8,964.00	\$9,950.00	\$9,980.00
Annual COA	\$19,462.00	\$19,068.00	\$20,054.00	\$21,836.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 18 credits.

College of Information Systems and Technology

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree	Graduate Certificate ²	Master's Degree
Tuition	\$8,208.00	\$9,696.00	\$9,696.00	\$11,880.00	\$13,230.00	\$17,616.00
rEsource Fees	\$846.00	\$1,128.00	\$1,128.00	\$1,128.00	\$990.00	\$1,320.00
Living Expense/Loan Fees¹	\$7,960.00	\$8,964.00	\$9,950.00	\$9,980.00	\$9,018.00	\$12,000.00
Annual COA	\$17,014.00	\$19,788.00	\$20,774.00	\$22,988.00	\$23,238.00	\$30,936.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 18 credits.

College of Security and Criminal Justice

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree	Master's Degree
Tuition	\$10,980.00	\$9,624.00	\$9,624.00	\$11,352.00	\$15,576.00
rEsource Fees	\$846.00	\$1,128.00	\$1,128.00	\$1,128.00	\$1,320.00
Living Expense/Loan Fees¹	\$7,960.00	\$8,964.00	\$9,950.00	\$9,980.00	\$12,000.00
Annual COA	\$19,786.00	\$19,716.00	\$20,702.00	\$22,460.00	\$28,896.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 18 credits.

College of Social Sciences

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree	Graduate Certificate ³	Master's Degree
Tuition	\$13,752.00	\$9,672.00	\$9,672.00	\$11,592.00	\$13,320.00	\$16,056.00
rEsource Fees	\$1,128.00	\$1,128.00	\$1,128.00	\$1,128.00	\$990.00	\$1,320.00
Living Expense/Loan Fees¹	\$9,940.00	\$8,964.00	\$9,950.00	\$9,980.00	\$9,018.00	\$12,000.00
Annual COA	\$24,820.00	\$19,764.00	\$20,750.00	\$22,700.00	\$23,328.00	\$29,376.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 24 credits.

³ The figures provided for certificate programs are illustrative and based on 18 credits.

School of Advanced Studies

Cost of Attendance Components	Doctoral Degree
Tuition	\$19,320.00
rEsource Fees	\$1,392.00
Living Expense/Loan Fees¹	\$11,988.00
Annual COA	\$32,700.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

School of Business

Cost of Attendance Components	Undergraduate Certificate ²	Associate 9 Week	Associate 5 Week	Bachelor's Degree	Graduate Certificate ²	Master's Degree
Tuition	\$10,692.00	\$9,720.00	\$9,720.00	\$12,144.00	\$13,302.00	\$17,304.00
rEsource Fees	\$846.00	\$1,128.00	\$1,128.00	\$1,128.00	\$990.00	\$1,320.00
Living Expense/Loan Fees¹	\$7,960.00	\$8,964.00	\$9,950.00	\$9,980.00	\$9,018.00	\$12,000.00
Annual COA	\$19,498.00	\$19,812.00	\$20,798.00	\$23,252.00	\$23,310.00	\$30,624.00

¹ Housing expense for Military Basic Allowance for Housing (BAH) is reduced by 72.5%. Living expenses include allowances for room and board, transportation, and miscellaneous educational expenses.

² The figures provided for certificate programs are illustrative and based on 18 credits.

For detailed information regarding actual tuition fees for programs and locations, contact a Finance Advisor or visit the tuition and fees calculator web page at http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html

Policy

The University's COA is made up of the following components:

- Tuition
- Books and Supplies (Electronic Course Materials and Books — rEsource fees)
 - rEsource fees encompass course textbooks and electronic materials, the University library, eBook collection, math labs, programming software, the Centers for Math and Writing Excellence, and Phoenix Career Guidance System™
- Living Expense
 - Room and Board (housing and food)
 - Transportation
 - Miscellaneous (personal care expenses)
- Loan Fees

If a student is attending less than half-time, the COA is limited to the following components:

- Tuition
- Books and Supplies (Electronic Course Materials and Books — rEsource fees)

Tuition

The tuition component for the COA is a per-credit average based on credential level and college. The University documents how tuition averages are calculated and makes this information available upon request. Exceptions include professional judgment decisions and elimination of an overaward using a student's actual tuition costs for the period of enrollment. (Refer to the [Professional Judgement Policy](#) and [Overawards & Overpayments Policy](#) in the Financial Aid Policies appendix for further information.)

If a student's period of enrollment is less than a full academic year, costs are adjusted to match the period of enrollment.

Books and Supplies (Electronic Course Materials and Books)

The books and supplies component is calculated using a standard rEsource fee based on the credential level for each enrolled course, for the period of enrollment.

Living Expense

The living expense component is a per-month allowance calculated using data provided in the most recent Consumer Expenditure Survey. The University documents how living expense components are calculated and makes this information available upon request. Students receiving military housing assistance (Basic Allowance for Housing or BAH) will have a reduction in living expenses in the amount of the room allowance (housing).

To determine the total living component for each student's COA, the University references its academic year definition for each credential level to establish the number of months to be used. (Refer to the [Academic Year Definition Policy](#) in the Financial Aid Policies appendix for further information.)

- Nine months for associate degree-seeking students (9-week course delivery);
- Ten months for associate degree-seeking students (5-week course delivery);
- Ten months for bachelor's degree-seeking students; and
- Twelve months for graduate students.
- Certificate-seeking students:
 - College of Education
 - › Undergraduate certificate — 8 months
 - › Graduate certificate — 12 months
 - College of Health Professions
 - › Undergraduate certificate — 10 months
 - › Graduate certificate — 12 months

- College of Humanities and Sciences
 - › Undergraduate certificate — 8 months
- College of Information Systems and Technology
 - › Undergraduate certificate — 8 months
 - › Graduate certificate — 9 months
- College of Security and Criminal Justice
 - › Undergraduate certificate — 8 months
- College of Social Sciences
 - › Undergraduate certificate — 10 months
 - › Graduate certificate — 9 months
- School of Business
 - › Undergraduate certificate — 8 months
 - › Graduate certificate — 9 months

Programs Less than an Academic Year and End of Program Periods

The COA for programs less than an academic year and the COA for end of programs (EOPs) is based on the credits required to complete the program and the weeks of instructional time, converted to months, needed to complete those credits. The months are rounded up and multiplied by the monthly living expense amount to determine the living expense component of the student's COA. The COA for an EOP will not increase if a remaining period needs to be extended due to the student failing or withdrawing from a course(s) in the prorated period.

Loan Fees

The University calculates an average loan fee per month based on credential level. The number of months used to determine the living expense component (see above) is also the number of months used to determine the total loan fee component in the student's COA. The University documents how the loan fee component is calculated and makes this information available upon request.

Incarcerated Students

The COA for incarcerated students is limited to tuition, course material fees, and books and supplies, if required in the program of study. (Refer to the [Student/Parent Eligibility Policy](#) in the Financial Aid Policies appendix for further information.)

Tribal Budget

The University prepares a separate tribal budget for students who receive tribal funding. The tribal budget consists of actual tuition rates for the tuition component and may include a child/dependent care average component obtained from the National Association of Childcare Resource and Referral Agency (NACCRRRA). The University averages each child care type for weekly and hourly cost for each state. Documentation is available for review, upon request.

Grade-Level Determination

Determination of grade level is an important part of calculating eligibility for federal and state financial aid. The University determines the student's grade level by calculating the total number of credits that have been completed at the beginning of an academic year. For example, a student with 12 transfer credits at the start of his or her program at the University will be considered a grade level 1 student. After the completion of one academic year of 24 credits, the student will have a total of 36 credits completed, making the student eligible for grade level 2 loans in his or her second academic year.

The following chart illustrates the number of credits required to complete each grade level.

Undergraduate Grade-Level Determination

Grade Level	Credits Applied in Primary Program (includes Transfer Credit)
GL 1 (freshman)	0–24
GL 2 (sophomore)	25–48
GL 3 (junior)	49–72
GL 4 (senior)	73+

Note: A student in a two-year program cannot receive more than a grade level 2 (GL 2) annual loan limit in any given year, no matter how long it takes to complete the program. A student in an undergraduate certificate program cannot receive more than a grade level 1 (GL 1) annual loan limit in any given year, no matter how long it takes to complete the undergraduate certificate. For information on academic year definitions, please see the [Academic Year Definition Policy](#) in the Financial Aid Policies appendix.

Conflicting Information

If the University has conflicting information concerning a student's eligibility or has any reason to believe a student's application information is incorrect, the University will resolve such discrepancies before disbursing student financial aid funds. If discrepancies are discovered after disbursing student financial aid funds, the University will reconcile the conflicting information and require the student to repay any funds for which he or she was ineligible. Examples of conflicting information may include, but are not limited to, the following:

- Social Security numbers
- Date of birth
- Legal name
- Discrepant tax data (including whether or not the student/parent was required to file a tax return)
- Household size or marital status
- Citizenship status

Other Resources

Students are required to disclose financial assistance that will be paid by a third party on their behalf. When a portion of a student's cost of attendance is waived or paid by another source, other than federal financial aid, this is considered other resources. Examples of other resources include, but are not limited to, the following:

- External grants and scholarships
- University grants and scholarships
- Tuition assistance
- Military tuition benefits
- University tuition discounts and waivers
- University administration tuition and/or student account adjustments
- Income from insurance programs that pay for the student's education
- Private loans
- Private and state grants
- Tribal aid
- Other financial assistance paid directly to the University

Note: Adjustments to tuition due to an approved leave of absence, early payment discounts and cash payments made by the student will not count as other resources.

A student must have financial need to receive all federal financial aid funds except for Direct Unsubsidized and PLUS Loans under the Direct Loans program. As such, a student's expected family contribution and other resources will be subtracted from the cost of attendance when determining eligibility for federal financial aid (Title IV). All awards, including need and non-need-based aid, cannot exceed a student's annual cost of attendance.

If the University receives additional other resources that cause the student to exceed the cost of attendance, it will adjust the awards appropriately to eliminate the overaward. This may include reducing future disbursements for a second or subsequent payment period or returning awards to the funding source. Funds will be returned in the order most beneficial to the student.

Satisfactory Academic Progress

Information regarding University academic progress standards for individual programs and information regarding the University's Program and Cumulative Grade Point Average policy may be found under the Academic Policies section of the appropriate University Academic Catalog at <http://www.phoenix.edu/programs/degree-programs/academic-catalog.html>

Satisfactory Academic Progress for DVA Education Benefits

To receive Department of Veterans Affairs (DVA) education benefits, a student must maintain satisfactory academic progress (SAP) and conduct. Accordingly, benefits will be terminated for individuals who are disqualified, suspended or expelled from the University.

Academic Probation

Academic probation (AP) shall occur when a grade point average (GPA) falls below acceptable levels for the program. Probation lasts for a period of four consecutive program-applicable courses. Concurrent enrollment is prohibited during the four-course AP sequence.

Associate degree students enrolled online should continue traditional block scheduling format with concurrent enrollment in two courses (excluding AACR and AAPF). In graduate programs, the four-course sequence excludes any undergraduate prerequisite courses.

Financial aid students will continue to receive funds during the probationary period.

Veteran students will continue to receive DVA education benefits during the probation period. The veteran will be informed of the probation, and a notation to the student DVA file will be recorded when the probationary period commenced.

Academic Disqualification

Academic disqualification (AD) will result if a student fails to clear an academic probation status within four courses from the onset of probation. Veteran students will not be eligible for DVA educational benefits after disqualification. The DVA and student will be notified of the disqualification. To reapply, a formal application for admission must be submitted in accordance with University admission procedures. In addition, applicants should explain the reasons for the scholastic deficiencies; the manner in which the intervening time has been spent; and why they should be given favorable consideration for readmission.

The readmission file will be reviewed by the Student Appeals Center and a decision reached regarding readmission. If approved, the student would be required to complete all program requirements in effect at the time of readmission. An application for DVA education benefits will also be necessary to re-establish benefits with University of Phoenix. If readmission to the University is approved, please contact your Academic Advisor to determine if your chosen program remains eligible for DVA education benefits.

Federal Financial Aid Satisfactory Academic Progress Policy

Overview

The University's Federal Financial Aid Satisfactory Academic Progress (SAP) policy determines whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under the Title IV HEA programs. This federal financial aid SAP policy does not supersede the institution's academic SAP policy.

Policy

Students must maintain SAP throughout the duration of their academic program to remain eligible for federal financial aid. SAP is assessed by qualitative and quantitative measures and is evaluated at the end of each completed payment period in the student's academic program.

Qualitative Measure

GRADE POINT AVERAGE

Undergraduate students must have a cumulative program grade point average (GPA) of 2.0 at the end of each completed payment period, unless otherwise defined by academic policy. Graduate students must have a program GPA of 3.0 at the end of each completed payment period.

A student's cumulative program GPA is calculated using only those grades earned at the University for the current program of study. The program GPA is computed by adding the program applicable cumulative grade quality points earned (calculated by multiplying the credit hours and the weight of the grade earned in the course) and dividing it by the program applicable cumulative total number of credit hours completed.

Courses from which the student withdraws are not included in the program GPA calculation for the qualitative measurement.

Qualitative Exclusions

The following are *excluded* from the qualitative computation:

- Waivers
- National Testing Programs
- Courses with the following grades:
 - IN PROGRESS EXTENSION (IX)¹ (provided there is no formal grade)
 - AUDIT (AU)
 - Incomplete (I)
 - In Progress (IP)
 - No grade awarded (QC)²
 - Passing (P)
 - Withdrawal (W)
 - Withdrawal/Failing (WF)
 - Waived with Credit (WC)
 - No Credit (NC)
- Orientations with the following completion statuses:
 - Orientation Complete (OC)
 - Orientation Not Complete (ON)
 - Orientation Extension (OX)
- Assessed Credits

1 The IX grade is only given to eligible students who require special accommodations (Americans with Disabilities Act) and provides additional time to complete a course. Faculty may select a completion date ranging from 5 to 15 weeks. The IX grade will default to an F grade when the course exceeds the completion date.

2 QC grade (effective for classes in progress 9/9/2006): No grade was issued. No credits awarded. A QC is awarded in the following instances:

1. This grade may be used for zero-credit courses once the attendance requirement has been satisfied.
2. A QC grade may automatically post for certain doctoral and counseling courses when the IP period expires and no formal grade has been submitted.
3. A QC grade is not calculated into the GPA.
4. This grade allows students to repeat a course (doctoral dissertations, etc.) without penalizing their GPA.
5. The QC grade is available using a drop-down menu on eCampus.

Quantitative Measure

Each academic program has a published standard credit load for completion. Pace of completion is automatically evaluated for all periods of attendance at the University, including periods the student did not receive federal financial aid.

MAXIMUM TIMEFRAME

The maximum timeframe to complete the program cannot exceed 150% of the published length of the program measured in credit hours attempted for undergraduate and graduate students. Progress is evaluated cumulatively at the completion of each payment period for a student's primary program of study to ensure completion of the program within the 150% maximum timeframe.

If a student cannot complete the program of study within the maximum timeframe (as determined at the end of the payment period), the student will be placed on financial aid disqualification (FD) status without the ability to appeal.

PACE OF COMPLETION

The quantitative measure for the pace of completion is calculated using the following formula:

$$\frac{\text{Cumulative number of credit hours the student successfully completed}}{\text{Cumulative number of credit hours the student attempted}}$$

At the end of each payment period, the student's pace of completion is evaluated. Students must earn at least 67% of the credit hours attempted toward completion of the primary program of study. Credit hours taken at other institutions and accepted toward a student's primary program of study at the University are included in both attempted and completed credit hours when measuring pace of completion.

Courses from which the student withdraws are counted as attempted credit hours when calculating the quantitative measurement or program pace.

INCLUDED IN PACE OF COMPLETION

The following are included as attempted in the pace of completion calculation:

- Courses that are waived with credit (WC)
- Assessed Credits
- Withdrawal (W)
- Withdrawal/Failing (WF)
- Courses completed with the following grades: A, B, C, D and F (+/-)
- In Progress (IP)
- Incompletes (I, IX and IF)
- No grade awarded (QC)

EVALUATION

The University evaluates SAP for the student's primary program of study, based on a completed payment period (generally, at least 12 credit hours). As a result of the evaluation, a student is assigned a federal SAP status.

FINANCIAL AID WARNING

Undergraduate students with less than a cumulative 2.0 GPA, or the minimum as stated in policy, and graduate students with less than a 3.0 OR who do not earn 67% of their attempted credits (cumulatively) at the end of a completed payment period, are automatically placed on financial aid warning (FW) status. The University can disburse federal financial aid funds to students on FW status for one payment period.

FINANCIAL AID DISQUALIFICATION

If a student on FW status does not meet SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on an FD status. Students who are placed on an FD status are ineligible for federal financial aid.

FINANCIAL AID PROBATION

Students who are granted an appeal will be placed on financial aid probation (FP) status and will have their financial aid eligibility reinstated based on the appeal. The University can disburse federal financial aid funds to students on FP status for one probationary payment period, provided all other eligibility requirements are met. The student must meet the University's SAP standards to maintain federal financial aid eligibility.

STUDENT NOTIFICATION

The University will notify students at any point during their enrollment if they are placed on or taken off the FW, FP, FD or Regular Student (RG) statuses, as these affect student eligibility to receive federal financial aid.

STUDENT FINANCIAL AID APPEALS

Students placed on FD status due to a violation of the qualitative and/or quantitative standards during the financial aid warning period may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting an appeal to the Student Financial Services — Operations Professional Judgment (SFS-OPJ) Team. The SAP PJ form is located on the financial aid website. If there are unusual circumstances that should be considered during the appeal process, federal financial aid reinstatement may be possible during a financial aid probation period.

Approval and/or reinstatement of federal financial aid eligibility are not guaranteed. The SAP PJ team reviews all appeals on a case-by-case basis. Approval is only granted when there are significant extenuating circumstances. All decisions made by the SAP PJ team are final.

The University allows a student to have a maximum of two approved appeals during his or her time at the University. These appeals cannot be consecutive and are only considered if unusual circumstances exist. Examples of unusual circumstances may include, but are not limited to, the following:

- Death of a relative
- An injury or illness of the student
- Other special circumstances

Students must explain in the appeals process why the nature and timing of their unusual circumstance(s) directly prohibited them from maintaining SAP, and what has changed in their situation that would allow them to demonstrate SAP at the next evaluation. If students have more than 12 credits remaining in their program of study, they must demonstrate the ability to graduate within the maximum timeframe allowed and meet the GPA requirements. If students have 12 or less credits remaining, they must demonstrate the ability to complete the remaining credits successfully.

REGAINING ELIGIBILITY AFTER PAYMENT PERIOD OF INELIGIBILITY

A student who is not making SAP regains eligibility only when the student is in compliance with the University's SAP requirements. Therefore, if a student loses eligibility for federal financial aid as a result of not meeting SAP requirements, the student must pay for the ineligible payment period using nonfederal financial aid funds. If the student meets all SAP criteria after the ineligible payment period, the student's borrower based academic year (BBAY) will start at the beginning of the eligible payment period following the period of ineligibility. The BBAY is packaged for a full 24 credits and 30 weeks of instructional time.

If the ineligible payment period is the second payment period of an academic year/loan period already established, any federal financial aid awarded for the second payment period will be canceled and, if necessary, returned to the funding source.

MAXIMUM TIMEFRAME

If at any time during the evaluation period it is determined a student is not going to complete the program of study within the maximum timeframe of 150% of the length of the educational program, the student becomes ineligible for federal financial aid. This determination cannot be appealed.

TRANSFER CREDITS — QUALITATIVE

A student's program GPA is calculated using only grades earned at the University in courses that are applicable to the program. Therefore, transfer credits do not apply when calculating the student's GPA at the University. Transfer credits include credits for all courses not completed at the University that are applied toward the completion of the student's degree program.

TRANSFER CREDITS — QUANTITATIVE

Credits taken at other institutions and applied toward the student's program/version at the University are included in both attempted and completed hours when measuring the student's pace toward completion. Students who change program/versions at the University will be re-evaluated to determine which credits apply to the new program/version.

PROGRAM CHANGES

Students who change programs at the University are re-evaluated to determine which credits apply to the new program. If the five program change conditions are met (refer to the [Program Changes Policy](#) in the Financial Aid Policies appendix for further information), the student will remain in his or her original academic year. The student's SAP status is not reset and the student will continue to be evaluated for SAP at the end of each completed payment period as originally established. If the five program change conditions are NOT met, the student's SAP status will be reset with an effective date of the program change. The student's SAP status will be evaluated at the end of each completed payment period in the new academic year. If the student changes back to a program he or she was previously in, the student's SAP status will reflect the status of the original program.

The University will calculate the qualitative and quantitative SAP measures based on all courses applicable to the new program. This includes those courses taken in a previous program that the student successfully completed and that apply to the new program.

REPEAT COURSES

Grades for prior attempts are excluded when calculating the qualitative component. However, credits from all attempts are included when assessing if the student meets the quantitative component. Although a student may successfully complete a course more than once, only the first passing grade is counted as a completion when calculating the quantitative component.

Note: Repeat courses taken in a program are counted in the SAP status for that program.

CONCURRENT ENROLLMENT

The University evaluates SAP for the primary program based on completed weeks and credits of a payment period, regardless of whether or not the student is enrolled concurrently. All credits completed at the University applicable to the primary program will apply toward the primary program's GPA.

Professional Judgment

The University may exercise discretion to accommodate special circumstances, with respect to some aspects of eligibility, using professional judgment. Professional judgment allows the University to treat a student individually when the student has special circumstances not sufficiently addressed by standard procedures. The University uses professional judgment on a case-by-case basis.

Special circumstances will include conditions that differentiate an individual student from a whole class of students. The University will not accept professional judgments made for a student by another school, but will independently review the circumstances and, if appropriate, document the professional judgment decision. The decision of the University regarding professional judgment is final and cannot be appealed to the U.S. Department of Education.

A student should contact a Finance Advisor if interested in submitting a professional judgment request.

Note: The University will complete verification before exercising professional judgment for students who have been selected for verification.

For additional information, please refer to the [Professional Judgement Policy](#) in the Financial Aid Policies appendix.

Determining Enrollment at the University

Active enrollment is determined by a student's continuous attendance at the University. A student is considered to be in continuous attendance as long as no more than 14 days exists between academically related activities (ARAs). For exceptions to this 14-day requirement, please refer to Withdrawing from the University. For additional information, please see Academically Related Activities below. Students may have one of the following active enrollment statuses based upon the academic workload for his or her program:

Active Full-Time: The student's required academic workload for his or her program is at least 6 credits for an academic year, the student is actively attending class and the student's official last date of attendance based on ARAs does not exceed 14 days. Institutionally Scheduled Breaks and In Progress Grade Extensions (IX) grades are excluded from the 14 day out of attendance calculation.

Active Less Than Half Time: The student's required academic workload for his or her program amounts to less than the 6 credits for an academic year, as determined by the institution. In addition, the student is actively attending class and student's official last date of attendance based on ARAs does not exceed 14 days. Institutionally Scheduled Breaks and In Progress Grade Extensions (IX) grades are excluded from the 14 day out of attendance calculation.

Academically Related Activities

ARAs are used to determine a student's official last date of attendance and corresponding enrollment status at the University. ARAs are also used to determine the effective date of active and withdrawn enrollment statuses.

The following activities that occur on or after the course start date and on or before the course end date will be considered academically related activities by the University:

- **Discussion Posts** in a course (online, directed study and online weeks of FlexNet® courses)
- **Assignment submissions** posted via the online classroom
- **Quiz/Exam submissions** recorded by the system via the online classroom
- **Learning Team acknowledgements** via the online classroom
- **Physical attendance** verified by a signed attendance roster (local campus courses only)
- **Exceptions:** ARAs will not generate for activities in Audited (AU) courses. Blackboard "Messages" do not count towards course attendance.

Institutionally Scheduled Breaks

The University's winter institutionally scheduled break for the 2016/2017 award year is Dec. 20, 2016 – Jan. 1, 2017.

For students attending local campuses only, the University's Thanksgiving institutionally scheduled break for the 2016/2017 award year is November 23, 2016 – November 27, 2016.

For students attending in Louisiana only, there will also be an institutionally scheduled break for Mardi Gras from Feb. 24, 2017 – Feb. 28, 2017.

Course Attendance Policy

Attendance at all scheduled class meetings is required. Students are responsible for scheduling and planning ahead for any absences that may occur during a course to the extent possible. For more information, please see Unexcused Absence Policy.

Online Class Attendance

In order to be in attendance during a week, a student must post at least **one (1)** discussion post, assignment submission or quiz/exam that is recorded by the system in the online classroom on **two (2)** separate days during the online week. (Blackboard "Messages" do not count towards course attendance.) Deadlines for attendance are based on Mountain Standard Time. Attendance is tracked automatically in all online courses.

Local Campus and In-Person Residency Class Attendance

Students must physically attend the local campus workshop meeting during the scheduled class and sign the attendance roster in order to be in attendance. Most local campus courses meet **four** hours per week. Most in-person residency courses meet **eight** hours per day and require daily sign-in on the attendance roster.

Directed Study Class Attendance

Attendance in directed study courses is tracked in the same manner for both the local campus and online modalities. A directed study student receives automatic attendance for a class week if she or he posts **one (1)** discussion post, assignment submission or quiz/exam submission that is recorded by the system in the online classroom during the scheduled class week. (Blackboard "Messages" do not count towards course attendance.) Deadlines for attendance are based on Mountain Standard Time. Attendance is tracked automatically in all directed study courses.

FlexNet Class Attendance

FlexNet students are in attendance at a local campus workshop if they physically attend the local campus workshop meeting during the scheduled class hours and sign the attendance roster. A FlexNet student receives automatic attendance for an online class week if she or he posts **one (1)** discussion post, assignment submission or quiz/exam submission that is recorded by the system in the online classroom on **two (2)** separate days during the online week. (Blackboard "Messages" do not count towards course attendance.) Deadlines for attendance are based on Mountain Standard Time. Attendance is tracked automatically in all online weeks of FlexNet courses.

Counseling Residency Courses

Online week: Students must post at least **one (1)** discussion post, assignment submission or quiz/exam submission that is recorded by the system in the online classroom on **two (2)** separate days during the online week.

Three-day residency: Students must physically attend the face-to-face workshop meetings during the scheduled class and sign the attendance roster each day. Students who do not physically attend any day during the in-person residency will receive a failing grade for the course.

Unexcused Absence Policy

Attendance is mandatory in all University courses; however, circumstances do occasionally arise which prevent a student from attending class. The University's unexcused absence policy allows unexcused absence(s) to be granted based on the number of workshops within a course (refer to the chart below). An unexcused absence may affect the final course grade due to the missed opportunity to earn participation points. Unexcused absences will result in a Withdrawal (W) or Withdrawal/Failing (WF) grade if students miss more than the maximum allowed absences.

Number of Workshops	Allowed Absences	Absences Resulting in Withdrawal (W) Grade
1-4	0	1
5-9	1	2
9 (Online associates)	2	3
10-59	2	3
60+	9	10

Students may submit a request for an excused absence for one of the following reasons with supporting documentation:

- **Military deployment**
 - Documentation can consist of military orders.
- **Extreme serious illness or hospitalization of student or family member**
 - Family members for hospitalization or serious illness include: mother, father, spouse and child.
 - Documentation can include a note from the doctor or release from the hospital. The documentation does not need to contain specifics of the medical condition and/or injury, etc.
- **Title IX — pregnancy and childbirth**
 - A student must be excused for medically necessary absences due to pregnancy, pregnancy-related conditions or childbirth for as long as the doctor deems the absence(s) medically necessary.
 - Documentation can include a note from the doctor, release from the hospital and any other documentation that would typically be required for other medically necessary absences.
- **Death of immediate family member**
 - Immediate family members include: father, mother, spouse, domestic partner, child, grandparent, brother, sister, aunt, uncle, father-in-law, mother-in-law, brother-in-law and sister-in-law.
 - Documentation can consist of a copy of the deceased's obituary.
- **Jury duty**
 - Documents can consist of a copy of the jury summons.
- **Other extenuating circumstances**
 - Students may request an "E" excused absence based on extenuating circumstances, as approved by the University.
- **Natural disaster, inclement weather, or emergency situations that requires campus(es) to cancel classes**

Leave of Absence

Overview

The Leave of Absence (LOA) Policy addresses the temporary interruption in a student's program of study, when the student is not in attendance at the University. The LOA Policy is applicable to all students enrolled in certificate and degree programs at the University. If a student is not actively enrolled in a program, the student is not eligible to apply for an LOA. During an approved LOA, the student is not considered withdrawn and no Return to Title IV (R2T4) calculation is required for federal financial aid recipients.

Policy

Students may be approved by the University for multiple LOAs in a 12-month period. The total of all approved LOAs may not exceed 180 calendar days in the 12-month period. During an approved LOA, the student is not considered withdrawn and no Return to Title IV (R2T4) calculation is required for financial aid recipients.

Required Documentation

A LOA may be approved if the University determines there is a reasonable expectation the student will return. Students must follow the University's LOA Policy when requesting a LOA, by providing (on or before the start date of the LOA) a written, signed, and dated request, including the reason for the LOA, to the finance advisor. All requests will be forwarded to Student Financial Services - Operations (SFS-O).

If unforeseen circumstances prevent a student from providing a request to the campus on or before the start of the LOA, the University may grant the LOA if the campus has documented the reason and decision. The campus must collect the signed LOA request form from the student at a later date and provide it to SFS-O within a reasonable amount of time from the student's last date of attendance. Unforeseen circumstances may include, but are not limited to, medical and family emergencies, military, jury duty, business travel, University course cancellation and/or facility closure, and natural disasters.

If a student is out of attendance due to an unforeseen circumstance and considered unofficially withdrawn and the campus can document the reason and decision for the LOA prior to the Return of Title IV (R2T4) Calculation being performed, the student will be placed on an approved LOA and no calculation will be required. However, if the student is unofficially withdrawn and the campus does not document the reason prior to the calculation being performed, the student will be considered an unofficial withdrawal.

An LOA will NOT be approved if a student requests the LOA after 14 consecutive days of nonattendance, is in an unofficial withdrawal (UW) status and the request is not due to unforeseen circumstances that occurred prior to the UW status.

If a student requests an LOA start date in the future and is officially withdrawn, unofficially withdrawn, or administratively withdrawn from the University prior to the start date of the LOA, the LOA is not valid and will be negated.

Length

In determining the length of the LOA, the LOA start date is the first day of the LOA and the LOA end date is the day before the start date of the course the student is returning to at the University. The first day of the student's initial LOA is used when determining the start date for the 12-month period. If a student is granted an LOA due to unforeseen circumstances, the beginning date of the approved LOA, as recorded by the student on the LOA form, is the date the student was unable to attend class because of the unforeseen circumstance.

The course start date will cease the LOA day count; however, the University's academic system of record will use an active enrollment status effective date as determined by the date the student posts an academic related activity (ARA) in the course the student returns to at the University. NSLDS Enrollment Reporting will use the standard effective date for an active enrollment (i.e. course start date). A new LOA request form will be required for any additional LOAs.

Note: At the time of the LOA approval, the University will review the LOA dates requested by the student and may adjust those dates based on ARAs, class schedules, etc.

Extending an LOA

A student may request an LOA extension as long as the request is made before the scheduled end date. Students must follow the University LOA Policy when requesting the LOA extension, by providing on or before the scheduled end date, a written, signed, and dated request, including the reason for the LOA extension to the finance advisor. All requests must be forwarded to Student Financial Services - Operations (SFS-O).

Institutionally Scheduled Breaks

If a student submits an LOA request with a start date being the same day as the start of an institutionally scheduled break or a start date that falls within an institutionally scheduled break, the University will update the LOA start date to the first day after the institutionally scheduled break ends.

If a student's LOA is scheduled to end on or within an institutionally scheduled break, the University will update the LOA return date to the start date of the course that is scheduled to begin after the institutionally scheduled break, as long as the student is registered for a course set to begin when the institutionally scheduled break ends.

If a student's LOA request completely overlaps an institutionally scheduled break, all days of the institutionally scheduled break and the LOA days will count toward the length of the LOA and apply toward the maximum of 180 days in a 12-month period. The University will not allow a student to take two consecutive LOAs separated by an institutionally scheduled break.

Disbursements During an LOA

The University may disburse Pell, IASG, and FSEOG funds to a student on an LOA during certain times of the year. Federal financial aid funds that are part of a credit balance created before a student began an LOA may be paid to a student, since those funds were disbursed before the student went on the LOA.

Completion of Coursework upon Return

If a student takes an approved LOA in the middle of a course, the University must ensure no additional charges are incurred when the student returns. To ensure no additional charges are incurred, the University will issue the student an LOA Credit (LOAC). This LOAC will be applied to the course scheduled after the LOA end date.

Failure to Return

The University will advise the student, prior to granting the LOA, the affect that failure to return from an LOA may have on loan repayment terms, including the expiration of the student's grace period. If a student does not return from an approved LOA, the withdrawal date and beginning of the grace period will be the student's last date of attendance.

If the student reenters, after withdrawing from the University, the previously approved LOA days will count towards the student's LOA maximum of 180 days in a 12-month period.

Program Change During Approved LOA

If upon a student's return from an approved LOA a student begins a new program, the student is not meeting the LOA requirement of returning to the program the student was enrolled in prior to taking the LOA. Therefore, in these scenarios, the University will perform a return of Title IV (R2T4) calculation to withdraw the student from his/her initial program of study. The student's last date of attendance in these scenarios will be the last academic related activity (ARA) prior to taking the approved LOA. The University's date of determination will be the Program Change Effective Date/ Program Begin Date. Once the University has withdrawn the student from the initial program, the student will be enrolled and packaged in the new program. (Refer to the [Program Changes Policy](#) and [Re-entry Policy](#) for further information.)

Financial Aid Disbursements

Federal Funds

A student is eligible to receive the first disbursement of federal financial aid when the University confirms the student is enrolled in courses for the payment period and is eligible to receive the funds. The student becomes eligible to receive a disbursement of federal financial aid for the second payment period when the student successfully completes one-half the weeks of instructional time **and** earns one-half the credit hours in the defined academic year (AY). Typically, the University disburses funds once the student successfully completes half the credits and weeks of instruction in the current AY, which may consist of more credit hours and weeks of instruction than the defined AY.

First-time, first-year undergraduate borrowers will not have the first installment of the Direct Loan disbursed until 30 calendar days after the program of study academic year begins.

	First Disbursement Eligibility	Second Disbursement Eligibility
Federal Loans		
Direct First-Time, First-Year Borrower	30 days after academic year or program start date	Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the second payment period
Direct Subsequent Borrower, Parent PLUS, and Graduate/Professional PLUS	7 days from the academic year start date or 7 days from date of certification if the academic year start date is in the past	
Federal Grants		
Pell Grant Iraq and Afghanistan Service Grant (IASG)	7 days from the academic year start date or 7 days from date of certification if the academic year start date is in the past	Successfully completes ½ weeks and credits in academic year or program and has posted attendance for the second payment period
Federal Student Education Opportunity Grant (FSEOG)	7 days from the academic year start date or 7 days from date of certification if the academic year start date is in the past	
Teacher Education Assistance for College and Higher Education (TEACH) Grant Program	7 days after the academic year start date or 7 days after date of certification if the academic year start date is in the past	
State and Institutional Grants	Varies: Dependent on individual state requirements	Varies: Dependent on individual state requirements
Private Loans	Varies: Dependent on individual state requirements	Varies: Dependent on individual state requirements

For additional information on student eligibility for standard, late, and post-withdrawal disbursements from the University, please refer to the [Disbursements Policy](#) in the Financial Aid Policies appendix.

Federal Financial Aid Credit Balance Policy

The Federal Financial Aid Credit Balance Policy addresses federal financial aid credit balances and how the University handles those credit balances when they occur on a student's account. Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges, a federal financial aid credit balance occurs. The University will pay the excess federal financial aid funds directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student's account unless an Authorization to Hold Funds form is on file. For more information, please review the [Federal Financial Aid Credit Balance Policy](#) in the Financial Aid Policies appendix.

Cancellation of Federal Financial Aid

The student (or parent in the case of a Parent PLUS Loan) must inform the University if all or a portion of federal financial aid funds are to be canceled. Once the loan is disbursed, the University sends the student/parent a Right to Cancel letter, which includes the time given to respond should the student and/or parent borrower wish to cancel their loan request(s). This notification is mailed after the loan disbursement has been credited to the student's account. Borrowers who wish to cancel all or a portion of their loan must inform the University within 30 days from the date the University sends the disbursement notification. Any requests received after the 30 days but prior to 110 days will be honored as a partial cancellation based on Title IV funds that are currently unapplied. The University notifies the student/parent in writing of the outcome of his or her request regardless of when the cancellation request is received.

State Funds

A payment period is defined according to individual state requirements. The payment period determines when funds are disbursed and the exact amount to be disbursed.

Federal Financial Aid Counseling

Federal Direct Loan Entrance Counseling

The University ensures loan entrance counseling is conducted using an online counseling module for students borrowing Federal Subsidized/Unsubsidized Loans or PLUS Loans for the first time. A link to the iGrad entrance counseling module is displayed within the University financial aid website. Entrance counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

The goal of entrance counseling is to help the borrower understand what it means to borrow federal student loans.

Federal Direct Loan Exit Counseling

The University notifies students to complete loan exit counseling online at the U.S. Department of Education website (<https://studentloans.gov/myDirectLoan/index.action>) within 30 days of completion of a program, withdrawal from the University or when a student ceases to be enrolled at least half-time. Exit counseling generally includes the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS), http://www.nslds.ed.gov/nslds_SA/
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods and periods of authorized determent
- Impact of borrower responsibility for accruing interest on the borrower's total debt
- Other terms and conditions

A letter is sent to students advising them of the exit counseling requirement. This letter includes an attachment with all required exit information. The attachment can be found at <http://www.direct.ed.gov/pubs/exitcounselguide.pdf>

Federal Teacher Education Assistance for College and Higher Education Grant Counseling

Effective September 22, 2016, the University no longer participates in the TEACH Grant Program.

The University ensures initial and subsequent Teacher Education Assistance for College and Higher Education (TEACH) Grant counseling is conducted online at http://www.nslds.ed.gov/nslds_SA/

Within 30 days of learning a TEACH Grant recipient is no longer in attendance, a letter is sent to the recipient advising him or her of the exit counseling requirement. This letter includes an attachment that can be found at <https://teach-ats.ed.gov/ats/images/gen/teachExitCounselingGuide.pdf>

Federal Loan Repayment

Prior Federal Student Loan Deferments (Postponing Payments)

A student who is registered and attending classes at the University can postpone making payments on federal student loans from previous colleges by requesting a deferment from the loan holder or servicer. Return all deferment forms to a Finance Advisor, who forwards the forms to the Registrar's Office for processing. The loan holder or servicer makes the final determination to grant a deferment request.

Students receiving federal student loans may also obtain deferments for several reasons including serving in the Peace Corps, under the Domestic Volunteer Service Act and as a volunteer for a tax-exempt organization of demonstrated effectiveness in the field of community service.

Receiving a deferment is not automatic; therefore, the student or parent(s) must apply for it. Borrowers must formally request a deferment through the procedures established by the holder of their loan(s). Detailed information regarding deferments may be viewed at <https://studentaid.ed.gov/sa/repay-loans/deferment-forbearance>

Loan Payment Calculator

Loan payment calculators may be used by students or potential students to calculate monthly payments under the different student loan repayment plans available. The Repayment Estimator at <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action> allows students to estimate their payment under all available repayment plans.

Sample Standard Repayment Calculator Detail	
Loan Amount	\$12,000
Interest Rate	6.80%
Repayment Summary	
Months in Repayment	120
Monthly Payment	\$138
Total Interest Payment	\$4,572
Total Loan Payment	\$16,572

With the standard plan, a fixed payment amount is due each month until loans are paid in full. Monthly repayments will be at least \$50, and have up to 10 years to repay.

Graduated Repayment Detail — 120 months starting at a payment of \$80 and a final monthly payment amount of \$239. Total interest paid would be \$5,832, for a total of \$17,832.

Extended Repayment — Only available for loan amounts greater than \$30,000

Payment amounts under the Pay As You Earn, Income-Based and Income-Contingent repayment plans will be available in the Repayment Estimator after you enter tax filing status, adjusted gross income, family size and state of residence.

Federal Student Loan Consolidation

A Direct Loan consolidation allows a borrower to combine multiple federal student loans into one, which results in one bill, and one lender. It can also lower monthly payments by giving borrowers up to 30 years to repay their loans; however, by increasing the length of the repayment period, you will also make more payments, and pay more in interest. Most federal student loans, including the following, are eligible for consolidation:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- Direct PLUS Loans
- PLUS Loans from the Federal Family Education Loan (FFEL) Program
- Supplemental Loans for Students (SLS)
- Federal Perkins Loans
- Federal Nursing Loans
- Health Education Assistance Loans
- Some existing consolidation loans

When considering consolidation, it is important to consider the pros and cons. Consolidation could give borrowers access to alternative repayment plans, which they did not have before, and enable them to switch from a variable interest rate loan to a fixed interest rate. Consolidation may also cause borrowers to lose benefits offered with the original loans such as interest rate discounts, principal rebates, or some loan cancellation benefits, which can significantly reduce the cost of repaying loans.

More information regarding loan consolidation is located at <http://studentaid.ed.gov/repay-loans/consolidation>

Federal Student Loan Forgiveness, Cancellation and Discharge

In certain situations, borrowers can have their federal student loans forgiven, canceled or discharged. Below is a list of the type of forgiveness, cancellation and discharges available.

- Total and Permanent Disability Discharge
- Death Discharge
- Discharge in Bankruptcy (in rare cases)
- Closed School Discharge
- False Certification of Student Eligibility or Unauthorized Payment Discharge
- Unpaid Refund Discharge
- Teacher Loan Forgiveness
- Public Service Loan Forgiveness
- Perkins Loan Cancellation and Discharge (includes Teacher Cancellation)

Detailed information on these options is available at <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>

Military Benefits

Veterans Educational Benefits

Students who are entitled to Federal VA education benefits must make initial contact with a campus veterans affairs certifying official. A formal application for admission to the University should be completed before applying for Federal VA education benefits. Applications for veteran education benefits should be sent to a local campus point of contact, school certifying official at University of Phoenix central administration or their Finance Advisor for submission to the U.S. Department of Veterans Affairs (DVA).

Each University of Phoenix program segregated by instructional modality (classroom-based or distance education) requires separate State Approving Agency (SAA) approval for the training of veterans or eligible persons. A student should contact a local campus for information on current approvals. Students who intend to use Federal VA educational benefits for a specific program at an institution should confirm the program is eligible for Federal VA funding on the WEAMS Institution Search website.

Federal VA education benefit eligibility and payment rates vary depending on each individual's military history and the educational program being pursued. Only the DVA can determine eligibility. For information, a student should contact a DVA representative at 888.GI.BILL.1 (888.442.4551) or review <http://www.gibill.va.gov>

If the DVA determines that the student is not eligible for Federal VA education benefits or determines that the student's Certificate of Eligibility is for less than 100%, the student is responsible for paying any difference between the eligibility determination and the tuition and fees charged by the University.

Students needing to withdraw from the University should provide official notification of their intent to withdraw. Withdrawing may impact Federal VA education benefits for the current course as well as the availability of Federal VA educational benefits in future courses. Please contact your Academic Advisor to discuss the impact of withdrawing from a course.

Directed study courses have Defense Activity for Non-Traditional Education Support (DSST-DANTES) approval for tuition reimbursement. For more information on this program, a student should contact the Educational Service Officer on the military base.

University of Phoenix does not participate in the DVA education advanced payment program.

More information about veterans' benefits can be reviewed at http://www.phoenix.edu/colleges_divisions/military.html

Visit the Department of Veterans Affairs website, <http://www.gibill.va.gov>, for additional information on educational entitlements.

Credit for Prior Education and Training

Credit for prior education or training must be evaluated and reported to the U.S. Department of Veterans Affairs (DVA) prior to the start of week 25 of enrollment. The DVA may not always pay federal education benefits after week 24 if the DVA records indicate the student has a large amount of transfer credits.

Please ensure all prior education transcripts and Joint Services Transcripts (JST) (Army, Navy, Marine), Coast Guard Institute transcripts, or DD-295 and DD-214 forms are submitted for evaluation in a timely manner. The student is responsible for ensuring all transcripts are submitted to the University. Academic credits earned for courses appearing on an official transcript from a regionally accredited or candidate-for-accreditation college or university will be evaluated according to University policies, and accepted subject to the approval of the University Office of Admissions and Evaluation.

Transfer credits based on a different unit of credit than the one prescribed by University of Phoenix are subject to conversion before being transferred. Only the official transcript and course evaluations performed by the University Office of Admissions and Evaluation or Prior Learning Assessment Center are final. Any preliminary reviews by campus personnel are unofficial, not binding and subject to change.

Students receiving Chapter 30, 32, 33, 35, 1606 and 1607 benefits while attending University of Phoenix North Carolina campuses are required to submit a copy of high school transcripts if they are transferring fewer than 24 credits to University of Phoenix from a previously attended postsecondary institution.

Students receiving Chapter 30, 32, 33, 35, 1606 and 1607 benefits while attending University of Phoenix Florida campuses are required to request and provide all prior transcripts for evaluation. In order to be certified for Federal VA educational benefits past two terms, all transcripts must be received.

Military Tuition Assistance

To obtain federal military tuition assistance, visit your education or Navy College Office to receive college counseling and develop an education plan. From that point, a student can submit a military tuition assistance request; for more information, visit http://www.phoenix.edu/colleges_divisions/military/military-financial-options/tuition-assistance.html

A student can currently receive 100% of federal tuition assistance from military service, with a \$250 cap per semester hour, and a \$4,500 annual limit. If a student wants to apply for military tuition assistance, that student will need to submit a completed authorization form to a Military Advisor at least two weeks before a course start date.

DVA Tuition Assistance Top-Up Benefit

Top-Up allows VA to pay the difference between what Tuition Assistance (TA) pays and the cost of the course. The law prohibits active duty students from receiving regular Chapter 30 benefits and TA for the same course; however, VA students, to include National Guard and Reserve service members who earned Chapter 30 benefits while on active duty, in receipt of TA may receive the Chapter 30 Top-up benefit. Detailed information about Tuition Assistance Top-up and about applying for Top-up is available on the GI Bill® website, http://www.benefits.va.gov/gibill/tuition_assistance.asp

Readmission of Service Members

Any student whose absence from the University is necessitated by reason of service in the uniformed services is entitled to readmission if the following criteria are met:

- The student (or an appropriate officer of the Armed Forces or official of the Department of Defense) gives verbal or written notice to the University's Military Division verifying that the student's absence from the University was necessitated by service in the uniformed services.
- The cumulative length of the absence and of all previous absences from the University by reason of service in the uniformed services does not exceed five years.

Note: A student who submits an application for readmission to the University must provide documentation to establish that the student has not exceeded the specified service limitations and that the student's eligibility for readmission has not been terminated. Examples of documentation to verify that the student is still within the acceptable service limitations include the student's deployment paperwork or a letter from the commanding officer that includes the student's dates of service.

Exception: The University may not delay or attempt to avoid readmission of a student under this section by demanding documentation that does not exist, or is not readily available, at the time of readmission.

- The student submits verbal or written notification of intent to re-enroll.

Note: If the student's last date of attendance with the University is more than 365 days in the past, the student must complete an updated admissions application and Enrollment Agreement in accordance with the University Re-entry Policy. The Military Division should then submit these completed documents along with the service member's readmission form. The student may remain in the original program/version without appeal, provided the cumulative length of absence does not exceed five years and that the program has not been expired.

A student's eligibility for readmission under this section by reason of such student's service in the armed services terminates upon the occurrence of any of the following events:

- A separation of such person from the Armed Forces (including the National Guard and Reserves) with a dishonorable or bad conduct discharge, or
- A dismissal of such person permitted under section 1161(a) of Title 10, USC, or
- A dropping of such person from the roles pursuant to section 1161(b) of Title 10, USC

Note: If the student does not submit a notification of intent to re-enroll within the time limits, the student is subject to the University-established leave of absence policy and general practices.

In addition to the above definition of affected service member, the Military Deployment Policies and Procedures will also apply to residents of the state of Iowa who meet the following criteria:

- A student who is an Iowa resident and is a member of the Iowa National Guard or reserve force of the United States who has been ordered to National Guard duty under state authority without such unit being federalized or ordered to federal active duty;
- A student who is an Iowa resident and is the spouse of a member of an Iowa National Guard or reserve force of the United States who has been ordered to National Guard duty under state authority without such unit being federalized or ordered to federal active duty, provided the member of the Iowa National Guard or reserve force of the United States has a dependent child.

Re-entry Policy for Servicemembers Opportunity Colleges (SOC)

Students out for a period of more than one year, with current, active or prior military experience in the Army, Coast Guard, Marine Corps and Navy are covered under the Servicemembers Opportunity Colleges (SOC) guidelines, and therefore will be permitted to continue in their original program/version of study. These students are required to complete all degree requirements within the graduation deadline period. Students are granted five (5) years to complete an associate degree and seven (7) years to complete an undergraduate degree from the first date of positive attendance with the University. If the student is unable to complete his or her degree requirements within the deadline, the University is not obligated to uphold the agreement of the SOC Degree Network.

Note: A student with a SOC agreement who changes program, major or concentration is required to update to the most current program/version offered in his or her state or jurisdiction. A new SOC agreement will be created for the student when the student is admitted to the new program/version, and the student will be given a new five (5) year (associate) or seven (7) year (undergraduate) timeframe in which to complete the degree.

Student Financial Responsibilities, Policies and Options

Student Financial Responsibilities

The student is responsible to ensure all tuition and electronic course materials fees are paid whether in attendance or not. The student is responsible for knowing the account balance. Student account information is available on the student website.

When the student is considered administratively, officially or unofficially withdrawn from his or her program, the University may cancel any federal financial aid in process. The student may receive a refund for or may owe payment to the University depending upon the student's account balance.

Changing Finance Plans

The student can change a finance plan if in compliance with the current finance plan. To change a finance plan, the student must contact a Finance Advisor and complete all necessary documents. All changes must be approved by University of Phoenix to become effective.

Meeting Financial Plan Obligations

Students who primarily attend a physical University of Phoenix campus are subject to finance approval by their primary campus prior to enrolling in a course. Tuition and all applicable fees for each course must be paid according to the terms and conditions outlined in the primary financial option selected on the Student Financial Agreement form. Students who do not comply with the primary financial option term will not be allowed to attend classes. Students are required to be in compliance with University financial policies before grades and transcripts will be issued or the degree awarded.

A student may be administratively withdrawn for failure to make payment in a timely manner, preventing the student from attending future class sessions, until the amount owed is paid in full or satisfactory payment arrangements are made. All costs of collection, court costs and reasonable attorneys' fees will be added to delinquent accounts collected through third parties. University of Phoenix may obtain a current credit report as needed to support decisions to defer tuition payment or to assist in the collection of amounts owed.

Electronic Course Materials and Books Fees

Electronic course materials and books for each course must be paid at the time they are ordered or in accordance with a student's stated payment option. Electronic course materials fees are nonrefundable, unless prohibited by law. A student who drops a course will be granted access to the electronic course materials for that course without additional charge if the course is retaken within 180 days of the course's original start date.

State Tax

Various states require universities to collect a tax on tuition, fees, digital goods or access to digital information. The University will collect the appropriate tax on tuition, fees and electronic course materials fees charged to the student in these states. Contact a Finance Advisor for the current list of states requiring tax be collected.

Financial Policies

Multiple-Tuition Discount Policy

For instances in which a student may qualify for multiple tuition discounts, the discount that provides the greatest benefit to the student will be applied to the tuition amount.

General Refund Policy

A tuition refund may be granted to those who qualify, based on the state refund policy. A complete list of state refund policies is located in the Academic Catalog and the Consumer Information Guide. All other fees are nonrefundable, unless prohibited by law.

Payment Policies

Payments are accepted on the student website (<https://ecampus.phoenix.edu/portal/portal/public/login.aspx>) by check, credit card or debit card. Finance Advisors can also process credit card or debit card payments. The student can mail a check, certified check or money order payment to the following address:

University of Phoenix

P.O. Box 29887
Phoenix, AZ 85038-9887

If a credit card or a debit card is provided with a completed Authorization to Charge form, tuition and electronic course materials fees will be charged to that card. Automatic payments are set prior to each course upon request.

The University is not responsible for fees or penalties incurred as a result of payment with a debit card or other restrictive payment cards. The student should contact his or her financial institution for account balances, daily transaction limits and other restrictions.

Returned Check Fees

Returned checks will result in an additional processing fee of \$25, unless prohibited by law.

Late Payment Fees

Payments must be made in accordance to the selected finance plan. If tuition payment is not received within the terms and conditions of the selected finance plan, fees up to \$25 will be assessed to the student account, unless otherwise restricted by law. Late fees are due immediately upon invoice.

Notice

The University may report information about student accounts to credit bureaus. Late payments, missed payments or other defaults on student accounts may be reflected in a credit report.

If payment for tuition and electronic course materials fees is not received in accordance with the Student Finance Agreement, the student may be withdrawn from the program and official transcripts withheld.

Financial Options

Understanding and choosing the right finance plan is critical to the successful completion of the student's selected program. University of Phoenix offers a number of finance plan options to assist the student in managing financial obligations. The student can utilize one or more of the plans listed below, depending on personal circumstances. For more detailed information regarding actual tuition fees for programs and locations, visit the tuition and fees calculator web page at http://www.phoenix.edu/tuition_and_financial_options/tuition_and_fees.html or contact a Finance Advisor with any questions regarding financial options and scholarships.

Cash Plan

The Cash Plan requires all tuition and electronic course materials fees to be paid in full prior to the start of each course. For more information, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/cash-plan.html

Federal Financial Aid Plan

The Federal Financial Aid Plan is available to students receiving federal grants, federal loans or both to pay for tuition in an eligible degree or a certificate program. To learn more, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/federal_financial_aid.html

Military or Government Billing Plan

Under the Military or Government Billing Plan, University of Phoenix directly bills the military or other government agency for a student's tuition. For more information, please visit http://www.phoenix.edu/colleges_divisions/military/military-financial-options.html

Third-Party Billing Plan

Under the Third-Party Billing Plan, University of Phoenix directly bills an approved employer for a student's tuition. To learn more, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/third_party_billing.html

Tuition Deferral Plan

The Tuition Deferral Plan is available for students whose employers offer to repay some or all of their employees' tuition. The plan is also available to students receiving benefits from the U.S. Department of Veterans Affairs or U.S. Department of Defense. For more information, please visit http://www.phoenix.edu/tuition_and_financial_options/financial_options/tuition-deferral-plan.html

Tribal Funding

Several American Indian tribal nations provide funding for the tuition of a student who is a recognized member. For more information, please contact tribalrelations2@phoenix.edu

Withdrawing from the University

Circumstances may necessitate withdrawal from the University. A student who received, or is eligible to receive federal financial aid funds provided certain criteria are met, and subsequently officially or unofficially withdraws is subject to a Return of Title IV (R2T4) calculation as required by federal regulations.

Official Withdrawals

There are two ways a student can provide official notification of the intent to withdraw from the University to be considered an official withdrawal:

1. Complete the self-service Official Withdrawal automated process via the University student website at <https://ecampus.phoenix.edu/portal/portal/public/login.aspx>, through the Program tab.
2. Notify the designated campus offices of Enrollment Services, Academic Services and Financial Services.

Withdrawal Date

The withdrawal date for an official withdrawal is the last date of academic attendance or attendance of an academically related activity determined from University attendance records. This date is always earlier than or equal to the date the student notifies the University of his or her withdrawal.

Date of Determination

The date of determination (DOD) for students who officially withdraw from the University is the latter of the student's withdrawal date or the date of notification. The University will return the amount of federal financial aid for which it is responsible no later than 45 days after the date the University determines the student has withdrawn. (See Return of Title IV Policy for additional information.)

Rescission of Official Withdrawal

Students who rescind their intent to withdraw must provide an electronic or written statement to the University stating their intent to participate in academically related activities (ARAs) and complete the payment period.

Students may rescind the intent to withdraw by completing the Official Withdrawal Rescind request via the University eCampus website. Rescissions may be requested up until the time a Return of Title IV (R2T4) calculation has been completed. The student may also submit an electronic or written statement to the University stating his or her intent to return to the University, remain in academic attendance and continue to participate in ARAs through the end of the payment period.

If the student subsequently withdraws after rescinding the intent to withdraw, the withdrawal date is the last date of academic attendance or ARA determined from University attendance records.

The DOD for students who rescind their intent to withdraw and subsequently withdraw from the University, without official notification, is no greater than 15 days after the student's official last date of academic attendance or attendance at an ARA.

Note: Please refer to the last section of this policy for discussion on academically related activities that occur during an institutionally scheduled break.

Unofficial Withdrawals

Students who do not provide official notification to the University of their intent to withdraw are considered unofficial withdrawals (UWs) after 14 days of consecutive nonattendance in an ARA.

Exceptions

The University allows the following exceptions when counting the 14 days of consecutive nonattendance in an ARA:

IX Grades — If a student is granted an extension of the course he or she is currently attending and the intent is to complete the course, the days in the extension period will not count toward the 14 days of consecutive nonattendance in an ARA. During this time, a student in an extension period will remain in active status. An extension of the course is indicated by the issuance of an IX (In Progress Extension) grade.

Institutionally Scheduled Breaks — Students on institutionally scheduled breaks will not have the days of the break count toward the 14 days of consecutive nonattendance at an academically related activity. The following are different types of institutionally scheduled breaks at the University:

- Holidays
- Inclement Weather
- Administrative

Withdrawal Date

The withdrawal date for students who cease attendance at the University, including a student who does not return from an approved leave of absence, is the last date of academic attendance or attendance in an ARA determined from University attendance records.

For a student with an approved leave of absence, the University will review the student record on or after the original approved return date. The University review determines if the student re-entered as scheduled, or did not re-enter as scheduled and must be withdrawn for the purposes of the Return of Title IV (R2T4) calculation and deferment processing.

Date of Determination

The DOD for students who unofficially withdraw from the University is no greater than 15 days after the official last date of attendance; or when a student fails to return from an approved leave of absence. Students granted an extension (IX grades) have the period of the extension excluded when counting the 14 days of consecutive nonattendance. For example, if the student was out of attendance (OOA) for 5 days prior to the extension, once the extension is completed the days continue to count from day 6 until the next academically related activity (ARA) posts. If the student does not post an ARA, then at 14 days (excluding the extension period) the DOD will populate. The University will return the amount of federal financial aid funds for which it is responsible no later than 45 days after the date the University determines the student has withdrawn. (See Return of Title IV Policy.)

Note: Please refer to the last section of this policy for discussion on academically related activities that occur during an institutionally scheduled break.

Administrative Withdrawals

Students who are withdrawn from the University for failure to meet admission, academic, candidacy, financial or code of conduct policies are considered administrative withdrawals (AWs).

Withdrawal Date

The withdrawal date for students who are AW is the last date of academic attendance or attendance in an ARA that occurred prior to the decision to administratively withdraw the student.

Date of Determination

The DOD for students who are AW from the University is the date the University determines the withdrawal. The University will return the amount of federal financial aid for which it is responsible no later than 45 days after the date of the administrative withdrawal. (See Return of Title IV Policy.)

Note: Please refer to the following section for discussion on academically related activities that occur during an institutionally scheduled break.

Academically Related Activities that Occur During an Institutionally Scheduled Break

The University does not recognize any ARA that occurs during an institutionally scheduled break as attendance for federal financial aid purposes only.

Withdrawal Date

If a student posts an ARA during an institutionally scheduled break, the University will look for the most recent ARA that occurred prior to the start of the institutionally scheduled break. This date will be used as the withdrawal date for Title IV purposes.

Date of Determination

The DOD for students who post academically related activities during an institutionally scheduled break will be no greater than 15 days after the end date of the institutionally scheduled break.

For example: A student attends class on December 19th. An institutionally scheduled break occurs December 20 – January 4. The student posts an ARA on December 29th, which is during the scheduled break. The DOD is January 19th (the 15th day after the end date of the institutionally scheduled break).

Return of Title IV Policy

The Return of Title IV Policy addresses federal financial aid recipients who withdraw from the University and are subject to a Return of Title IV (R2T4) calculation. For the purpose of R2T4 calculation requirements, a recipient is a student who has actually received federal financial aid funds or has met the conditions that entitled the student to a late disbursement of federal financial aid funds. The University is required to review the amount of federal loan and grant aid a student received for the payment period, to determine what percentage of federal financial aid the student earned prior to withdrawal. The percentage of federal financial aid determined to be unearned for the payment period must be returned to the appropriate federal financial aid program(s). For more information on the Return of Title IV, refer to the [Return of Title IV Policy](#) in the Financial Aid Policies appendix.

Tuition Refund Policy

Institutional

The following provisions pertain to all refund policies applied by the University unless specifically stated otherwise. When a student begins a program under Registered (R) status, pending the completion of the student admission file, and is subsequently denied admission, the student is eligible for a full tuition refund. The University does not refund tuition for any completed course. A tuition refund can be requested in writing from a local campus.

Students who withdraw from a course prior to the start date will receive a 100% refund for that course. Students who have completed 60% or less of the course are eligible for a pro-rata refund.

The pro-rata refund percentage will be calculated by dividing the number of weeks remaining by the total number of weeks in the course.*

Here are a few examples of common course lengths:

Weeks Attended	Refund for 5-Week Course	Refund for 6-Week Course	Refund for 7-Week Course	Refund for 9-Week Course
1 Week	80% Refund	83% Refund	86% Refund	89% Refund
2 Weeks	60% Refund	67% Refund	71% Refund	78% Refund
3 Weeks	40% Refund	50% Refund	57% Refund	67% Refund
4 Weeks	No Refund	No Refund	43% Refund	56% Refund
5 Weeks			No Refund	44% Refund
6 Weeks				No Refund

* Attendance for doctoral residency is submitted after the student has attended and completed all days in the residency.

State

If a student attends a class in one of these states, the specific state refund policy will be applied in addition to the University Institutional Refund Policy. In the event that there is a conflict in the policies, the state policy will supersede the general University policy, unless the University policy is better for the student's situation. These policies are outlined below.

Arizona

Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement. Otherwise, students in Arizona will have tuition refunded using the University Institutional Refund Policy.

California

Students in the state of California will have tuition refunded using the University Institutional Refund Policy with the following exception:

- Students have the right to cancel the Enrollment Agreement and obtain a refund of charges paid through attendance at the first class session or the seventh day after enrollment, whichever is later.
- To cancel enrollment, the student must submit a written request postmarked on or before the applicable time period to the campus director of finance at the appropriate address listed below:

Refund administrative address for students attending any of the five California campuses (Southern California, San Diego, Bay Area, Central Valley and Sacramento Valley):

University of Phoenix

3090 Bristol St.
Costa Mesa, CA 92626-3099

Refund administrative address for California residents attending Online:

University of Phoenix

4035 S. Riverpoint Pkwy.
Phoenix, AZ 85040

Florida

Students in the state of Florida will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.
- The University will retain \$45 of the application fee for students who withdraw from the University prior to the start of their program and after the three-day cancellation period.
- Refunds will be paid within 30 days of a student's official withdrawal.

Georgia

Students in Georgia will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing the Enrollment Agreement.
- Students providing written notification of withdrawal prior to the first class session or who have been out of attendance for more than 14 days will receive a full refund of tuition paid for the unattended course.
- Refunds are paid within 30 days of a student's official withdrawal.
- A student who is out of attendance for more than 14 days is considered withdrawn from the course.

Indiana

Indiana has established refund policies that differ from the University Institutional Refund Policy. If a student attends a class in Indiana, the state's refund policy will be applied. The University must make the proper refund no later than 31 days after the request for cancellation or withdrawal.

A student is entitled to a full refund if one or more of the following criteria are met:

- The student cancels the Enrollment Agreement within six business days after signing.
- The student does not meet the University minimum admission requirements.
- The student's enrollment was procured as a result of a misrepresentation in the written materials utilized by the University.

If the student has not visited the University prior to enrollment and, upon touring the University or attending the regularly scheduled orientation or classes, the student withdrew from the program within three days, he or she will not have a financial obligation.

A student withdrawing from an instructional program after starting the instructional program at the University and attending one week or less is entitled to a refund of 90% of the cost of the financial obligation, less an application or enrollment fee of 10% of the total tuition, not to exceed \$100.

A student withdrawing from an instructional program, after attending more than 25% but equal to or less than 50% of the duration of the instructional program, is entitled to a refund of 50% of the cost of the financial obligation, less an application or enrollment fee of 10% of the total tuition, not to exceed \$100.

A student withdrawing from an instructional program, after attending more than 50% but equal to or less than 60% of the duration of the instructional program, is entitled to a refund of 40% of the cost of the financial obligation, less an application or enrollment fee of 10% of the total tuition, not to exceed \$100.

A student withdrawing from an instructional program, after attending more than 60% of the duration of the instructional program, is not entitled to a refund.

Indiana Refund Policy Chart

Weeks Attended	Refund for 5-Week Course	Refund for 6-Week Course	Refund for 9-Week Course
1 Week	90% Refund	90% Refund	90% Refund
2 Weeks	50% Refund	50% Refund	75% Refund
3 Weeks	40% Refund	50% Refund	50% Refund
4 Weeks	No Refund	No Refund	50% Refund
5 Weeks		No Refund	40% Refund
6 Weeks			No Refund

Missouri

Students in Missouri will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid if they withdraw within three business days after signing the Enrollment Agreement.
- To cancel enrollment, a student must notify the local campus in writing on or before the three-day period. After the three-day period, all fees, including applications fees, assessment fees and book fees, are nonrefundable.
- A tuition refund must be requested in writing to the student's local campus.

Kentucky

Students in the state of Kentucky will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- A student who cancels enrollment any time before the start of the first class session will receive a full refund of all monies paid.
- The University may retain 10% of the tuition agreed upon in the Enrollment Agreement or \$100, whichever is less, for students who fail to attend in the enrollment period for which advanced payment was made.
- Refunds will be paid within 30 days of a student's official withdrawal.
- A student who is out of attendance for more than 30 days is considered withdrawn.

Louisiana

Students in the state of Louisiana will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students who cancel enrollment any time before the start of the first class session will receive a full refund of all monies paid, except the application fee, which is nonrefundable.
- Refunds will be paid within 30 days of a student's official withdrawal.
- The University may retain an administrative fee, not to exceed 15% of total tuition and fees paid.

Nevada

Students in the state of Nevada will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students who cancel enrollment any time before the start of the first class session will receive a full refund of all monies paid.
- The University may retain 10% of the tuition agreed upon in the Enrollment Agreement or \$150, whichever is less, for students who fail to attend in the enrollment period for which advanced payment was made.
- Refunds will be paid to the person that paid the tuition within 15 calendar days after one of the following, whichever is applicable:
 - The date of cancellation by a student of his or her enrollment
 - Termination by the University of the enrollment of the student
 - The last day of an authorized leave of absence, if a student fails to return after the period of authorized absence
 - The last day of attendance of a student
- For purposes of this refund calculation, the period of attendance must be measured from the first day of instruction, as set forth in the Enrollment Agreement, through the last day of actual attendance, regardless of absences. In addition, tuition must be calculated using the tuition and fees set forth in the Enrollment Agreement and does not include books, educational supplies or equipment listed separately from tuition and fees. Books, educational supplies or equipment for individual use are not included in the policy for refund, and a separate refund will be paid by the University to the student if those items were not used by the student.
- If the University cancels or discontinues a course or educational program stated in the Enrollment Agreement, the University will refund all monies paid for that course or program.

New Mexico

Students have the right to a full refund of all monies paid, including application and materials fees, if they withdraw within three business days after signing an Enrollment Agreement. To withdraw, a student must provide written notice to the University or appear personally at the University.

- If a student withdraws following the expiration of the three-day cancellation period, but prior to the first class, the University may retain up to \$200.
- Following the beginning of the first class, refunds will be provided according to the University Institutional Refund Policy.
- Refunds must be made within 30 calendar days of the University's receipt of written notice of withdrawal or the University's termination of the student's enrollment, whichever is earlier.

Ohio

Students in the state of Ohio will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to a full refund of all monies paid if they withdraw within five calendar days of signing the Enrollment Agreement.
- A student who withdraws before the first class and after the five-day cancellation period is obligated for the registration fee.
- To cancel enrollment, a student must notify the local campus in writing on or before the five-day cancellation period after signing the Enrollment Agreement.
- Refunds will be paid no later than 30 days after cancellation.

Oregon

Students in the state of Oregon will have tuition refunded using the University Institutional Refund Policy except all fees, including application fees, assessment fees, student service fees and book fees, are nonrefundable.

South Carolina

Students in the state of South Carolina will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have a right to a full refund of all monies paid, including application and materials fees, if they withdraw within 72 hours, excluding weekends and legal holidays, after signing the Enrollment Agreement.
- A full refund of all monies will be made to any applicant not accepted by the University.
- After the 72-hour cancellation period, the University may retain up to \$100 if the student does not attend a course.
- The University may retain an administrative fee up to \$100.
- Refunds will be paid within 40 days of a student's official withdrawal.

Wisconsin

Students in the state of Wisconsin will have tuition refunded using the University Institutional Refund Policy with the following exceptions:

- Students have the right to cancel enrollment until midnight of the third business day after receipt of notice of acceptance and are entitled to a full refund of any tuition paid.
- Refunds will be paid within 30 days of a student's official withdrawal.
- If the University cancels or discontinues a course or educational program stated in the Enrollment Agreement, the University will refund all monies paid for that course or program.

Online

The refund policy of the state where online campus students reside will be used to calculate their refund amount. The refund policy of the state where local campus students attend class will be used to calculate their refund amount.

Consumer Policies and Codes of Conduct

University of Phoenix Family Educational Rights and Privacy Act

University student records are confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act (FERPA) of 1974. Generally, information pertaining to a student record is not to be released to a third party without written or authorized electronic consent via a FERPA release form, judicial order or lawfully issued subpoena.

The University is required to provide students a copy of its FERPA policy annually and upon written request from students. Current students can obtain a copy of the FERPA policy in the appropriate online Academic Catalog at <https://www.phoenix.edu/programs/degree-programs/academic-catalog.html>

Under FERPA, a student is defined as an individual who is or has attended an educational institution. Students with at least one academically related activity (or one positive attendance “Y” posted, whichever happens sooner) in a university course are considered students at University of Phoenix.

Note: University Orientation Workshops are not considered university courses.

Access to Education Records

University student records are confidential for all schools receiving funding under programs administered by the U.S. Department of Education in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA). Generally, information pertaining to students’ records shall not be released to a third party without written or authorized electronic consent, via a FERPA Release form, judicial order or a lawfully issued subpoena.

Education records are defined as all records, files, documents and materials that contain information directly related to a student, and maintained by an educational institution.

The following are not interpreted as education records:

- Personal records maintained by an individual; must be kept in the sole possession of the individual and are not accessible to others
- Records of the law enforcement unit of an educational institution
- Personnel records; records related to a person as an employee not used for any other purpose
- Medical records
 - *Exception:* The Student Health Insurance Plan Enrollment/Acknowledgment form completed by local campus students in New Jersey and Massachusetts is defined as an education record.
- Records created after the student is no longer a student; alumni records

Releasable Information — Directory

In compliance with FERPA, a University-designated representative without prior written or authorized electronic consent of the student can release the following educational record information, provided the student does not have a FERPA Hold Request form on record.

- Student name
- Home address
- Email address
- Home telephone number
- Year of birth
- Dates of attendance at the University
- Dates of admission to the University
- University programs of study
- University degree completion dates and type of degrees earned
- Current enrollment status
- Most recent previous institutions attended and degree(s) earned
- Grade level (freshman, sophomore, junior or senior)
- Photographs
- Honors and awards received
- Participation in officially recognized activities

Exception: If a student submits written or authorized electronic requests via a FERPA Hold Request form that directory information not be released to a third party, no information can be released, absent a judicial order or a lawfully issued subpoena. A FERPA Hold Request is valid throughout the student's enrollment.

To add a FERPA Hold Request, the student must complete and submit a FERPA Hold Request form to the Registrar's Office.

For a student to remove a FERPA Hold from their record, the student will need to fill out a FERPA Hold Release form.

For a student to remove previously authorized parties from his or her record, the student would complete a FERPA Release Rescind form listing any/all parties to which that information should no longer be released.

Information Not Released — Non-Directory

Information that must not be released:

In compliance with FERPA, the following student information shall not be released by the University without prior written or authorized electronic consent of the student, a judicial order or a lawfully issued subpoena. The student's signature on the written requests shall be verified before acting upon the request.

- Place of birth*
- Month and day of birth*
- Social Security number (SSN), individual record number (IRN) or personal identification number (PIN)**
- Grades or grade point averages
- Course schedules
- Employment information including: employer, position held, work address or work telephone number
- Academic performance information, such as academic suspension, probation disqualification or academic dishonesty charges
- Admission information, including test scores or entry grade point averages
- Financial and accounting information
- Gender*
- Race*
- Ethnicity*
- Citizenship*
- Country of origin*

Note: Non-directory information can only be released to third parties via telephone or in person if the student has provided written or authorized electronic consent including a security word. If the student does not complete the release information, including security word, information is not released via telephone or in person.

Note: All third parties, including parents, with inquiries require a FERPA Release form on file unless the third party meets one of the definitions under FERPA allowing access without prior written or authorized electronic consent from the student.

Exceptions: The University may release personally identifiable information (PII), directory and non-directory information without the student's consent under the following conditions:

- School officials with legitimate educational interests, which include any University employee acting within the scope of her or his University employment, and any duly appointed agent or representative of the University acting within the scope of his or her appointment
- Person or company with whom the University has contracted as its agent to provide a service instead of using University employees or officials.
- Other schools to which a student seeks or intends to enroll
- Specified officials for audit and evaluation purposes
- Appropriate parties in connection with financial aid to a student (The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for such purposes as to determine the following: eligibility for aid, amount of aid, conditions for aid and/or enforcement of terms and conditions of the aid.)
- Organizations conducting studies for, or on behalf of, the school
- Accrediting organizations
- Authorized representatives of the Comptroller General of the United States, Secretary of Education, or state and local educational authorities
- To comply with a judicial order or lawfully issued subpoena
- Appropriate officials in cases of health and safety emergencies
- State and local authorities, pursuant to state law
- To appropriate officials to comply with federal law (e.g., the USA Patriot Act, Solomon Amendment, SEVIS program)
- Under the Campus Sex Crime Prevention Act, institutions are permitted to disclose information concerning registered sex offenders who are required to register under the Violent Crime Control & Law Enforcement Act.
- The institution may disclose the results of a disciplinary proceeding if the student is an alleged perpetrator of a crime of violence or nonforcible sex offense and he or she has been found to have violated the institution's policies and procedures with respect to the allegation. Disclosures may only be made if the institution determines the student did violate its policies and such disclosures must only include the name of the student, violation committed and any sanction imposed by the institution against the student.
- The institution must, upon written request, disclose to the alleged victim of a crime of violence, or a nonforcible sex offense, the results of any disciplinary hearing conducted by the institution against the student who is the alleged perpetrator of the crime or offense. If the alleged victim is deceased as a result of the crime or offense, the institution must provide the results of the disciplinary hearing to the victim's next of kin, if so requested.
- The disclosure is to organizations conducting studies for, or on behalf of, educational agencies or institutions.
- If a student initiates legal action against an educational institution, the institution may disclose to the court, without a court order or subpoena, the student's education records that are relevant for the institution to defend itself.
- The disclosure is to parents of a dependent student as defined in Section 152 of the Internal Revenue Code or to parents of students under the age of 21 when laws or university policies regarding alcohol or drugs are violated.
- A person or company that University of Phoenix is contracted with as its agent to perform a service and/or benefit such as healthcare insurance and coverage.

* Although this information may be disclosed without prior written consent according to FERPA, the University policy is to maintain the confidentiality of this student information.

** Student IRN, SSN or PIN numbers generally should not be released to a third party, unless necessary to perform a required task (e.g., Student Financial Agreement, FBI request, etc.).

A school official is defined as:

- A person employed by the University in an administrative, supervisory, academic, research or support staff position.
- A person employed by or under contract to the University to perform a task.
- A person serving on an institutional governing body or committee.

A school official has a legitimate educational interest if:

- Performing a task specified in his or her job description or contract.
- Performing a task related to a student's education.
- Providing a service or benefit related to a student or a student's family.
- Representing a school in which a student seeks to enroll.
- Disclosing information to federal and state authorities auditing compliance of federal or state support programs.
- Disclosing information in connection with financial aid, to determine financial aid eligibility, amount of aid, conditions for the aid, or to enforce the terms of conditions of the aid.
- Disclosing information to state and local officials to whom this information is specifically allowed to be disclosed pursuant to state laws if the allowed disclosure concerns the juvenile justice system and the system's ability to effectively serve the student whose records are released.
- Performing studies on behalf of educational institutions.
- Disclosing information to accrediting organizations carrying out their function.
- Complying with a judicial order or lawfully issued subpoena provided notification to the student is made before complying with the subpoena.

The University can disclose personally identifiable information (PII), directory and non-directory, without student consent if the disclosure meets one of the following conditions:

- This disclosure is to other school officials, whom the University determines have legitimate educational interests.
- The disclosure is to officials of other schools where the student seeks or intends to enroll.
- The disclosure is, subject to requirements of 34 CFR 99.35, to authorized representatives of the Comptroller General of the United States, Secretary, or state and local educational authorities.
- The disclosure is in connection with financial aid for which the student has applied or received, if the information is necessary for such purposes as to determine the following:
 - Eligibility for aid
 - Amount of aid
 - Conditions for aid
 - Enforce terms and conditions of the aid

Financial aid means a payment of funds (or a payment in kind of tangible or intangible property to the individual) that is conditioned on the individual's attendance at an educational agency or institution [authority: 20 U.S.C.1232g (6)(1)(O)].

Students requesting demographic or PII on other University of Phoenix students for survey or research purposes must contact the appropriate director of operations and Academic Affairs after it has been approved through the University's Human Subjects Committee and/or Committee on Research as appropriate.

The University shall retain a record of disclosure of student information disclosed to a third party. This information will be stored on the University computer system and will contain dates, names and reasons for release. Students shall have reasonable access to their educational records, may request to review their educational records and may challenge the contents of their educational records if they feel the contents to be inaccurate, misleading or otherwise in violation of their privacy or other rights.

Student Right to Access

Students wishing to review their educational records shall submit a written request to the Registrar specifying the records to be reviewed. Only records covered by FERPA will be made available. If necessary, the Registrar's Office will work with a campus designee so that the student can review the record.

FERPA regulations require the University to comply with the students' right to inspect and review their academic records by responding within 45 days from the time the University receives a written request to access their records. However, the Office of Admissions & Records will respond to students' requests to review their records within 14 days from receipt of the request. Students should submit their request to the University Registrar and specify the record or records they wish to have a copy of or to inspect.

Students who wish to review their records at a campus location must present photo identification before access to educational records is allowed. For copies of records from a student's file, the student must fill out and submit the Student Request for Information from Files form. Distance education students must submit a written request specifically outlining which record they would like to review.

A designated University official must be present when a student wishes to review his or her records at a campus location. This includes documents on file or student history notes that do not reference other student information. Printed files requested by the student and mailed from the Registrar's Office will not include history notes from any record systems.

Procedure

Students alleging that their University records are inaccurate or misleading, or who allege violations of FERPA, may present their challenges to the University Registrar.

Students have the right to correct record-keeping errors, but not to seek to overturn administration decisions and assessments. The Registrar shall review students' challenges and, when appropriate, amend students' records accordingly. Students will be notified within 14 days of the Registrar's actions and, based on the action, may request a formal hearing.

A student must submit a request for amendment in writing to the Registrar identifying the specific portion of his or her record he or she wants changed and why he or she believes it's inaccurate or in violation of his or her privacy. The Registrar will respond to the request within 14 days.

If the University denies the request to change the record, the Registrar will notify the student within 14 days of the decision and advise the student of his or her right to challenge the information.

A student's request for a formal hearing must be made in writing and submitted to the Office of Admissions & Records. The Registrar will arrange for a hearing, and notify the student within 14 days from the receipt of the request of the date, place and time of the hearing. Students may present relevant evidence and may be assisted or represented at the hearings by one or more persons of their choice, including an attorney, at the student's expense.

The University shall be represented by a hearing panel appointed by the Registrar. The panel will be comprised of individuals that do not have a direct interest in the outcome of the hearing. The panel shall consider all relevant evidence supporting students' allegations of inaccurate or misleading information in students' records. Decisions of the panel will be final.

The University will provide a written decision within 14 days of the hearing based on evidence presented at the hearing, and will include a summary of evidence presented and the rationale for the decision.

If the University decides that the challenged information is not misleading, inaccurate or in violation of the student's privacy rights, it will notify the student within 14 days of his or her right to place in the record a statement commenting on the challenged information or a statement of reasons for disagreeing with the decision.

The statement will be maintained as a part of the student's record as long as the contested portion is maintained. If the University discloses the contested portion of the record, it must also disclose the statement.

If the University decides the information is inaccurate or in violation of the student's right of privacy, it will amend the record and notify the student within 14 days, in writing, that the record has been amended.

Exception: Students may not inspect and review the following absent a judicial order or legally issued subpoena:

- Confidential letters and recommendations for which they have waived their rights of inspection
- Educational records containing information about more than one student (Access is permitted only to that part of the record concerning the inquiring student.)
- Records of instructional, supervisory, administrative and certain educational personnel, which are in the possession of the originator
- Records connected with an application to attend the University if the application was denied (For example, a student is enrolled in an undergraduate program and applies for admission to a graduate program but is denied.)

University of Phoenix cannot deny students access to their records. Copies do not need to be provided, unless by not providing copies, the students' rights are denied.

Exception: The University may release foreign transcripts to students.

Rationale: Original transcripts from institutions in other countries may be difficult or impossible for students to replace.

The University reserves the right to deny transcripts or copies of records not required to be made available by FERPA in any of the following situations absent a judicial order or legally issued subpoena:

- The student is not in compliance with his or her UOPX financial plan.
- There is an unresolved disciplinary action against the student.

Transcripts will be issued as an exception to the above if one of the two following exception criteria is met:

- A student has filed for bankruptcy and has provided UOPX with a copy of the bankruptcy petition filed with the courts.
- A student has graduated from a previous UOPX program on record as that student had previously satisfied his or her financial obligation for that program.

If a student believes he or she qualifies for one of the aforementioned policies or exceptions but is unable to order a transcript on the University student website, the student should contact the Admissions and Records Service Center at **800.866.3919** for assistance.

Students have the right to file a complaint with the FERPA. Inquiries should be directed to:

Family Policy Compliance Office

U.S. Department of Education
400 Maryland Ave., SW
Washington, DC 20202-5920

For a period of 25 years following the death of a student, education records of deceased students may only be released to the executor of the estate (written authorization required) or immediate family members (notarized affidavit required) defined as: spouse or legally recognized domestic partner, parents, children (over the age of 18) and siblings. Beyond this time, requests for these records may be released to anyone after review and approval from the Registrar's Office.

The University is required to provide students a copy of its FERPA policy annually and upon written request from the student.

Solomon Act

University of Phoenix complies with the Solomon Act, which provides certain information to military recruiters. Information that may be released includes the following:

- Student name
- Home address
- Telephone listing
- Age (date of birth)
- Level of education
- Academic major

If available, the following information will also be provided:

- Email address
- Degrees received
- Most recent educational institution attended

Gainful Employment Disclosures

Disclosures regarding University programs related to gainful employment are provided on the program home page for each eligible program. Each program home page is linked to gainful employment information specific to that program. For more information about gainful employment disclosures, visit <http://www.phoenix.edu/programs/gainful-employment.html>

Student Loan Code of Conduct

The University protects students with established loan policies. University of Phoenix follows federal regulations that govern student loan requirements. The Student Loan Code of Conduct at http://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html creates and maintains uniform student loan practices that focus on the best interest of student borrowers. It also manages relationships between school employees, learning institutions, lender advisory board members and student loan organizations.

University of Phoenix encourages students to review the Student Loan Code of Conduct at http://www.phoenix.edu/tuition_and_financial_options/student_loan_code_of_conduct.html to learn about loan regulations.

Student Code of Conduct

University of Phoenix has established a Student Code of Conduct. Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of the University's academic community. This requires the demonstration of mutual respect and civility in all University-related academic and professional discourse.

As part of the Student Code of Conduct, the University maintains conduct-related policies and procedures for violations that are specific to the following:

1. Code of Academic Integrity
2. Student Records Violations
3. Title IX and Violence Against Women Act Policy

Students are accountable for their actions and are required to work independently and collaboratively with teams in achieving learning goals and objectives. As a member of the University's academic community, students acknowledge and accept an obligation to abide by the Student Code of Conduct. Conduct on or off campus which is determined to impair, interfere with or obstruct the opportunities of others to learn, or which disrupts the mission, processes or orderly functions of the University, will be deemed misconduct. A violation of the Student Code of Conduct will be subject to appropriate disciplinary action.

For additional information on the Student Code of Conduct, see the academic catalog, <https://www.phoenix.edu/programs/degree-programs/academic-catalog.html>, or contact the campus, <http://www.phoenix.edu/campus-locations.html>

Consumer Privacy Policy

Summarized below are key elements of the University Privacy Policy. The full version of the policy is available at http://www.phoenix.edu/copyright-legal/privacy_policy.html

Scope of Privacy Policy

This policy applies to website visitors, current and potential students, alumni and any other user of services offered through our Sites including any websites or mobile applications operated by or on their behalf. This policy applies to both online and offline collection, storage, processing and transfer of personal information. However, certain Sites or services may be subject to additional privacy policies or privacy disclosures relating to the services provided on the Site(s) (collectively "Additional Policies").

Information Collected

We collect various types of information through our Sites and other websites where you can express interest in our services, through our mobile applications, over the phone and in person where print materials and digital technology may be used to collect information from you. Some information is collected automatically through various web and Internet technologies, including Social Networking tools used by your University to foster communication and collaboration among members of our community. Other information is collected when you provide it in response to an advertisement, a survey or a request for information; apply for admission or financial aid; register for classes; order educational or other products and services; set up a social network or other site profile; or use one of our career resources, learning assessments, or other interactive tools. We may also obtain information from other sources and combine that with information we collect about you.

Information Uses

We will not sell, rent or lease your personal information to others except as provided in this policy. We may collect, use and disclose personal information for the following purposes:

- To determine your admissibility and to register you for your selected educational programs
- To contact you regarding your status with the University
- To provide requested products and services
- To respond to your inquiries and provide customer support
- To administer promotions in which you have indicated an interest
- For our internal marketing purposes, which includes, but is not limited to, sending you material about products, services, updates, etc. that we think may be of interest to you
- For fostering communication and collaboration among members of your University community through social networks
- For sharing with our Educational Partners who may contact you with respect to their educational or other services
- For sharing with our Educational Partners or Business Associates who are performing services on our behalf
- To analyze how Sites and services are being accessed and used
- For investigation of information security and information asset protection-related incidents
- To test, correct and improve our content, applications and services
- To develop new applications, products and services
- For Online Behavioral Advertising purposes
- To improve student retention, site and service performance, user experience and delivery
- To prevent potentially illegal activities (including illegal downloading of copyrighted materials in accordance with our Copyright Infringement Policy)
- To investigate suspicious information that denotes illegal activity such as financial aid fraud
- To analyze academic and learning outcomes and preferences
- For external academic research and scholarship
- To analyze risk and business results
- To obtain payment for services that we provide to you
- To provide you with information concerning arrangements and other options for the repayment of funds loaned to you for your education
- To maintain business records for reasonable periods
- To enforce our Terms of Use (http://www.phoenix.edu/copyright-legal/terms_and_conditions.html)
- To provide to Educational Partners, Business Associates or Unrelated Entities in connection with the contemplated or actual reorganization, merger, acquisition, financing, securitization, insuring, sale or other disposal of all or part of our business or assets, including for the purposes of determining whether to proceed with such transaction or fulfilling any records or other reporting requirements to such parties. In the event of any actual reorganization, merger or acquisition, such information may be transferred as part of the transaction to the acquirer.
- And/or as may be required or permitted by legal, regulatory, industry self-regulatory, insurance, audit or security requirements applicable to Apollo Education Group, Inc., our Educational Partners or our Business Associates.

Your Rights and Choices

MARKETING COMMUNICATIONS

If you do not wish to receive marketing email communications or direct mail communications from us, you may express your choice where indicated on the applicable email or other communication, or cut and paste this link into a browser: http://www.phoenix.edu/about_us/contact_us/unsubscribe.html

If you do not wish to receive marketing telephone calls or mailings, you may express your choice to opt out by emailing Office.ComplianceUOPX@phoenix.edu

If you do not wish to receive text messages, reply STOP to cancel future text messages. By sending STOP, you agree to one additional confirmation message stating that you've opted out and will no longer receive text messages from University of Phoenix. To get help, text HELP. You may also get additional support or help by sending an email to TextMsgSupport@phoenix.edu or by calling 866.766.0766.

Under California's Shine the Light law, Cal. Civ. Code § 1798.83, we provide California residents the ability to opt out of disclosures to Educational Partners for direct marketing purposes. To opt out of these disclosures at no cost, email Office.ComplianceUOPX@phoenix.edu

DO NOT TRACK AND ONLINE BEHAVIORAL ADVERTISING

University of Phoenix does not itself respond to web browser-based DNT signals.

We or our Business Associates may use data collected on this site for Online Behavioral Advertising purposes, e.g., to customize ads to you on other websites as you browse the web. If you do not want your browsing behavior on the sites to be collected for Online Behavioral Advertising purposes, visit http://info.evidon.com/pub_info/184

OTHER COLLECTION, USE AND DISCLOSURE

You may be able to opt out of our collection, use and disclosure of your personal information in other situations subject to applicable contractual, academic, legal or technical restrictions and reasonable notice. Note that if you opt out of certain uses of your personal information, we may no longer be able to provide certain products or services. For more information on your ability to opt out, email Office.ComplianceUOPX@phoenix.edu

OTHER IMPORTANT INFORMATION

We will take commercially reasonable measures to secure and store your information to protect against the loss, misuse and alteration of the information under our control. We utilize industry-standard security measures when accepting your credit card information during your registration or other transaction you have initiated with us, as well as whenever we ask you to log in to any of our sites.

If you become a student, your educational records are subject to the U.S. federal Family Education Rights and Privacy Act (FERPA), state laws and your University policies. To obtain a copy of the Students' Rights to Privacy and Access to Educational Records policy, visit http://www.phoenix.edu/about_us/regulatory/consumer-information.html

You may also contact us via one of the below methods:

Mail: University of Phoenix

Attn: Registrar's Office
4025 S. Riverpoint Parkway
Mail Stop: CF-L201
Phoenix, AZ 85004

Admissions and Records Service Center

Phone: 800.866.3919

University of Phoenix may update this policy or revise it from time to time. If you are concerned about how your personal information is used or disclosed, you should contact the University as described above or review the web page at http://www.phoenix.edu/copyright-legal/privacy_policy.html

How to Contact Us or Access Your Information

If you want access to or wish to update any of your personal information or have any questions about our privacy practices, contact the University Office of Compliance at Office.ComplianceUOPX@phoenix.edu or

University of Phoenix

Attn: Office of Compliance
1625 W. Fountainhead Pkwy.
Mail Stop: CF-S905
Tempe, AZ 85282

Dispute Resolution Policy and Procedures

The following policy and procedures are to be used to mutually resolve disputes by and between students and the University. The policy and procedures as set forth herein are effective for students currently enrolled in the University as of July 1, 2016, or who enroll in the University on or after July 1, 2016. Students are encouraged to first bring the concerns outlined below to the attention of the appropriate individual/department, as set forth in Step One below.

In connection with the University policies identified in Steps One, Two and Three below, this policy is intended to address disputes between a student and the University and create a framework by which a student and the University can resolve all such disputes. The University strongly recommends utilization of the resources identified in Steps One, Two and Three to resolve such disputes. (R1) None of these steps, however, precludes any student from seeking other forms of resolution, including in a court of law.

Step One: Internal Resolution

Students should first attempt to resolve any dispute or issue by contacting the following individuals/ departments, and utilizing the process set forth in the corresponding section(s) of the Academic Catalog, as referenced below. Please note that the information provided below represents only the initial contact with whom such disputes should be reported. Students should carefully consult the Academic Catalog to gain a fuller understanding of the processes associated with reporting and resolving disputes related to these subject matters.

- A. Allegations of sex discrimination or sexual harassment:** Camie Pratt, Associate Vice President and Title IX Coordinator, Office of Dispute Management (“ODM”). See Nondiscrimination Policy and Harassment Policy in Academic Catalog.
- B. Allegations concerning all other forms of discrimination:** Campus Director of Academic Affairs, Campus Director of Operations, Campus Director of Student Services, or their respective designee. See Nondiscrimination Policy and Harassment Policy in Academic Catalog.
- C. Student Code of Conduct Violations (other than sex discrimination and sexual harassment):** Registrar. See Student Code of Conduct section in Academic Catalog.
- D. General Student Grievances (other than sex discrimination and sexual harassment):** Office of Dispute Management. See General Student Grievances section in Academic Catalog.
- E. Student Grievances relating to financial aid, account balances, or collections:** Campus Management. See General Student Grievances section in Academic Catalog.
- F. Academic Issues:** Student Appeals Center in ODM. See Student Appeals Center Section in Academic Catalog.
- G. Grade Disputes:** Director of Academic Affairs or designee. See Grade Disputes section in Academic Catalog.

Step Two: Mediation

If a dispute is not resolved as a result of Step One, all parties are encouraged to participate in a formal mediation session facilitated by a professional, neutral mediator. Mediation is not mandatory but is strongly encouraged as an effective way to resolve disputes.

The physical location for the mediation shall be mutually selected by the parties. If the parties elect mediation, the costs associated with the mediation shall be paid by the University. Both the student and the University shall submit in writing to the other the name(s) of one or more professional, neutral mediators as a potential mediator in the matter. The parties will exercise their best efforts to agree on the selection of a mediator. If the parties cannot agree on the selection of a mediator, then the parties can submit the matter to the American Arbitration Association (AAA) for the purpose of having a neutral mediator appointed in accordance with AAA’s mediation rules.

The mediator shall schedule the mediation as expeditiously as possible. All parties will have the opportunity to attend and participate in the mediation. Any party may be represented by counsel of his or her choosing, at his or her own expense. The mediator shall direct how the mediation will be conducted. As with all mediations, any resulting resolution must be mutually agreed to by the parties, which shall constitute a final and binding resolution of the matter.

Step Three: Binding Arbitration

If a dispute is not resolved as a result of Steps One and Two, all parties are encouraged to participate in binding arbitration as an alternative to resolving the dispute in a court of law. Arbitration is not mandatory but is strongly encouraged as an effective way to resolve disputes.

If the parties mutually agree to binding arbitration as the method to resolve their dispute, the following shall apply:

- 1.** The parties shall select the neutral arbitrator and/or arbitration sponsoring organization by mutual agreement. If the parties cannot mutually agree to an arbitrator and/or arbitration sponsoring organization, the arbitration will be held and the arbitrator selected under the auspices of the American Arbitration Association (“AAA”). Except as provided in this Agreement, the arbitration shall be held in accordance with the then current Consumer Arbitration Rules of the AAA (“AAA Rules”). The AAA Rules are available by navigating to the “Rules and Procedures” section of www.adr.org, or by requesting a hard copy from the University Legal Department, currently at 4025 S. Riverpoint Parkway, Mail Stop: CF-KX01, Phoenix, Arizona 85040.
- 2.** In arbitration, the parties will have the right to conduct adequate civil discovery, bring dispositive motions, and present witnesses and evidence as needed to present their cases and defenses, and any disputes in this regard shall be resolved by the arbitrator. The arbitrator may award any party any remedy to which that party is entitled under applicable law, but such remedies shall be limited to those that would be available to a party in his or her individual capacity in a court of law for the claims presented to and decided by the arbitrator, and no remedies that otherwise would be available to an individual in a court of law will be forfeited by virtue of this Agreement. The arbitrator shall apply the substantive law of the state in which the claim arose, or federal law, or both, as applicable to the claims asserted. The arbitrator is without authority to apply any different substantive law.
- 3.** Each party will pay the fees for his, her or its own attorneys, subject to any remedies to which that party may later be entitled under applicable law. The University shall initially bear the administrative costs associated with the conduct of the Arbitration, subject to: (1) a one-time payment by the student toward these costs equal to the filing fee then required by the court of general jurisdiction in the state where the student in question attended the University (if the student is financially unable to pay a filing fee, the student will be relieved of the obligation to pay the filing fee); and (2) any subsequent award by the arbitrator in accordance with applicable law. In the event the law (including the common law) of the jurisdiction in which the arbitration is held requires a different allocation of arbitral fees and costs, then such law will be followed.
- 4.** The Federal Rules of Evidence shall apply. The arbitrator shall have jurisdiction to hear and rule on pre-hearing disputes and is authorized to hold pre-hearing conferences by telephone or in person, as the arbitrator deems necessary. The arbitrator shall have the authority to entertain a motion to dismiss and/or a motion for summary judgment by any party and shall apply the standards governing such motions under the Federal Rules of Civil Procedure and applicable federal common law.
- 5.** The arbitrator will issue a decision or award in writing, stating the essential findings of fact and conclusions of law. Except as may be permitted or required by law, as determined by the arbitrator, neither a party nor an arbitrator may disclose the existence, content, or results of any arbitration hereunder without the prior written consent of all parties. A court of competent jurisdiction shall have the authority to enter a judgment upon the award made pursuant to the arbitration.

State Authorization and Contact Information for Filing Complaints

University of Phoenix is regulated by a large number of state regulatory bodies across the country for filing complaints in the state that a student resides. If a student chooses to file a complaint, he or she can submit an internal complaint to the University's Office of Dispute Management or file an external complaint with the designated state regulatory agency. For Online students who reside in Arizona and Georgia, students can file a complaint with their own state regulatory agency.

State Authorization Reciprocity Agreement (SARA)

University of Phoenix is approved by the National Council for State Authorization Reciprocity Agreements (NC-SARA) as a SARA member institution. (<http://nc-sara.org>). The University has reciprocity with other SARA states for its distance education programs. Please visit the NC-SARA website for the most current list of states that participate in SARA.

Online students residing in a SARA state may appeal a complaint to the Arizona SARA Council (AZ SARA) for review after exhausting the institution's internal complaint process. SARA complaints must first be submitted internally for resolution through the University's Office of Dispute Management. The Arizona SARA Council will not review complaints regarding student grades or student code of conduct violations. For more information visit the AZ SARA Council website (<http://azsara.arizona.edu>).

All other Online students should file external complaints with the Arizona State Board for Private Postsecondary Education. The following is a list of the contact information for those regulatory bodies.

Alabama: The student may contact the Alabama Department of Postsecondary Education, PO Box 302130, Montgomery, AL 36130-2130; telephone 334.242.2959.

Arizona: The student may contact the Arizona State Board for Private Postsecondary Education, 1400 W. Washington, Room 260, Phoenix, AZ 85007; telephone 602.542.2399.

Arkansas: The student may contact the Arkansas Department of Higher Education, 114 East Capitol, Little Rock, AR 72201-3818; telephone 501.371.2065.

California: The student may contact the California Bureau for Private Postsecondary Education, C/O Department of Consumer Affairs, PO Box 980818, W. Sacramento, CA 95798-0818; telephone 916.431.6959, 888.370.7589.

Colorado: The student may contact the Department of Higher Education, Commission on Higher Education, 1300 Broadway Road, Second Floor, Denver, CO 80203; telephone 303.866.2723, 303.866.4209.

Connecticut: The student may contact the Office of Higher Education, Connecticut State Board of Education, 61 Woodland Street, Hartford, CT 06105-2326; telephone 860.947.1800, 860.947.1821.

Delaware: The student may contact the Delaware Department of Education, The Townsend Building, 401 Federal St., Suite 2, Dover, DE 19901-3639; telephone 302.735.4000.

Florida: The student may contact the Commission for Independent Education, 325 West Gaines Street, Suite 1414, Tallahassee, FL 32399-0400; telephone 850.245.3200.

Georgia: The student may contact the Nonpublic Postsecondary Education Commission, 2082 East Exchange Place, Suite 220, Tucker, GA 30084; telephone 770.414.3306.

Hawaii: The student may contact the Hawaii Post-Secondary Education Authorization Program, P.O. Box 541, Honolulu, HI 96809; telephone 808.586.7327.

Idaho: The student may contact the Idaho State Board of Education, P.O. Box 83720, Boise, ID 83720-0037; telephone 208.332.1587.

Illinois: The student may contact the Illinois Board of Higher Education, 431 East Adams Street, Second Floor, Springfield, IL 62701-1418; telephone 217.557.7359, website: www.ibhe.org.

Indiana: The student may contact the Indiana Commission for Higher Education, Board for Proprietary Education, 101 West Ohio Street, Suite 670, Indianapolis, IN 46204; telephone 317.464.4400.

Iowa: The student may contact the Iowa College Student Aid Commission, 430 E. Grand Avenue, FL 3, Des Moines, IA 50309-1920; telephone 515.725.3400.

Kansas: The student may contact the Kansas Board of Regents, 1000 SW Jackson, Suite 520, Topeka, KS 66612-1368; telephone 785.296.4936, 785.296.4917.

Kentucky: The student may contact the Kentucky Council on Postsecondary Education, 1024 Capital Center Drive, Suite 320, Frankfort, KY 40601-8204; telephone 502.573.1555.

Louisiana: The student may contact the State of Louisiana Board of Regents, P.O. Box 3677, Baton Rouge, LA 70821; telephone 225.342.4253.

Maryland: The student may contact the Maryland Higher Education Commission, 6 North Liberty Street, Baltimore, MD 21201; telephone 800.974.0203.

Massachusetts: The student may contact the Massachusetts Board of Higher Education, One Ashburton Place, Room 1401, Boston, MA 02108-1696; telephone 617.994.6950.

Michigan: The student may contact the Michigan Department of Education, P.O. Box 30008 (or) 608 W. Allegan, Lansing, MI 48909; telephone 517.373.9235.

Minnesota: The student may contact the Minnesota Office of Higher Education, 1450 Energy Park Drive, Suite 350, St. Paul, MN 55108; telephone 651.642.0567, 800.657.3866.

Mississippi: The student may contact the Mississippi Commission on College Accreditation, 3825 Ridgewood Road, Jackson, MS 39211; telephone 601.432.6372.

Missouri: The student may contact the State of Missouri Coordinating Board for Higher Education, 205 Jefferson Street, Jefferson City, MO 65101; telephone 573.751.2361.

Nebraska: The student may contact the Nebraska Coordinating Commission for Postsecondary Education, P.O. Box 95005, Lincoln, NE 68509-5005; telephone 402.471.0020, 402.471.2847.

Nevada: The student may contact the Nevada Commission on Postsecondary Education, 8778 S. Maryland Parkway, Suite 115, Las Vegas, NV 89123; telephone 702.486.7330.

New Jersey: The student may contact the New Jersey Secretary of Higher Education, 20 W. State Street, PO Box 542, Trenton, NJ 08625-0542; telephone 609.292.4310, 609.984.2709.

New Mexico: The student may contact the New Mexico Higher Education Department, 2048 Galisteo Street, Santa Fe, NM 87505-2100; telephone 505.476.8400.

North Carolina: The student may contact the Board of Governors of the University of North Carolina, General Administration, 910 Raleigh Road, Chapel Hill, NC 27515-2688; telephone 919.962.4558.

Ohio: The student may contact the Ohio Board of Regents, 25 South Front Street, Columbus, OH 43215; telephone 614.466.6000.

Oklahoma: The student may contact the Oklahoma State Regents of Higher Education, 655 Research Parkway, Suite 200, Oklahoma City, OK 73104-3603; telephone 405.225.100, 405.225.9142.

Oregon: The student may contact the Oregon Office of Degree Authorization, 1500 Valley River Dr., Suite 100, Eugene, OR 97401; telephone 541.687.7478.

Pennsylvania: The student may contact the Pennsylvania Department of Education, 333 Market Street, Harrisburg, PA 17126-0333; telephone 717.783.6785.

Puerto Rico: Puerto Rico: The student may contact the Consejo de Educacion de Puerto Rico/ Puerto Rico Education Council, PO Box 19900, San Juan, Puerto Rico 00910-1900; telephone 787.724.7100 ext. 2022 or ext. 2016.

South Carolina: The student may contact the South Carolina Commission on Higher Education, 1122 Lady Street, Suite 300, Columbia, SC 29201; telephone 803.737.2260.

Tennessee: The student may contact the Tennessee Higher Education Commission, Parkway Towers, Suite 1700, 404 James Robertson Pkwy, Nashville, TN 37243-0830; telephone 615.741.3605.

Texas: The student may contact the Texas Higher Education Coordinating Board, P.O. Box 12788, Capitol Station, Austin, TX 78711; telephone 512.427.6520.

Utah: The student may contact the Utah Division of Consumer Protection, 160 East 300 East, 2nd Floor, Salt Lake City, UT 84111; telephone 801.530.6601, or toll-free in Utah 800.721.SAFE.

Virginia: The student may contact the Commonwealth of Virginia Council of Higher Education, James Monroe Building, 101 North Fourteenth Street, Richmond, VA 23219; telephone 804.225.2600.

Washington: The student may contact the Washington Student Achievement Council, PO Box 43430, Olympia, WA 98504-3430; telephone 360.753.7869, 360.753.7866.

Washington DC: The student may contact the Government of the District of Columbia Education Licensure Commission, 810 1st Street, NE, 2nd Fl., Washington, DC 20002; telephone 202.727.2824.

Wisconsin: The student may contact the Wisconsin Educational Approval Board, 201 West Washington Avenue, 3rd Floor, Madison, WI 53703; telephone 608.266.1996, 608.266.1996.

Wyoming: The student may contact the Wyoming Department of Education, Hathaway Bldg., 2 Floor, 2300 Capitol Avenue, Cheyenne, WY 82002-0050; telephone 307.777.5712.

Copyright Infringement and Peer-to-Peer File Sharing Policy

Copyright Law and Infringement

Copyright is a form of legal protection provided by U.S. law, Title 17 U.S.C. §512(c) (2), which protects an owner's right to control the reproduction, distribution, performance, display and transmission of a copyrighted work. The public, in turn, is provided with specific rights for fair use of copyrighted works.

Copyrighted works protect original works of authorship and include

- Books, articles and other writings
- Songs and other musical works
- Movies and television productions
- Pictures, graphics and drawings
- Computer software
- Pantomimes and choreographic works
- Sculptural and architectural works

Copyright law provides the owner of a copyright the exclusive right to do the following:

- Reproduce the work in copies
- Prepare derivative works based upon the work
- Distribute copies of the work to the public by sale or other transfer of ownership, or by rental, lease, or lending
- Perform the work publicly
- Display the copyrighted work publicly
- Perform the work publicly by means of a digital audio transmission in the case of sound recordings

17 U.S.C. § 501(a) states, "Anyone who violates any of the exclusive rights of the copy-right owner is an infringer of the copyright or right of the author." Generally, under the law, one who engages in any of these activities without obtaining the copyright owner's permission may be liable for infringement.

Specific information on copyright law and fair use may be found at the following sites:

- The U.S. Copyright Office: <http://www.copyright.gov>
- The Electronic Frontier Foundation fair use frequently asked questions: http://w2.eff.org/IP/eff_fair_use_faq.php

Peer-to-Peer File Sharing

Peer-to-Peer (P2P) file sharing is a general term that describes software programs that allow computer users, utilizing compatible P2P software, to connect with each other and directly access digital files from one another's hard drives. Many copyrighted works may be stored in digital form, such as software, movies, videos, photographs, etc. Through P2P file sharing it has become increasingly easy to store and transfer these copyrighted works to others, thus increasing the risk that users of P2P software and file-sharing technology will infringe the copyright protections of content owners.

If P2P file-sharing applications are installed on your computer, you may be sharing someone else's copyrighted materials without realizing you are doing so. As a user of the University network, recognizing the legal requirements of the files that you may be sharing with others is important. You should be careful not to download and share copyrighted works with others.

The transfer and distribution of these works without authorization of the copyright holder is illegal and prohibited.

Violations and Penalties Under Federal Law

In addition to University sanctions under its policies as more fully described below, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For willful infringement, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess costs and attorneys' fees. For details, see Title 17, United States Code, Sections 504, 505.

Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense.

University Methods to Effectively Combat Unauthorized Distribution of Copyrighted Material and Student Sanctions

A student's conduct in the University classrooms and websites is subject to and must fully conform to the University Student Code of Conduct policy, its Acceptable Computer Use for Faculty and Students policy and any other applicable University policies.

The University may monitor traffic or bandwidth on the networks utilizing information technology programs designed to detect and identify indicators of illegal P2P file-sharing activity. In addition to, or as an alternative, the University may employ other technical means to reduce or block illegal file sharing and other impermissible activities.

The University will also provide for vigorous enforcement and remediation activities for those students identified through the University Digital Millennium Copyright Act policy as potential violators or infringers of copyright.

Disciplinary sanctions will be based on the seriousness of the situation and may include remediation based on a comprehensive system of graduated responses designed to curb illegal file sharing and copyright offenses through limiting and denial of network access or other appropriate means. These sanctions may be in conjunction with additional sanctions through the University Student Code of Conduct, its Acceptable Computer Use for Faculty and Students policy and any other University policy applicable to the particular situation.

Students who are subject to professional codes of conduct that apply to their enrollment at the University shall be sanctioned according to the requirements of the respective code.

Education and Awareness

The University uses a variety of means to inform students, faculty and other network users about copyright laws and the response to copyright infringement claims by the University.

The University informs its campus community through the Consumer Information Guide and other periodic communications that unauthorized distribution of copyrighted material, including unauthorized P2P file sharing, may subject students and faculty to civil and criminal liabilities and their possible extent.

The Consumer Information Guide, http://www.phoenix.edu/about_us/regulatory/consumer-information.html, is available on the University website, is provided to potential students and employees, and is sent by email on a yearly basis to current students, faculty and employees.

Legal Sources for Online Music and Videos

The legal sources for online music and videos are reviewed annually by the University's Sr. Director of Governance, Risk and Compliance. The following links are online sources that provide information on legal access to copyrighted music and videos:

EDUCAUSE is an association of colleges and universities, which maintains a list of legal media sources: <http://www.educause.edu/legalcontent>

The Recording Industry Association of America (RIAA) provides a list of legal music sources: http://www.riaa.com/toolsforparents.php?content_selector=legal-music-services

The legal sources for online music and videos are reviewed annually by the Sr. Director of Governance, Risk and Compliance.

Digital Millennium Copyright Act Policy

The University computer networks, including its online library and classroom environment, are critical assets. Accordingly, University of Phoenix respects the rights of the copyright owners and expects its faculty, staff, students and other network users to comply with U.S. copyright laws. Federal law prohibits the reproduction, distribution, public display or performance of copyrighted materials over the Internet without permission of the copyright owner, except in compliance with fair use or other copyright applicable statutory exceptions. Please refer to the University's Copyright Infringement and Peer-to-Peer File Sharing Policy for more information.

University of Phoenix may terminate the network accounts or access to users who have repeatedly infringed on the copyrights of others. In addition to sanctions that may be applicable under the University Student Code of Conduct, the Acceptable Computer Use for Federal and Student, or other policies. University of Phoenix, in compliance with the federal Digital Millennium Copyright Act (DMCA), has established a mandated process for receiving and tracking alleged incidents of copyright infringement.

The University has designated an agent who will investigate notices of alleged copyright infringement and take appropriate actions. Such actions may include terminating repeat infringers' accounts under the DMCA.

Copyright infringement notices must be given in writing, preferably by email, or by U.S. mail to the agent listed below:

University of Phoenix

Attn: Copyright Agent

Subject: Copyright Compliance

4025 S. Riverpoint Pkwy.

Mail Stop: CF-K612

Phoenix, AZ 85040

Email: CopyrightAgent@apollo.edu

If a valid DMCA notification is received, the University will respond under the Process for Filing Notice of Alleged Infringement' by taking down the infringing content found on our networks. On taking down content under the DMCA, the University will take reasonable steps to contact the owner of the removed content so that a counter notification may be filed. Upon receiving a valid counter notification, the University will generally restore the content in question, unless the University receives notice from the notification provider that a legal action has been filed seeking a court order to restrain the alleged infringer from engaging in the infringing activity.

The DMCA provides that you may be liable for damages including costs and attorneys' fees if you falsely claim that someone is infringing on your copyright. Alternatively, an individual can also be liable for damages including attorneys' fees if you materially misrepresent that an activity is infringing on the copyright of another. Therefore, the University recommends contacting an attorney if you are unsure whether a work is protected by copyright laws.

Pursuant to the DMCA, unless the University receives notification that legal action to seek a court order restraining the alleged infringer from further engaging in the infringing activity has been filed, upon receiving a valid counter notification, the University will:

1. Provide the person who filed the original notification with a copy of the counter notice.
2. Inform him or her that the material will be reinstated or access to it restored between 10 and 14 business days following receipt of the counter notice.

Process for Filing Notice of Alleged Infringement

Below is the process for filing a notification under the DMCA when an individual believes his or her work has been infringed upon. Notice must be given in writing to the designated agent as specified above and contain the following information:

1. Identify in sufficient detail the copyrighted work that you believe has been infringed upon; for example, describe the work that you own.
2. Identify the material that you claim is infringing on your copyright as set forth in number one and provide detailed information that is reasonably sufficient to locate the infringing item; for example, provide the link to the infringing material.
3. Provide sufficient contact information: phone number, address and email address.
4. If possible, provide information that allows the University to notify the alleged infringing party of notice of the alleged infringement.
5. The following statement must be included in your notice: "I have a good faith belief that the use of the copyrighted materials described above and contained on the service is not authorized by the copyright owner, its agent or by protection of law."
6. The following statement must be included in your notice: "I swear, under penalty of perjury, that the information in the notification is accurate and that I am the copyright owner or am authorized to act on behalf of the owner of an exclusive right that is allegedly infringed."
7. The notice must be signed.

Process for Filing Counter Notification of Alleged Infringement

The person or provider of the alleged infringing material may present a counter notification pursuant to the DMCA. Upon proper counter notification, the University may reinstate the removed content. Notice must be given in writing to the designated copyright agent as specified above and contain the following information:

1. Identify the material that has been removed. This may include providing the location or the URL when possible.
2. Provide your name, address, telephone number and email address if available.
3. Provide a statement that you consent to the jurisdiction of Federal District Court for the judicial district in which you reside, or for any address outside the United States or any judicial district, in which the service provider may be found, and that you will accept service of process from the person who provided notification to the University of the alleged infringement or an agent of such person.
4. Provide the following statement: "I swear, under penalty of perjury, that I have a good faith belief that the material identified above was removed or disabled as a result of a mistake or misidentification of the material to be removed or disabled."
5. The notice must be signed.

Vaccinations and Immunizations

Information regarding program admissions requirements, including immunization requirements for designated states, is located at http://www.phoenix.edu/admissions/admission_requirements.html

Register to Vote

University of Phoenix makes the effort to educate students regarding the importance of exercising their right to vote and makes Voter Registration information available at the campuses.

The National Mail Voter Registration Form can also be used to register U.S. citizens to vote, to update registration information due to a change of name, make a change of address or to register with a political party. You must follow the state-specific instructions listed for your state. After completing the form, you must sign your name where indicated and send it to your state or local election office for processing.

The national form also contains voter registration rules and regulations for each state and territory. For more information about registering to vote, contact your state election office at http://www.eac.gov/voter_resources/contact_your_state.aspx

Register to vote by following your state-specific instructions and using the National Mail Voter Registration form at http://www.eac.gov/voter_resources/register_to_vote.aspx

Campus Safety and Security

Annual Security Report

The University of Phoenix Annual Security Report is published annually by the University and is comprised of two parts, the Campus Safety Policies and Campus Crime Statistics, for the last three years.

Visit http://www.phoenix.edu/content/dam/altcloud/doc/about_uopx/Annual-Security-Report.pdf to access a PDF file of the University of Phoenix Annual Security Report.

Campus Safety Policies

The University Campus Safety Policies at http://cdn.assets-phoenix.net/content/dam/altcloud/doc/about_uopx/Campus-Safety-Policies.pdf have been prepared to increase University of Phoenix community's awareness of current programs that exist to protect its members' safety and well-being and to satisfy the requirements of the Safe and Drug Free Schools and Communities Act and Clery Act. The information included relates to the following:

- Alcohol and other drug abuse prevention, health risks and counseling services
- Annual crime statistics
- Available counseling and assistance resources
- Crime prevention measures
- Reporting criminal activities
- Emergency mass notification
- Information related to campus safety programs
- Penalties and sanctions regarding the unlawful use, sale, possession or distribution of illegal drugs and alcohol
- Legal effects of alcohol and other drug use
- Prohibited use or distribution of alcohol and other drugs
- Safety and awareness
- Sex offender registry
- Sexual violence policy and prevention

The information is intended to provide a useful description of University of Phoenix campus safety policies; however, it is not intended to serve as a contractual agreement between the University and the recipient. Additionally, the University will disseminate and publicize, for each of its campus locations, crime statistics from the most recent calendar year and two preceding calendar years.

Visit http://www.phoenix.edu/about_us/campus-safety/campus-safety-policies.html to access a PDF file of University of Phoenix Campus Safety Policies.

Campus Crime Statistics

The Campus Crime Statistics are available in accordance with definitions used in the Uniform Crime Reporting System of the Department of Justice and FBI, as modified by the Hate Crime Statistics Act. The data is compiled in conjunction with University of Phoenix Campus Safety Policies and includes all crimes reported to the police or a University of Phoenix campus security authority over the previous three years that occurred on campus, in certain off-campus buildings or property owned or controlled by the University, and on public property within or immediately adjacent to and accessible from the campus. If a crime has occurred but has not been reported, it cannot be reflected in the following statistics. For this reason, University of Phoenix encourages everyone to report all crimes to their designated campus security authority and local law enforcement agency.

Specific campus location statistics are available electronically in the Annual Security Report at http://www.phoenix.edu/content/dam/altcloud/doc/about_uopx/Annual-Security-Report.pdf or by requesting a printed copy from your local campus security authority. (Contact information can be viewed at http://www.phoenix.edu/about_us/campus_safety/campus_safety_contact_list.html)

University of Phoenix expressly reserves the right to modify or to adopt additional campus policies and procedures relating to campus safety, at any time without notice.

Statement of Policy on Sex Offender Registration

The federal Campus Sex Crimes Prevention Act requires colleges and universities to issue a statement advising the campus community where state law enforcement agency information concerning registered sex offenders may be obtained. The Act also mandates that sex offenders who are already required to register in a state provide notice of each institution of higher education in that state at which the offender is employed or is a student. This notice should be directed to the campus security authority at their campus.

To learn the identity of registered sex offenders on or near a campus, or anywhere in the United States, visit the Sex Offender databases at <http://www.sexoffender.com> and <http://nsopw.gov/>. You can search by city, county or ZIP code. This information is collected by other agencies, and this institution cannot guarantee this information is correct or complete. The information provided here is intended to be in compliance with the Clery Act and for campus safety purposes only. It should not be used to intimidate, threaten or harass. Misuse of this information may result in prosecution.

Florida Sexual Predator and Sexual Offender Registry

The University of Phoenix Campus Safety website at http://www.phoenix.edu/about_us/campus-safety.html provides a link to the Florida Department of Law Enforcement (FDLE) sexual predator and sexual offender registry website at <http://offender.fdle.state.fl.us/offender/homepage.do> and toll-free telephone number, 888.357.7332 (for TTY accessibility, dial 877.414.7234). These give access to Florida sexual predator and sexual offender public information, including a database to search for offenders employed or enrolled at Florida universities.

Emergency Mass Notification Policy

Apollo Education Group (Apollo) and University of Phoenix (UOPX) have established an emergency mass notification process that includes emergency escalation processes, mass notifications and supporting systems. These processes enable Apollo and UOPX to contact or send notices, alerts or warnings without delay to employees, faculty and students in the event of an emergency, dangerous or otherwise high-risk situation at a UOPX site.

Apollo and UOPX maintain emergency management policies, procedures and systems to protect lives and property, and to continue necessary critical functions and essential services. An emergency is defined as a situation that poses an immediate threat to the health or safety of someone in the University community at a UOPX site or that significantly disrupts programs and activities.

The Emergency Mass Notification Policy applies to all employees, faculty and students of UOPX in the event of an emergency, dangerous or otherwise high-risk situation at a UOPX site.

The policy can be viewed in its entirety in the Campus Safety Policies at http://cdn.assets-phoenix.net/content/dam/altcloud/doc/about_uopx/Campus-Safety-Policies.pdf or by requesting a printed copy from your local campus.

Campus Security Authority Contact List

University of Phoenix campus security authorities assist in the safety of the University community by serving as contacts for University security issues. A current list of security contacts can be viewed at http://www.phoenix.edu/about_us/campus-safety/campus-safety-contact-list.html

Alcohol and Other Drug Abuse Prevention

Drug abuse affects all aspects of life. It threatens the workplace as well as our homes, our schools and our community. The U.S. Department of Education requires institutions of higher education to implement a drug prevention and awareness program for their students and employees. University of Phoenix abides by federal Drug-Free Workplace and Drug-Free Schools and Communities Act regulations regardless of individual state legalization.

Students are expected to conduct themselves ethically, honestly and with integrity as responsible members of the University's academic community. Any member of the University community found consuming or selling alcohol and other drugs on University property, including attending class or meeting with campus personnel, is subject to disciplinary action up to and including dismissal from the University, depending on the seriousness of the situation. All alcohol and other drug abuse policies, prevention and referrals can be viewed in the Campus Safety Policies document at http://www.phoenix.edu/about_us/campus-safety/campus-safety-policies.html

Prohibition of Illicit Drug Use , Underage Drinking, and Other Violations of Alcohol and Other Drug-Related Policies

The University community must adhere to a code of conduct that recognizes the unlawful manufacture, sale, delivery, unauthorized possession or use of any illicit drug is prohibited on property owned or otherwise controlled by University of Phoenix. If an individual is apprehended for violating any alcohol- or other drug-related law while at a University location or activity, the University will fully support and cooperate with federal and state law enforcement agencies. The University enforces a "zero tolerance" policy regarding underage drinking.

Underage possession or consumption of alcoholic beverages is not permitted on property owned or controlled by the University, and the state laws will be enforced.

Also, intentionally or knowingly selling, or intentionally or knowingly furnishing alcoholic beverages to persons under the age of 21, or to persons obviously inebriated, is not permitted on property owned or controlled by the University.

Federal Financial Aid Penalties for Drug Violations

According to the Higher Education Act (HEA), students convicted for a drug offense that occurred during a period of enrollment while they were receiving federal financial aid may lose eligibility for federal aid. Federal aid includes Federal Pell and FSEOG Grants, Federal Work Study, Federal Perkins Loans, Federal Stafford Loans, Federal PLUS Loans, Graduate PLUS Loans and other financial assistance.

The Free Application for Federal Student Aid (FAFSA) asks students if they have been convicted of a drug-related offense. If the student answers “yes” to the question, then he or she will be sent a worksheet by the federal processing center in order to determine whether the conviction affects eligibility for aid. Should the financial aid office be notified that a student has been convicted of sale or possession of illegal drugs, financial assistance will be suspended immediately. If a conviction was reversed, set aside or otherwise rendered invalid, it does not count. Convictions occurring during periods of non-enrollment also do not count. In addition, any conviction received as a juvenile does not count, unless the student was tried as an adult.

Failure to answer the question automatically disqualifies students from receiving federal financial aid. Answering this question falsely could result in fines, imprisonment or both. More information about federal penalties and sanctions is located at <http://www.justice.gov/dea/druginfo/ftp3.shtml>

Penalties for Drug Convictions

A federal or state drug conviction can disqualify a student for Federal Student Aid (FSA) funds. Convictions only count against student eligibility if they were for an offense that occurred during a period of enrollment for which the student was receiving FSA and they do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. Also, a conviction that was reversed, set aside or removed from the student’s record does not count nor does any conviction received as a juvenile count unless the student was tried as an adult.

POSSESSION OF ILLEGAL DRUGS

- First offense: Loss of eligibility for federal financial aid for one year from the date of conviction.
- Second offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Third offense and subsequent offenses: Indefinite ineligibility for federal financial aid from the date of conviction.

SALE OF ILLEGAL DRUGS

- First offense: Loss of eligibility for federal financial aid for two years from the date of conviction.
- Second offense and subsequent offenses: Indefinite ineligibility from the date of conviction.

How to Reduce the Period of Eligibility or Regain Eligibility

The student may shorten the period of ineligibility by:

- Successfully completing an approved drug rehabilitation program that includes passing two unannounced drug tests;
- Passing two unannounced drug tests administered by an approved drug rehabilitation program; or
- Having the conviction reversed, set aside or otherwise rendered invalid.

The student may regain eligibility the day after the period of ineligibility ends.

Students denied eligibility for an indefinite period can regain it after successfully completing a qualified rehabilitation program, passing two unannounced drug tests from such a program, or if a conviction is reversed, set aside or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record (in such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility).

Students who regain eligibility during the award year should notify the financial aid office immediately so that they might receive any eligible financial aid which they are entitled to receive.

It is the student's responsibility to certify that a rehabilitation program was successfully completed, as with the conviction question on the FAFSA, the University is not required to confirm the reported information unless conflicting information is determined.

Qualified Drug Rehabilitation Program

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state or local government program.
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company.
- Be administered or recognized by a federal, state or local government agency or court.
- Be administered or recognized by a federal or state-licensed hospital, health clinic or medical doctor.

Convictions for Offense That Occurred During Enrollment

Federal regulations require an enrolled student convicted of a drug offense after receiving federal financial aid to notify Student Financial Services immediately. The student may be ineligible for further aid in that academic year and required to pay back all federal aid received after the date of the conviction. Student Financial Services will work with the student regarding all of the available options.

Institutional Sanctions for Alcohol and Drug Violations

Any member of the University community found possessing or selling illegal drugs on University property which includes attending class and meeting with campus personnel or in violation of the institution's alcohol policies while on campus shall be subject to discipline on a case-by-case basis.

Discipline will be based on the seriousness of the situation:

- A case may result in dismissal from the University.
- In all cases, the University will abide by local, state and federal sanctions regarding unlawful possession of drugs and the consumption of alcohol.
- Additional state penalties and sanctions may also apply.

The University has adopted a zero-tolerance policy regarding alcohol and drug violations.

Appendix

Financial Aid Policies

Academic Year Definition Policy

Overview

The Academic Year Definition Policy provides the defined academic year for each program (by credential level) offered by the University.

Policy

A student's academic year begins with the first eligible course of a degree program and ends when the student successfully completes the credits and weeks of instructional time requirements. A week of instructional time is a week (a consecutive seven-day period) in which one day of instruction occurs. Instructional time does not include periods of vacation, orientation or homework.

The University defines its academic years as follows:

- Undergraduate certificate programs are a minimum of 24 credits and 40 weeks of instructional time.
- Graduate certificate programs are a minimum of 24 credits and 48 weeks of instructional time.
- Associate programs (9-week model) are a minimum of 24 credits and 36 weeks of instructional time.
- Associate programs (5-week model) are a minimum of 24 credits and 40 weeks of instructional time.
- Bachelor's programs are a minimum of 24 credits and 40 weeks of instructional time.
- Masters's programs are a minimum of 24 credits and 48 weeks of instructional time.
- Doctoral programs are a minimum of 24 credits and 48 weeks of instructional time.

Students who take more than one course at a time or have courses with overlapping instructional weeks may complete the minimum number of credits (24) prior to completing the required weeks of instructional time. In order for a student to complete the academic year, both credits and weeks of instruction must be met. Therefore, students may need to complete additional weeks to successfully complete the academic year definition.

Example: A student is enrolled in a bachelor's program and has two courses that overlap by one instructional week. The student would be completing 24 credits in 39 weeks; however, the academic year definition is a minimum of 24 credits and 40 weeks. Therefore, the academic year would not be over until the student completes at least one more week of instructional time. In order to do this, the student must complete at least one additional week in the subsequent course.

Overlapping Academic Years

An academic year that begins before a prior academic year has ended is considered an overlapping academic year. This scenario is rare, but most commonly occurs when a student starts with the University after recently attending a different institution or when the student completes a prior program at the University and begins another program. Students in these scenarios need to work with their Finance Advisor to determine if they have overlapping academic years and if their financial aid eligibility will be impacted. For further information on these specific types of scenarios, please refer to the [External Transfer Policy](#) and [Advancing Programs Policy](#).

Advancing Programs Policy

Overview

The Advancing Programs policy documents the University's treatment and determination of federal financial aid eligibility for students who advance programs (a.k.a. finish one program and begin another program) at the University.

Policy

If the student begins a new program at the University prior to the expiration of the prior program's end of program (EOP) academic year, the University will award all federal financial aid to complete the remainder of the prior program's EOP academic year.

Advancing Programs

A student who graduates from one program at the University and begins another program at the University is a student who is advancing programs. Federal financial aid awards for students who advance programs will be based on whether or not the student has begun a new academic year or has an overlapping academic year with the prior program.

New Academic Year

A student who graduates from one program at the University and begins another program **after the expiration** of the prior program's EOP academic year is a student who is advancing programs with a new academic year.

For these scenarios, the University will award the student all federal financial aid based on a full academic year as defined by the new program of study. (Refer to the [Federal Pell Grant/IASG Policy](#), [Direct Loan Policy](#), and [Campus-Based Programs Policy](#) for further information on awarding and the [Academic Year Definition Policy](#) for further information on defined academic years.)

Overlapping Academic Years

A student who graduates from one program at the University and begins another program **prior to the expiration** of the prior program's EOP academic year is a student who is advancing programs with overlapping academic years. If an overlapping academic year exists, the student is required to complete the academic year in terms of both instructional weeks and credits in the prior program.

For these scenarios, federal financial aid awards are determined as follows:

FEDERAL PELL GRANT AWARD

A student cannot receive more than his or her scheduled Federal Pell Grant award for a federal award year. (Refer to the [Federal Pell Grant/IASG Policy](#) for further information.) When a student has already received a Federal Pell Grant during the same federal award year, the University determines the percentage of the scheduled Federal Pell Grant award that the student has received in order to calculate the student's remaining eligibility (if any) for a Federal Pell Grant award.

To calculate the student's remaining eligibility, the University uses the following formula:

$$\frac{\text{Pell disbursed in prior program}}{\text{Scheduled award in prior program}} = \% \text{ of scheduled award used}$$

The University then determines the maximum percentage of the scheduled Federal Pell Grant award the student may receive in the new program by using the following formula:

$$\frac{(100\% \text{ of scheduled award}) - (\% \text{ of scheduled award used})}{\text{Maximum \% of scheduled Pell award student may receive}}$$

When calculating the student's Federal Pell Grant award, the University also ensures the student does not exceed the Pell Lifetime Eligibility Used (Pell LEU).

The remaining Federal Pell Grant award amount is not divided equally across the payment periods in the new program. Instead, the Federal Pell Grant funds may be disbursed in an amount up to the student's remaining eligibility for each payment period, except that no payment period disbursement can exceed 50% of the scheduled annual award.

Federal Pell Grant example: A student graduates from the AAB program and advances to the BSBA program at the University. It is determined the student's academic year for the AAB program overlaps with the academic year for the BSBA program.

Pell Data from the Prior Program at the University

Scheduled Pell award	\$4,000
Pell award disbursed	\$1,500

The University must now determine the student's remaining Pell Grant eligibility for the federal award year to determine the amount it may actually award to the student.

Pell Calculations by the University

Scheduled Pell award	\$4,000
Percentage of Pell award already used in the prior program (Pell award disbursed ÷ scheduled Pell award)	$\\$1,500 \div \\$4,000 = 37.5\%$
Percentage of remaining Pell eligibility (100% – % used)	$100\% - 37.5\% = 62.5\%$
Student's remaining Federal Pell award (Scheduled award at University X percentage remaining eligibility)	$\\$4,000 \times 62.5\% = \\$2,500$

The student's remaining Federal Pell Grant eligibility is \$2,500. Since this amount is more than half of the scheduled Federal Pell Grant award, the award must be disbursed in two payment periods. The student may receive half of the scheduled Federal Pell Grant award in the first payment period as long as the first payment period is half an academic year, and the remainder of the amount in the second payment period. If the first payment period is not at least half an academic year, the Pell is disbursed based on the remaining credits in the academic year.

Pell Disbursements in the New Program at the University

First payment period	\$2,000
Second payment period	\$500

FEDERAL DIRECT LOAN AWARD

The University will award a Direct Loan in the new program for the remainder of the prior program's EOP academic year as long as the student is enrolled at least half-time — i.e., at least six credit hours. (Refer to the [Student/Parent Eligibility Policy](#) for further information.) The loan period will cover the remaining credits and weeks of the overlapping academic year. The Direct Loan funds will not exceed the remaining balance of the student's annual loan limit at the loan level associated with the new program.

Direct Loan example: A student graduates from the AAB program and advances to the BSBA program at the University. It is determined the student's academic year for the AAB program overlaps with the academic year for the BSBA program. In the BSBA program, the student is a third-year, independent undergraduate student with a maximum annual Subsidized Loan eligibility of \$5,500 and Unsubsidized Loan eligibility of \$7,000.

Direct Loan Data from the Prior Program at the University

Subsidized Loan disbursed	\$1,688
Unsubsidized Loan disbursed	\$2,250

The University must now determine the student's remaining Subsidized and Unsubsidized Loan eligibility for the overlapping academic year in the BSBA program.

Direct Loan Calculations to Determine Remaining Eligibility for Overlapping AY

Remaining Subsidized Loan eligibility for overlapping AY (Annual Subsidized Loan limit – Subsidized Loan funds already disbursed)	\$5,500 – \$1,688 = \$3,812
Remaining Unsubsidized Loan Eligibility for Overlapping AY (Annual Unsubsidized Loan limit – Unsubsidized Loan funds already disbursed)	\$7,000 – \$2,250 = \$4,750

These remaining loan fund amounts will be disbursed based on the payment periods in the loan period at the University. (Refer to the [Disbursements Policy](#) for additional information.)

OTHER FEDERAL AID AWARDS

All other federal financial aid, including the Federal Supplemental Opportunity Grant (FSEOG) and Federal TEACH Grant, follow the same awarding process of finishing out the prior program's academic year.

Allowable Charges Policy

Overview

Federal regulations stipulate that when an institution disburses federal financial aid funds to a student by crediting the student's account, it may do so only for allowable charges. The Allowable Charges Policy defines what those allowable charges are at the University.

Policy

Allowable Charges

The University defines allowable charges as charges assessed by the University for the current payment period for the following:

- Tuition (including tuition for directed study and state sales tax)
- Electronic course materials fees and books (only if the University has authorization from the student/parent. Refer to the [Federal Financial Aid Credit Balance Policy](#).)
 - By using the ED MAP Book Voucher, the student is considered to have authorized the use of federal financial aid funds for books and is not required to provide any additional authorization. If the student chooses not to use the book voucher, the authorization is no longer valid.
- California Student Tuition Recovery Fund (CA STRF), if applicable

Except as noted above, authorization is not required to apply federal financial aid funds to any invoiced allowable charges for the payment period.

Future Charges

The University defines estimated future charges for the current payment period as follows:

- Allowable charges that have not been charged to the student's account.

Authorization from the student (or parent for PLUS Loan) is required to apply federal financial aid funds to estimated future charges for the payment period. (Refer to the [Federal Financial Aid Credit Balance Policy](#) for additional information.)

Prior-Year Charges

The University does not use any Direct Loan funds in excess of \$200 to pay for prior-year charges. Authorization is not required for the University to use current-year Direct Loan funds to satisfy prior loan period charges of \$200 or less for tuition, electronic course material fees and directed study. The University does not apply any other type of federal financial aid funds (e.g., Pell and FSEOG) to prior-year charges. (Refer to the [Federal Financial Aid Credit Balance Policy](#) for additional information.)

Campus-Based Programs Policy

Overview

The Campus-Based Programs Policy defines the University's selection criteria and packaging philosophy for awarding campus-based funds consistently to all eligible students.

Policy

The University participates in one of the three campus-based programs, the Federal Supplemental Educational Opportunity Grant (FSEOG) Program. The University will make FSEOG funds reasonably accessible to all eligible students, to the extent of available funds. Furthermore, it will not exclude from consideration any one particular type or category of student.

Federal Supplemental Educational Opportunity Grant (FSEOG)

The following represents selection criteria and procedures for determining which students may be awarded FSEOG funds. These selection procedures are uniformly applied.

FIRST SELECTION GROUP

- Undergraduate students who have not earned a bachelor's or first professional degree
- Students eligible to receive Federal Pell Grant funding (based on EFC and credential level) during the same award year in which the campus-based funding will be disbursed
- Students with an EFC¹ of zero and exceptional need are reviewed for funding under the following formula:

$$\frac{\begin{array}{r} \text{Cost of Attendance} \\ - \text{EFC} \\ - \text{Estimated Financial Assistance (EFA)*} \end{array}}{\text{Exceptional financial need of at least \$500}}$$

After the University has determined a student's need, the University determines the student's eligibility.

The University first awards all funds to students meeting the conditions of the first selection group. When all students in the first selection group are awarded and disbursed FSEOG program funds, the University will determine if students in the second selection group can be awarded.

SECOND SELECTION GROUP

- Undergraduate students who have not yet earned a bachelor's or first professional degree
- Students eligible to receive Federal Pell Grant funding (based on EFC and undergraduate standing) during the same award year in which the campus-based funding will be disbursed
- Students with exceptional financial need (defined as students with the lowest EFCs who are not receiving Pell Grants). This group also includes students who have exceeded their Pell LEU.

$$\frac{\begin{array}{r} \text{Cost of Attendance} \\ - \text{EFC} \\ - \text{Estimated Financial Assistance (EFA)*} \end{array}}{\text{Exceptional financial need of at least \$500}}$$

The University keeps documentation of the eligible EFC calculated for the student and confirms Pell Grant eligibility prior to disbursement of the FSEOG. If the FSEOG recipient does not receive Pell Grant funds during the award year, but the documentation shows that the FSEOG award and disbursement were made in good faith, the University is not required to recover the FSEOG funds already disbursed to the student. If the student loses Pell Grant eligibility prior to disbursement of the FSEOG, the University will cancel the FSEOG award.

* Refer to the [Packaging Policy](#) for additional information.

¹ The University will use the EFC from the same award year for the Direct Loan and campus-based programs.

FSEOG AND PELL LIFETIME ELIGIBILITY USED

If a student receives a Pell Grant for only one payment period of an award year due to reaching the Pell Lifetime Eligibility Used (LEU), the student may still receive an FSEOG award for both payment periods in the award year. (Refer to the [Federal Pell Grant/IASG Policy](#) for further information on Pell LEU.) If the student has met or exceeded the Pell LEU, the student does not fall under the first selection group criteria above and is not eligible for any FSEOG awards in the award year. However, if funds remain after the first selection group has been paid, the student may be eligible for FSEOG under the second selection group criteria.

ESTABLISHING CATEGORIES OF STUDENTS

The University specifies categories of students to ensure students in each category have an opportunity to be awarded FSEOG funds. Categories may be based on class standing, enrollment status, program, date of application or a combination of factors.

The University's written selection procedures ensure that FSEOG recipients are selected based on the lowest EFC and Pell Grant priority requirements over the entire award year. As students are awarded for the federal award year daily, FSEOG funds are reserved for use throughout the award year (on the basis of the University's experience from previous periods), and selection practices are applied in a manner that assures a reasonable consistency over the entire award year. Each year the University reviews prior award year data to determine the appropriate award amounts and allocations to ensure reasonable availability of funds throughout the award year.

ANNUAL AWARD AMOUNTS

The annual award for each student may be up to \$500, depending on availability and student eligibility. The minimum FSEOG amount is \$100. The award amount is disbursed equally in two payment periods within the academic year. However, if the student is an advancing student finishing out a prior academic year (refer to [Advancing Programs Policy](#) for further information) or a student who is in a remaining period of study that is not a full academic year where the remainder of the program or academic year is equal to or less than half of an academic year, the FSEOG payment may be made in one disbursement.

FSEOG is not prorated for graduating students with less than a full academic year remaining or for programs that are less than a full academic year.

CROSSOVER PERIODS

Crossover periods are payment, award or loan periods that overlap two award years. If a student is receiving a Pell Grant during a payment period that occurs in two award years and the student is among those with the lowest EFC, the student satisfies the FSEOG first selection group requirements for the same crossover period regardless of which award year the Pell Grant funds are attributed. A student can also receive FSEOG funds under the first selection group requirements during a crossover payment period, from either award year allocation, as long as the student also receives a Pell Grant in the award year to which the crossover payment period is attributed.

If the second payment period of an academic year starts before July 1 and the University awarded FSEOG using the first award year's allocation, the University will disburse those funds up until the September Federal Register deadline as long as the student is eligible for those funds.

If the second payment period of an academic year starts after July 1, the University awards the second FSEOG disbursement using the subsequent award year's funds if the student meets the eligibility criteria in the subsequent award year. This includes being eligible to receive Federal Pell Grant funding during the same award year in which the campus-based funding is disbursed. However, the University uses the original award year's cost of attendance (COA) and EFC in calculating the student's financial need and eligibility for aid from the campus-based programs.

NONFEDERAL SHARE REQUIREMENT FOR FSEOG

The University meets its nonfederal match of 25% using the aggregate matching method. The University's resources used to reach the nonfederal match may include institutional scholarships and grants; waivers of tuition or fees; the nonfederal portion of state scholarships and grants; and funds from foundations or other charitable organizations.

The University's own resources used to fund FSEOG must be disbursed before or at the time the federal dollars are disbursed. However, outside resources can be used to match federal dollars even if the funds are received at a later date, as long as the University has written information about the funds being award to a student. This written information will be kept on file at the University.

FSEOG CARRY-FORWARD AND CARRY-BACK

The University may spend up to 10% of its current award year FSEOG allocation in the following award year. Carry-forward funds are spent before the current-year allocation. The University may also spend up to 10% of its current-year FSEOG allocation of expenses incurred in the prior award year.

Carry-forward and carry-back funds are matched in the award year they are spent. Information for both carry-forward and carry-back transactions are reported on the Fiscal Operations Report and Application to Participate (FISAP).

Recalculating Campus-Based Funds

Any time a student at the University begins attendance in at least one course but does not begin attendance in all courses scheduled, the University checks to see if it is necessary to recalculate the student's eligibility for campus-based funds. This recalculation is based on the revised enrollment status and cost of attendance. The University does not include any costs associated with classes the student failed to begin in the COA.

If the student withdraws from the University, this recalculation is performed prior to the completion of the Return of Title IV Funds calculation. The recalculated amounts of campus-based funds are used in the Return calculation.

Administrative Cost Allowance (ACA)

The amount of ACA the University may claim is determined by its expenditures for the FSEOG program:

- FSEOG disbursements to students, both the 75% federal share and the 25% nonfederal share
- If the University chooses to provide more than a 25% institutional share to FSEOG recipients, it does not include an FSEOG institutional share in excess of 25% in the calculation of the ACA.

ACA is calculated as follows:

$$\begin{aligned} & 5\% \text{ of the first } \$2,750,000 \text{ of the University's expenditures to students under FSEOG program} \\ + & 4\% \text{ of expenditures to students greater than } \$2,750,000 \text{ but less than } \$5,500,000 \text{ under the FSEOG program} \\ + & 3\% \text{ of expenditures to students greater than } \$5,500,000 \text{ under the FSEOG program} \\ \hline & \text{ACA} \end{aligned}$$

The University may use the ACA to assist in the costs of administering the campus-based and Federal Pell Grant programs such as salaries, furniture, supplies, travel and equipment. The ACA may also be used to pay service fees charged by banks for maintaining campus-based programs accounts, and expenses related to student consumer information requirements. If the University were to claim the ACA, it would come from the FSEOG allocation received. However, the University currently does not claim any ACA from the FSEOG program.

Cost of Attendance Policy

Overview

The Cost of Attendance Policy addresses the cost of attendance (COA) established for use in calculating a student's amount of federal financial aid eligibility and awarding financial aid for a specific period of enrollment. The University uses the same COA when awarding Pell and Direct Loans unless the student is a Pell or Iraq and Afghanistan Service Grant (IASG) only student. If the student is only receiving Pell or IASG, the Pell COA is used for awarding purposes. The COA consists of various components to determine eligibility for a period of enrollment. The University reviews and, if necessary, updates each COA component annually, referencing the Consumer Expenditure Survey from the Bureau of Labor and Statistics website and reviewing actual institutional data.

Policy

The University's COA is made up of the following components:

- Tuition
- Books and Supplies (Electronic Course Materials and Books — rResource Fees)
 - rResource fees encompass course textbooks and electronic materials, the University library, eBook collection, math labs, programming software, the Centers for Math and Writing Excellence, and Phoenix Career Guidance System™
- Living Expense
 - Room and Board (housing and food)
 - Transportation
 - Miscellaneous (personal care expenses)
- Loan Fees

If a student is attending less than half-time, the COA is limited to the following components:

- Tuition
- Books and Supplies (Electronic Course Materials and Books — rResource Fees)

Tuition

The tuition component for the COA is a per-credit average based on credential level and college. The University documents how tuition averages are calculated and makes this information available upon request. Exceptions include professional judgment decisions and elimination of an overaward using a student's actual tuition costs for the period of enrollment. (Refer to the [Professional Judgement Policy](#) and the [Overaward & Overpayments Policy](#) for further information.) If a student's period of enrollment is less than a full academic year, costs will be adjusted to match the period of enrollment.

Books and Supplies (Electronic Course Materials and Books)

The books and supplies component is calculated using a standard rResource fee based on the credential for each enrolled course, for the period of enrollment.

Living Expense

The living expense component is a per-month allowance calculated using data provided in the most recent Consumer Expenditure Survey. The University documents how living expense components are calculated and makes this information available upon request. Students receiving military housing assistance (Basic Allowance for Housing or BAH) will have a reduction in living expenses in the amount of the room allowance (housing).

To determine the total living component for each student's COA, the University references its academic year definition for each credential level to establish the number of months to be used. (Refer to the [Academic Year Definition Policy](#) for further information.)

- Nine months for associate degree-seeking students (9-week course delivery);
- Ten months for associate degree-seeking students (5-week course delivery);
- Ten months for bachelor's degree-seeking students; and
- Twelve months for graduate students.
- Certificate-seeking students:
 - College of Education
 - › Undergraduate certificate — 8 months
 - › Graduate certificate — 12 months
 - College of Health Professions
 - › Undergraduate certificate — 10 months
 - › Graduate certificate — 12 months
 - College of Humanities and Sciences
 - › Undergraduate certificate — 8 months
 - College of Information Systems and Technology
 - › Undergraduate certificate — 8 months
 - › Graduate certificate-9 months
 - College of Security and Criminal Justice
 - › Undergraduate certificate — 8 months
 - College of Social Sciences
 - › Undergraduate certificate — 10 months
 - › Graduate certificate — 9 months
 - School of Business
 - › Undergraduate certificate — 8 months
 - › Graduate certificate — 9 months

Programs Less than an Academic Year and End of Program Periods

The COA for programs less than an academic year and the COA for end of programs (EOPs) is based on the credits required to complete the program and the weeks of instructional time, converted to months, needed to complete those credits. The months are rounded up and multiplied by the monthly living expense to determine the living expense component of the student's COA. The COA for an EOP will not increase if a remaining period needs to be extended due to the student failing or withdrawing from a course(s) in the prorated period.

Loan Fees

The University calculates an average loan fee per month based on credential level. The number of months used to determine the living expense component (see above) is also the number of months used to determine the total loan fee component in the student's COA. The University documents how the loan fee component is calculated and makes this information available upon request.

Incarcerated Students

The COA for incarcerated students is limited to tuition, course material fees, and books and supplies, if required in the program of study. (Refer to the [Student/Parent Eligibility Policy](#) for further information.)

Tribal Budget

The University prepares a separate tribal budget for students who receive tribal funding. The tribal budget consists of actual tuition rates for the tuition component and may include a child/dependent care average component obtained from the National Association of Childcare Resource and Referral Agency (NACCRRA). The University averages each child care type for weekly and hourly cost for each state. Documentation is available for review, upon request.

Consortium Agreements Policy

Overview

Written arrangements consist of consortium and contractual agreements. The Consortium Agreements policy documents the University's position on participating in consortium agreements with other institutions for the purpose of receiving or processing federal financial aid funds.

Policy

The University may execute on an institutional basis and act as a host institution for students not enrolled at the University. However, the University will not execute on an individual basis nor execute as a home or host institution for students enrolled as degree-seeking students at the University.

Direct Loan Policy

Overview

The Direct Loan Policy addresses the application process for obtaining a Federal Direct Loan (DL), the applicable period of time for receiving a DL, and the maximum annual and aggregate amounts of DL a borrower may receive.

Policy

Application Process

To obtain a Direct Loan (DL), a student must complete and submit a current award year Free Application for Federal Student Aid (FAFSA). Additional forms, such as the University Financial Aid Application, Direct Loan Master Promissory Note (MPN), and/or Direct Loan Entrance Counseling (if first-time borrower) may also be needed.

Once completed documents are received, the University determines the student's eligibility for the DL program and awards accordingly. The University will send out a notification of the proposed loan package via an award letter including the proposed loan type(s) and amount(s). Once the award is made, the University transmits the loan origination and disbursement record to the Department of Education (ED). ED will provide an origination acknowledgement confirming the student has a completed MPN and is eligible for the DL program funds awarded. Prior to the anticipated disbursement date, the student's eligibility for the DL program funds is reconfirmed, and loan funds are drawn-down from ED and disbursed to the student by application to the student account with the University.

MPN Confirmation

The University uses the multi-year MPN and practices an active confirmation process for all borrowers borrowing under the Direct Loan Program. The University requires a student to submit a new MPN if no Direct Loan disbursements are made within one year of the original MPN sign date. The University originates the loan(s) based on the student and/or parent's confirmed loan amount(s) received during the processing of his or her financial aid for each FAFSA award year. Request may be made for an increase or decrease to the loan amount. However, if the amount(s) of Direct and/or Federal Direct PLUS (PLUS) loans requested exceeds the student's cost of attendance (COA), the University only originates up to the COA.

Once the loan is disbursed, the University sends the student/parent a Right to Cancel letter, which includes the time given to respond should the student and/or parent borrower wish to cancel his or her loan request(s). This notification is mailed after the loan disbursement has been credited to the student's account. Borrowers who wish to cancel all or a portion of their loan must inform the University within 30 days from the date the University sends the disbursement notification. Any requests received after the 30 days but prior to 110 days will be honored as a partial cancellation based on Title IV funds that are currently unapplied. The University notifies the student/parent in writing of the outcome of his or her request regardless of when the cancellation request is received.

Loan Period

The minimum period of enrollment the University may originate a Direct Loan is the lesser of the following:

- The length of the student's program
- The student's academic year (refer to the [Academic Year Definition Policy](#) for specific requirements)
- The remaining portion of the student's program (if the program is shorter than an academic year)

The maximum period the University may originate a DL is:

- Generally, the student's academic year (refer to the [Academic Year Definition Policy](#) for specific requirements); or
- For a defaulted borrower who has regained eligibility, the academic year the borrower regained eligibility.

Note: For information on loan periods for students who transfer from another school, complete a program and advance to another program at the University, or change programs at the University, refer to the [External Transfer Policy](#), [Advancing Programs Policy](#) and [Program Changes Policies](#).

Annual Loan Limits for Subsidized and Unsubsidized Loans

Grade Level	Dependent Undergraduate Student	Independent Undergraduate Student	Graduate/ Professional Student
(1) Freshman	\$5,500 (base) (no more than \$3,500 of this amount can be a subsidized loan)	\$9,500 (base) (no more than \$3,500 of this amount can be a subsidized loan)	\$20,500
(2) Sophomore	\$6,500 (base) (no more than \$4,500 of this amount can be a subsidized loan)	\$10,500 (base) (no more than \$4,500 of this amount can be a subsidized loan)	
(3 & 4) Junior and Senior (5) Fifth-year undergraduate	\$7,500 (base) (no more than \$5,500 of this amount can be a subsidized loan)	\$12,500 (base) (no more than \$5,500 of this amount can be a subsidized loan)	

A student whose parent cannot obtain a PLUS Loan is allowed to borrow additional Direct Unsubsidized Loan amounts. Student dependency status will be determined based on answers to questions on the Free Application for Federal Student Aid (FAFSA).

Students may attend another school(s) while attending the University and receive Direct/PLUS Loans at both schools for the same period of enrollment. If this occurs, the University resolves any possible annual loan limit overaward by reducing or cancelling loan disbursements to ensure students do not exceed annual loan limit amounts.

Aggregate Loan Limits for Subsidized and Unsubsidized Loans

If a student at the University has received federal loans at other schools, the University reviews the student's financial Aid history on the Institutional Student Information Record (ISIR) to ensure the student has remaining eligibility under the aggregate loan limits. If a student exceeds the aggregate loan limits, the student may not receive additional direct loans until the student (1) repays in full the excess loan amount; or (2) makes arrangements, satisfactory to the holder of the loan, to repay the excess loan amount.

When reviewing NSLDS, the University uses the Aggregate Outstanding Principal Balance (Agg. OPB) shown in NSLDS for each of the student's outstanding federal loans. If the student has one or more consolidation loans, which may include Subsidized and Unsubsidized federal loans, NSLDS will show separate totals for each. The University is not responsible for reviewing "unallocated" loans if they are present in NSLDS.

The following represents the maximum outstanding total subsidized and unsubsidized loan debt:

	Subsidized	Total (Subsidized & Unsubsidized)
Dependent undergraduate students (excluding those whose parents cannot borrow PLUS)	\$23,000	\$31,000
Independent Undergraduate students & Dependent undergraduate students whose parents cannot borrow PLUS	\$23,000	\$57,500
Graduate & professional students	\$65,500	\$138,500

150% Direct Subsidized Loan Limit

Borrowers who have no outstanding balance on a Direct Loan or a Federal Family Education Loan (FFEL) on July 1, 2013, or on the date the borrower obtains a Direct Loan after July 1, 2013, will have Direct Subsidized Loan eligibility limited to a period not to exceed 150% of the length of the borrower's educational program. In addition, under certain conditions, these first-time borrowers who have exceeded the 150% limit may lose the interest subsidy on their Direct Subsidized Loans. ED will monitor this subsidized usage and notify borrowers through disclosure statements provided to the borrowers.

Additional Unsubsidized Eligibility

Independent undergraduate, graduate or professional students may borrow additional unsubsidized annual loan amounts.

Dependent undergraduate students, whose parents are unable to borrow PLUS Loans due to adverse credit or other documented exceptional circumstances, may borrow additional unsubsidized annual loan amounts. Exceptional circumstances include, but are not limited to, circumstances in which the student's parent receives only public assistance or disability benefits, is incarcerated, has an adverse credit history, or the parent's whereabouts are unknown. A parent's refusal to borrow a Federal PLUS Loan or Direct PLUS Loan does not constitute exceptional circumstances.

Dependent undergraduate students whose parents have ended financial support and refuse to file the FAFSA may be eligible for unsubsidized loans. In these scenarios, the University verifies that the parents have ended financial support and refuse to file the FAFSA based upon documentation submitted by the dependent student. These students must complete and submit a FAFSA that includes all the required student information. They are eligible to receive only an unsubsidized loan and not any other federal financial aid assistance. The maximum annual unsubsidized loan amount they may receive is the "base" annual loan limit for the student's grade level plus the additional \$2,000 unsubsidized amount.

Loan Origination Date

The date of a loan origination is the date the University creates the electronic loan origination record. The University will not originate a direct loan for a loan period in which the student is no longer enrolled at least half-time, even if the student is otherwise still enrolled at the University. Any funds originated after the student's loan period end date are not kept by the University.

Annual Loan Limit Progression

The student's academic year is used as the basis for the annual loan limits. To advance to the next grade level and for annual loan limit purposes, the student must successfully complete and earn the weeks and credit hours in the academic year. (Refer to the [Academic Year Definition Policy](#) for specific requirements.)

If the University accepts transfer credits for a student transferring from another school into a program at the University that is greater than one academic year in length, the University uses the loan limits associated with the grade level based on the credits accepted.

Prorating Annual Loan Limits²

The University is required to prorate Federal DL eligibility in the following scenarios:

1. The program is less than one academic year in length. (See [Academic Year Definition Policy](#) for more information.)
2. The undergraduate program is more than one academic year in length, but a student's remaining period of enrollment in this undergraduate program is less than an academic year in length based on required credits.

PROGRAM IS LESS THAN AN ACADEMIC YEAR IN LENGTH

Students enrolled in programs less than an academic year in length will have their DL eligibility amounts prorated. The annual loan limit for these programs is based on the lesser of:³

$$\frac{\text{Credit hours enrolled in the program} \times \text{Annual loan limit}}{\text{Credit hours in the academic year}}$$

or

$$\frac{\text{Weeks enrolled in the program} \times \text{Annual loan limit}}{\text{Weeks in the academic year}}$$

PROGRAM IS MORE THAN AN ACADEMIC YEAR IN LENGTH BUT REMAINING PERIOD OF ENROLLMENT IS LESS THAN AN ACADEMIC YEAR IN LENGTH IN REQUIRED CREDITS

Students enrolled in undergraduate programs with a remaining period of enrollment less than an academic year, as measured in credit hours, will have their DL eligibility amounts prorated based on:⁴

$$\frac{\text{Credit hours remaining in the program} \times \text{Annual loan limit}}{\text{Credit hours in the academic year}}$$

² 34 CFR 685.203

³ 2013–2014 FSA Handbook, pg. 3-108

⁴ 2013–2014 FSA Handbook, pg. 3-109

Example: An independent second-year student is enrolled in the AAB program. He has a remaining period of enrollment consisting of 12 credit hours. A full academic year at the University is defined as 24 credit hours.

Direct Loan Calculations to Determine Eligibility for Remaining Period of Enrollment	
Maximum Subsidized eligibility for remaining period of enrollment	$(12/24) \times \$4,500 = \$2,250$
Maximum Unsubsidized eligibility for remaining period of enrollment	$(12/24) \times \$6,000 = \$3,000$

In the proration scenario described above, standard rounding rules apply.

Note: The proration formulas determine the maximum loan amount a student may borrow for a remaining period of enrollment, not the loan amount the student may actually receive. In some cases, the actual loan amount the student is eligible to receive may be less than the prorated loan limit (based on costs, EFC, other aid, aggregate borrower, etc.).

Disbursements Policy

Overview

The Disbursements Policy addresses a student's eligibility for standard, late and post-withdrawal disbursements from the University. The University may only disburse federal financial aid funds to eligible students.

Policy

Standard Disbursement

A student is eligible to receive the first disbursement of federal financial aid when the University confirms the student is enrolled in courses for the payment period and is eligible to receive the funds. The student becomes eligible to receive a disbursement of federal financial aid for the second payment period when the student successfully completes one-half the weeks of instructional time AND earns one-half the credit hours in the defined academic year (AY). Typically, the University disburses funds once the student successfully completes half the credits and weeks of instruction in the current AY, which may consist of more credit hours and weeks of instruction than the defined AY.

If the payment periods are not equal in credit hours and weeks of instructional time, the first payment period will consist of more credit hours and/or weeks of instructional time to ensure at least one-half the credit hours and one-half the weeks of instructional time in the AY are completed. Occasionally, when a student's file is re-evaluated, the second payment period may consist of more credit hours and weeks of instructional time than the first payment period.

If a program is longer than one AY and consists of a remaining period that is more than one-half an AY, the second disbursement of the remaining period is made once the student successfully completes one-half of the weeks of instructional time AND earns one-half the credits in the remaining period. If the remaining period is equal to or less than one-half an AY, the second disbursement of the remaining period may not be disbursed until the student successfully completes one-half the weeks of instructional time AND earns one-half the credit hours in the remaining payment period.

If the University is unable to determine when a student has successfully completed one-half the credit hours in the remaining period of study, the second payment period will begin on the latter of the date the student successfully completes **1)** one-half of the coursework in the remaining period; or **2)** one-half the weeks of instructional time in the remaining period. If the remaining period consists of only three credit hours and five weeks of instructional time, the second disbursement will be made once the student successfully completes 3 weeks of instructional time.

The University will disburse Direct Loan proceeds in substantially equal installments, and no installment will exceed one-half of the loan amount.

First-time, first-year undergraduate borrowers will not have the first installment of Direct Loan proceeds disbursed until 30 calendar days after the program of study AY begins. The University will schedule disbursements according to procedures.

Before disbursing federal financial aid funds, the University determines and documents the student's eligibility to receive federal financial aid funds.

The University disburses federal financial aid funds by crediting the student's account no later than three business days after receiving the funds. Funds in excess of allowable charges are paid directly to the student unless otherwise authorized in writing by the student. (Refer to the [Federal Financial Aid Credit Balance Policy](#) for additional information.)

RIGHT TO CANCEL

Before the University disburses federal financial aid funds, the University will notify the student of the amount of funds that the student (or parents in the case of PLUS Loans) can expect to receive under each federal financial aid program and how and when those funds will be disbursed.

The University will notify the student (or parent) of the amount of the federal aid disbursement, the student's (or parent's) right to cancel all or a portion of the loan, loan disbursement, TEACH Grant or TEACH Grant disbursement and have the proceeds returned to the holder of the loan or to the Secretary (TEACH Grant funds). The notice will also include the procedures and time by which the student (or parent) must notify the University that he or she wishes to cancel the loan, loan disbursement, TEACH Grant or TEACH Grant disbursement. This notice will be sent to the student/parent no earlier than 30 days before and no later than seven days after crediting the student's account at the University.

Late Disbursement

Students or parents become ineligible to receive federal financial aid funds on the date the student:

- For Direct Loans, is no longer enrolled at least half time; or
- For federal grants, is no longer enrolled at the University for the award year.

If a student completes a payment period or period of enrollment, withdraws during a payment period or period of enrollment, or graduates, the University must make or offer the student (or parent in the case of a PLUS Loan) a late disbursement of federal financial aid funds for which the student (or parent in the case of a PLUS Loan) was eligible while in attendance at the University.

The following conditions must be met prior to the date the student (or parent) became ineligible for a late disbursement.

Program	SAR/ISIR Requirement	Additional Requirements
Pell Grant/IASG	For all programs, the Department processed a SAR/ISIR with an official EFC.	No additional requirements.
FSEOG		Student is awarded a grant.
Direct Loans		A loan record is originated.
TEACH Grants		The grant is originated.

The following additional limitations must be satisfied before the University may make a late disbursement.

Program	Additional Limitations
Pell Grant/IASG	For all Title IV programs, the University received a valid SAR/ISIR by the date established by ED.
FSEOG	No additional limitations.
Direct Loans	1. For a first-year, first-time borrower, the student completed 30 days of the program. 2. For a second disbursement, the student graduated or completed the period for which the loan was intended.
TEACH Grants	The University received a valid SAR/ISIR by the date established by ED.

PAYING A LATE DISBURSEMENT OF FEDERAL FINANCIAL AID GRANT FUNDS

Without the student's permission, the University may credit a student's account with a late disbursement of federal financial aid grant funds for current allowable charges. If federal financial aid grant funds remain to be disbursed from a late disbursement after all outstanding charges on the student's account have been satisfied, the University pays the grant funds directly to the student within 14 days.

The University will make a late disbursement to the student no later than 180 days after the date of the University's determination the student withdrew, or for a student who did not withdraw, 180 days after the date the student became ineligible.

PAYING A LATE DISBURSEMENT OF FEDERAL FINANCIAL AID LOAN FUNDS

Prior to the University making any late disbursement of federal financial aid loan funds, the borrower is notified with an explanation stating the student's obligation to repay the loan funds disbursed. The student is given an opportunity to accept or decline the loan. The student's authorization to receive the loan must be submitted via the late disbursement letter or via a signed statement submitted to the University titled "Late Disbursement Notification."

The student has 30 days from the date on the late disbursement letter to return the letter to the University; otherwise the loan funds are canceled. The University will make the late disbursement to the student no later than 180 days after the date of the University's determination that the student withdrew or became ineligible. If the student had a federal financial aid credit balance before becoming ineligible, and the credit balance consists of Direct Loans, the University offers the funds to the student in writing and does not disburse the Direct Loan funds directly to the student until the student's authorization is received.

LATE DISBURSEMENT — AFTER 180 DAYS

The University will make a late disbursement of federal financial aid funds within 180 days of the date the student became ineligible. No disbursement of these funds is made after the 180-day timeframe.

Post-withdrawal Disbursement

Withdrawn students lose federal financial aid eligibility and cannot be paid additional federal financial aid funds for the payment period and/or AY. However, as a result of the student's Return to Title IV Funds (R2T4) calculation, the student may be eligible to receive federal financial aid funds that had not disbursed but could have been disbursed prior to the student's withdrawal date.

If the total amount of federal financial aid grant and/or loan funds earned by the student on the R2T4 calculation is greater than the total amount of federal financial aid disbursed to the student, or parent in the case of a PLUS Loan, the student may be eligible to receive a post-withdrawal disbursement (PWD).

The University does not include as a PWD any funds from a disbursement the University was prohibited from making on or before the date of the University's determination that the student withdrew, which would apply to the following:

- A first disbursement of a Direct Loan to a first-year, first-time borrower who withdraws before completing 30 days of the program of study
- Second or subsequent disbursements of Direct Loan funds unless the student successfully completed the loan period
- Disbursements of Federal Pell, IASG or TEACH Grant funds to a student for whom the University did not have a valid SAR/ISIR by the deadline established by ED

A PWD is made from available grant funds before available Direct Loan funds.

POST-WITHDRAWAL DISBURSEMENT OF FEDERAL FINANCIAL AID GRANT FUNDS

The University may credit a student's account with a PWD of federal financial aid grant funds (Pell, IASG, FSEOG and TEACH), without the student's permission, for outstanding current (educationally related) charges. The University will obtain a student's authorization to apply PWD grant funds toward anything other than current charges. The University disburses any amount of a PWD of federal financial aid grant funds as soon as possible, but no later than 45 days after the date of the University's determination that the student withdrew.

If the student does not respond to the University's notice for authorization, federal financial aid grant funds are used for appropriate outstanding current (educationally related) charges. (See the [Federal Financial Aid Credit Balance Policy](#) for the definition of outstanding charges.)

POST-WITHDRAWAL DISBURSEMENT OF FEDERAL FINANCIAL AID LOAN FUNDS

The University notifies a student, or parent in the case of a PLUS Loan, in writing prior to making any PWD of Direct Loan funds, whether credited to the student's account or disbursed directly to the student (or parent in the case of a PLUS Loan). The written notification is sent to the student (or parent in the case of a PLUS Loan) as soon as possible, and within 30 calendar days of the University's date of determination that the student withdrew. The written notification includes the following:

- The type and amount of Direct Loan funds to be credited to the student's account or disbursed directly to the student or parent, in the case of a parent PLUS Loan.
- Explanation that the student, or parent in the case of a PLUS Loan, has the right to accept or decline all or a portion of the funds offered.
- Information in reference to the borrower's obligation to repay Direct Loan funds, if disbursed.
- A request for authorization to credit Direct Loan funds to the student's account, indicating if confirmation is not provided, the borrower may not receive any Direct Loan funds as a direct disbursement, unless the University concurs.
- Information informing the borrower that no PWD will be made if he or she does not respond within 30 days of the date of the letter. The University may, on an exception basis, choose to extend this timeline. The deadline for a borrower to accept a PWD is the same for both a confirmation of a Direct Loan disbursement to the student's account and direct disbursement of a PWD.
 - If the University declines to honor a late response accepting loan funds to be credited to the student's account, or parent in the case of a PLUS Loan, the University informs the student, or parent in the case of a PLUS Loan, of this decision in writing.
 - If the University chooses to honor a late response, all loan funds must be disbursed in accordance with the student's or parent's request. The result of the contact and final determination made concerning the disbursement is documented in the student's file.
- Instructions to submit the response electronically or in writing directly to Student Financial Services — Operations (SFS-O) by mail, or fax.

If the student, or parent in the case of a PLUS Loan, responds to the notice within 30 days of the date of the letter and instructs the University to make all or a portion of the PWD, the funds are disbursed in the manner specified by the student, or parent in the case of a PLUS Loan, within 180 days of the University's date of the determination that the student withdrew.

If the University chooses to honor a late response, all loan funds accepted by the student, or parent in the case of a PLUS Loan, are disbursed in accordance with the student's or parent's request. If the University declines to honor a late response accepting loan funds to be credited to student's account, or parent in the case of a PLUS Loan, the University informs the student, or parent in the case of a PLUS Loan, of this decision in writing.

The University does not request federal financial aid funds for a PWD unless and until it has determined the following:

- A PWD is due and accepted by the student, or parent in the case of a PLUS Loan;
- The amount of the PWD; and
- The PWD can be disbursed within three business days of receipt.

External Transfer Policy

Overview

The External Transfer policy documents the University's treatment and determination of federal financial aid eligibility for students who transfer to the University from another school.

Policy

External Transfers

Students who transfer to the University with or without accepted credits and who have overlapping academic years (AYs) with a prior school are referred to as external transfers. An overlapping AY exists if the student begins a program at the University prior to the expiration of the prior school's AY. If the prior school's AY length is less than 30 weeks, the University contacts the prior school to confirm the dates are correct or requests the school correct the dates in common origination and disbursement (COD).

The loan period (LP) (or payment period, PP), in the case of all other federal financial aid) to finish out the overlapping AY begins on the first day of courses at the University and ends on the inherited AY end date of the prior school. If this date falls in the middle of a course at the University, the LP/PP and AY end dates are extended to reflect the end date of the last course on the student's schedule that the student began prior to the inherited AY end date. If the inherited AY end date falls between courses scheduled, the inherited AY end date and the LP/PP end date to finish out the overlap reflects the inherited end date of the prior school.

When awarding federal financial aid for the overlapping AY, the University determines the number of credits required to complete the overlapping AY. The student must be enrolled at least half time, i.e., at least six credit hours in the LP that is finishing out the overlapping AY, in order to be eligible for Direct Loans. (Refer to the [Student/Parent Eligibility Policy](#) for additional information.)

The student must successfully complete the required number of credits in order to progress to the next AY and LP. The AY and LP are extended, as needed, until the student earns these credits. Therefore, if the student receives a W or F for courses in the overlap, the end dates of the overlapping AY and LP are extended, as needed, until the student earns these credits. Similarly, if the student receives an I grade or is granted an extension on time to complete coursework, the required number of credits are not successfully earned, and the overlapping AY and LP must be extended.

FEDERAL PELL GRANT AWARD

Students who transfer to the University after receiving a Federal Pell Grant at a previous school during the same award year may receive a Federal Pell Grant only if:

1. The student submits a valid SAR to the University; or
2. The University obtains a valid ISIR.

A student cannot receive more than his or her scheduled Pell award for a federal award year. (Refer to the [Federal Pell Grant/IASG Policy](#) for additional information.) When a student has already received a Federal Pell Grant during the same federal award year, the University determines the percentage of the scheduled Federal Pell Grant award that the student has already received in order to calculate the student's remaining eligibility (if any) for a Federal Pell Grant award.

To calculate the student's remaining eligibility, the University uses the following formula:

$$\frac{\text{Pell disbursed at prior school}}{\text{Scheduled award at prior school}} = \% \text{ of scheduled award used}$$

The University then subtracts the percentage of scheduled award used from 100 to calculate the maximum percentage of the scheduled award the student may receive at the University. The University determines the Federal Pell Grant award the student is eligible for by using the following formula:

$$\frac{\text{Maximum \% of scheduled award remaining} \times \text{Scheduled award at University}}{\text{Maximum Pell award}}$$

When calculating the student's Federal Pell Grant award, the University also ensures the student does not exceed the Pell Lifetime Eligibility Used (PELL LEU).

The remaining Federal Pell Grant award amount is not divided equally across the PPs in the new program. Instead, the Federal Pell Grant funds may be disbursed in an amount up to the student's remaining eligibility for each PP, except that no PP disbursement can exceed 50% of the scheduled annual award.

Pell example: A student received a portion of a Federal Pell Grant at a community college, then transferred to the University during the same federal award year. The community college performed a Return to Title IV (R2T4) calculation and returned a portion of the student's Federal Pell Grant award.

Pell Data from the Community College	
Scheduled Pell award	\$3,000
Pell award disbursed	\$1,500
Amount of Pell funds returned due to R2T4 calculation	\$300
Net amount of Pell funds disbursed to student	\$1,200

The University's cost of attendance is higher than the community college, which increases the student's scheduled Federal Pell Grant to \$4,000 for the federal award year. The University must now determine the student's remaining Federal Pell Grant eligibility for the federal award year to determine the amount it may actually award to the student.

Pell Calculations to Determine Remaining Pell Eligibility	
Scheduled Pell Award at the University	\$4,000
Percentage of Pell award already used (Net Pell disbursed Scheduled Pell award at prior school)	$\$1,200 \div \$3,000 = 40\%$
Percentage of remaining Pell eligibility (100% - Percentage used)	$100\% - 40\% = 60\%$
Student's remaining Federal Pell Grant Award (Scheduled award at University X Percentage remaining eligibility)	$\$4,000 \times 60\% = \$2,400$

The student's remaining Federal Pell Grant eligibility is \$2,400. Since this amount is more than half of the scheduled Federal Pell Grant award, the award must be disbursed in two payment periods. As long as the student's first PP in the new program is at least half of an AY (in both credits and weeks), the student may receive half of the scheduled award in the first PP. If the second PP in the new program falls in the same federal award year, the student will receive the remainder of the Federal Pell Grant amount in the second PP.

Pell Disbursements at the University	
First payment period	\$2,000
Second payment period	\$400

FEDERAL DIRECT LOAN AWARD

The loan at the University may not exceed the remaining balance of the student's annual loan limits after the disbursements at the previous school are considered. If the balance of the program is less than an AY, those Direct Loans originated for a single PP are disbursed in two disbursements. (Refer to the [Disbursements Policy](#) for additional information.)

Direct Loan example: A student received a portion of a Direct Loan at a community college, then transferred to the University during the same AY, creating an overlapping AY at the University. When the student transferred, the community college performed a Return to Title IV (R2T4) calculation and returned a portion of the student's Direct Loan funds. The student is enrolled at the University as a first-year independent undergraduate student with maximum annual Subsidized Loan eligibility of \$3,500 and Unsubsidized Loan eligibility of \$6,000.

Direct Loan Data from the Community College	
Subsidized Loan originally disbursed	\$1,750
Subsidized Loan funds returned due to R2T4 calculation	\$0
Net Subsidized Loan funds disbursed	\$1,750
Unsubsidized Loan originally disbursed	\$3,000
Unsubsidized Loan funds returned due to R2T4 calculation	\$1,000
Net Unsubsidized Loan funds disbursed	\$2,000

The University must now determine the student's remaining Subsidized and Unsubsidized Loan eligibility for the overlapping AY.

Direct Loan Calculations to Determine Remaining Eligibility for Overlapping AY	
Remaining Subsidized Loan Eligibility (Annual Subsidized Loan Limit – Net Subsidized Loan funds disbursed)	$\$3,500 - \$1,750 = \mathbf{\$1,750}$
Remaining Unsubsidized Loan Eligibility (Annual Unsubsidized Loan limit – Net Unsubsidized Loan funds disbursed)	$\$6,000 - \$2,000 = \mathbf{\$4,000}$

These remaining loan fund amounts will be disbursed based on the PPs in the LP at the University. (Refer to the [Disbursements Policy](#) for additional information.)

OTHER FEDERAL AID AWARDS

All other federal financial aid, including the Federal Supplemental Opportunity Grant (FSEOG) and Federal TEACH Grant, will follow this same awarding process of finishing out the overlapping AY.

Federal Financial Aid Credit Balance Policy

Overview

The Federal Financial Aid Credit Balance Policy addresses federal financial aid credit balances and how the University handles those credit balances when they occur on a student's account. Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges, a federal financial aid credit balance occurs. The University will pay the excess federal financial aid funds directly to the student or parent as soon as possible, but no later than 14 days after the balance occurred on the student's account unless an Authorization to Hold Funds form is on file.

Policy

Whenever the University credits federal financial aid funds to a student's account and those funds exceed the student's allowable charges (refer to the [Allowable Charges Policy](#) for definition of allowable charges), a federal financial aid credit balance occurs. The order in which funds are credited does not matter, and the University does not require a student or parent to take any actions to obtain the credit balance.

Attribution of Funds

The University will consider to have disbursed federal financial aid grants before direct loans to the student's account in the following order regardless of when the funds are credited:

1. Pell Grant
2. Iraq and Afghanistan Service Grant (IASG)
3. FSEOG
4. TEACH Grant
5. Direct Subsidized Loan
6. Direct Unsubsidized Loan
7. Graduate/Professional PLUS Loan
8. Parent PLUS Loan

Note: Federal regulations require Direct Loan funds applied to a student's account to be applied to current charges first.

Authorization to Hold Funds

The University may obtain a student's (or parent's in the case of a PLUS Loan) written, **voluntary** authorization through the University's financial aid application process to hold a federal financial aid credit balance. This authorization may also be obtained through a paper process.

The University does not require or coerce the authorization and notifies the student (or parent in the case of a PLUS Loan) that the authorization may be canceled at any time. If the student (or parent in the case of a PLUS Loan) chooses to cancel the authorization, the cancellation is not retroactive. Funds held for incurred allowable charges and prior-year charges prior to the University receiving the authorization cancellation will remain on account.

At any time, the University will accept a Financial Aid Authorization Change Form from a student (or parent in the case of a PLUS Loan), canceling or modifying the authorization initially provided. The Financial Aid Authorization Change Form is available to students on the University's financial aid web (FAW) site.

If a student (or parent in the case of a PLUS Loan) cancels an authorization to apply a federal financial aid credit balance, the funds will be paid directly to the student (or parent in the case of a PLUS Loan, or student if authorized by the parent) as soon as possible, but no later than 14 days after Student Financial Services — Operations (SFS-O) receives the notice.

Notwithstanding any authorization, the University pays any remaining balance on loan funds to the student (or parent in the case of a PLUS Loan, or student if authorized by the parent) by the end of the loan period.

Application of Funds

The University applies funds received from a federal financial aid disbursement in the following order:

- Invoiced and unpaid tuition (including tuition for directed study and state sales tax) and California Student Tuition Recovery Fund, if applicable, for the current payment period or prior payment period of the loan period;
- If authorization has been obtained from the student (or parent in the case of a PLUS Loan), future tuition (including tuition for directed study and state sales tax) and California Student Tuition Recovery Fund, if applicable for the future payment period of the loan period; and
- If authorization has been obtained from the student (or parent in the case of a PLUS Loan), invoiced and unpaid, and future not-yet-charged electronic course materials fees and books
- Direct Loan funds to any unpaid allowable charges for a prior loan period, not to exceed \$200

Timeline to Issue a Federal Financial Aid Credit Balance

If there is no authorization on file, the University issues excess funds to the student within 14 days of the date funds are disbursed (applied to the student's account, or in the case of a check, the date the check is signed by the student or parent).

Timeline to Issue Federal Financial Aid Credit Balance for Book Voucher

All Title IV eligible students with a federal financial aid credit balance who meet the criteria for funds that could have been disbursed 10 days prior to the beginning of the payment period will be notified of the University's book voucher request process. If the student requests a book voucher, the student will be provided the lesser of the amount of the credit balance or the amount needed by the student as determined by the University to purchase books and supplies. These funds will be issued to the student no later than the seventh day of the payment period. Students may opt out of this offer by not requesting the book voucher.

Treatment of Unclaimed Federal Financial Aid Credit Balance

If the University is unable to locate a student to pay a federal financial aid credit balance and has exhausted all possible avenues to find the student, the University will return the credit balance to the applicable federal financial aid programs. This process is accomplished by referencing the Attribution of Funds section in this policy.

The University returns any unclaimed federal financial aid credit balance issued by check to the applicable federal financial aid programs no later than 240 days after the check issue date. If the funds were issued via electronic funds transfer (EFT) and subsequently returned or rejected, the University returns the funds to the applicable federal financial aid programs no later than 45 days after the funds were returned or rejected.

Return of Title IV

The University will hold a federal financial aid credit balance until completion of the Return of Title IV (R2T4) process. (Refer to the [Return of Title IV Policy](#) for additional information.) Once the R2T4 calculation is completed, if there is any federal financial aid credit balance remaining, the University allocates the credit balance as follows:

- First, the University repays any grant overpayment owed by the student as a result of his or her withdrawal.
- Within 14 days of the date the R2T4 calculation is performed, the University pays any remaining federal financial aid credit balance in one or more of the following ways:
 - Pay authorized charges at the University; or
 - Pay the student directly (or parent for a Direct PLUS Loan).

Refer to the [Return of Title IV Policy](#) for additional information.

Federal Pell Grant/IASG Policy

Overview

The Federal Pell Grant/Iraq and Afghanistan Service Grant (IASG) Policy illustrates how the University calculates and awards Pell Grants and IASG to eligible students.

Policy

The University calculates the annual award for students in nonterm credit-hour programs using Federal Pell Grant Formula 4 in conjunction with the Federal Pell Grant full-time payment schedule. The maximum duration of Pell and IASG eligibility is limited to six full-time scheduled awards, as measured by the percentage of Lifetime Eligibility Used (LEU). A student is ineligible to receive further Pell and or IASG funds if they have 600% LEU or greater.

Rounding

The University uses standard rounding rules, applied consistently to all students, and will round Pell and IASG grant disbursements to the nearest dollar (not to exceed the scheduled Pell/IASG award). See exception under Pell Payment Calculations and LEU Limitations section below.

Calculating Payment Amounts

The award for each payment period may be subject to proration. The scheduled Pell/IASG award is prorated based on the percentage of the following:

- Credit hours in the payment period over the credit hours in an academic year; or
- Weeks of instructional time in the payment period over the weeks in the academic year.

The scheduled Pell/IASG award is calculated using the lesser percentage multiplied by the scheduled award.

Crossover Payment Periods

When a payment period falls into two award years (it begins before July 1 and ends on or after July 1), it is referred to as a “crossover payment period.” If a student is enrolled in a crossover payment period, the entire payment period must be considered to occur within one FAFSA award year. The University determines for each Pell/IASG grant recipient the award year in which the payment period is placed. Students are awarded from the oldest and active aid year first.

Pell Payment Calculations and LEU Limitations

If a student has less than 100% remaining of the maximum 600% Pell LEU, the University will disburse 50% of the Pell award in the first Pell payment period. The remaining percentage of the Pell award is disbursed in the second Pell payment period. Rounding rules do not apply to these disbursements.

Pell Payment Calculations and LEU Limitations for End of Program (EOP)

For any remaining portion of a program that is more than half of an academic year (AY) but less than a full AY, the remaining portion is divided into two payment periods. The first payment period is the period in which the student successfully completes half of the credits AND half of the weeks of instructional time in the remaining portion. (Refer to the [Advancing Programs Policy](#), [External Transfer Policy](#) and [Program Changes Policy](#) for some examples on awarding Pell for remaining periods that are not a full academic year.) A student may receive less than a scheduled award in an award year, if the program crosses award years and the student's Pell Grant award in one of the award years is for a portion of the program that is less than a full AY.

- The annual award for a student in a nonterm credit-hour program is taken from the full-time payment schedule even if the student is attending less than full-time.
- Comparable prorations will be performed based on the number of credits in the payment period as they compare to the credits in the defined AY OR the number of weeks in the payment period as they compare to the weeks of instructional time in the AY.
- The scheduled Pell award will be multiplied by the lesser of the two calculations to determine the Pell payment.
- If a student has more than 500% Pell LEU, the Pell payment will be the lesser amount between the proration calculation and the remaining eligibility award using the Pell LEU calculator.

Students Declining Pell Grant Funds

Students who decide to decline all or a part of a Pell Grant disbursement must deliver to the University a signed, written statement clearly indicating they are declining the Pell Grant funds for which they are eligible. Furthermore, they must understand those funds may not be available once the FAFSA award year is over. If the University receives a statement indicating such from the student, it will submit any adjustment records for the student to the Common Origination and Disbursement (COD) System. Any University account balance(s) resulting from the return of Pell Grant funding is the responsibility of the student.

Students Returning Pell Grant Funds

Students have the option of returning all or a portion of Pell Grant funds they were eligible to receive, as long as this return is taken during the SAME award year. If they choose to do so, they must deliver to the University a signed statement clearly indicating they are returning the Pell Grant funds they are eligible for. Furthermore, they understand those funds may not be available once the award year is over. Students must return the funds directly to the University, and the University will return those funds to the Pell Grant account. After doing so, the University must submit the required adjustment records for the students to the COD System. Any University account balance(s) resulting from the return of Pell/IASG grant funds is the responsibility of the student.

The University does not accept any Pell/IASG grant funds from prior FAFSA award years.

Disputing the Accuracy of Pell Grant LEU Information

If a student attending the University chooses to dispute the accuracy of the Pell LEU information found in the Common Origination and Disbursement (COD) System, the University will assist the student in resolving this dispute. The University will not escalate the matter should it discover the amount of the Pell Grant LEU percentage being disputed would not, if corrected, make the student eligible for additional Pell Grant funding.

However, if there is a valid dispute, acceptable documentation to resolve the dispute must be collected. This documentation could include, for example, a written statement from the previous institution confirming the student never attended, or at least never received Pell Grant funds from that institution for the award year in question. The University will then contact Federal Student Aid's COD School Relations Center at 800.474.7268. The Department of Education (ED), after its review of the student's assertion and any supporting information submitted, will provide the University with a response and instructions on how to proceed.

On occasion, a student may dispute the Pell LEU information by contacting ED. In these scenarios, the University requires the exception/override to the dispute to be in writing and received directly from ED. Once the information is received, the University will adjust the student's Pell eligibility accordingly. The student must meet all other eligibility criteria in order to receive the Pell Grant funds.

Voucher for Books — Effective for Pell-Eligible Students after July 1, 2011

Pell-eligible students may use Pell funds to purchase books if those funds could have been disbursed 10 days prior to the beginning of the payment period and disbursed funds would create a federal financial aid credit balance. These students are notified of the University's book voucher request process. If the student requests a book voucher, the student will be provided with the lesser of the amount of the credit balance or the amount needed for the books and supplies, as determined by the University. These funds will be issued to the student no later than the seventh day of the payment period.

Students may opt out of this offer by not requesting the book voucher. (Refer to the [Federal Financial Aid Credit Balance Policy](#) for further information.)

Recalculation

If an expected family contribution (EFC) changes due to corrections, updating or an adjustment and the EFC change would change the Pell/IASG grant award, the University will recalculate the Pell/IASG award for the entire award year. If, as a result of the recalculation, the student received more Pell/IASG award than the student was eligible for, an overpayment exists. Refer to the [Overawards and Overpayments Policy](#) for further information on how to resolve the overpayment.

Retroactive Payments

For all prior payment periods for which a student was an eligible student within the FAFSA award year, the University may pay the total lump sum of retroactive payments in two separate installments one day apart from each other.

Regaining Eligibility

If a student resolves ineligibility criteria while attending the University (e.g., resolves a default or overborrowing), the effective date of regaining eligibility for the Federal Pell Grant and IASG programs begins with the payment period in which the issue is resolved.

Financial Aid Counseling Policy

Overview

The Financial Aid Counseling Policy addresses the requirements of the University ensuring initial entrance counseling is completed and students are notified of the requirement to complete exit counseling for each Direct, Graduate/Professional PLUS and Perkins loan borrower, and TEACH Grant recipient.

Policy

Entrance Loan Counseling

Entrance loan counseling, for Direct and Graduate/Professional PLUS Loan borrowers, provides comprehensive information on the terms and conditions of the loan and the responsibilities of the borrower with respect to the loan.

The University ensures entrance loan counseling is completed for each borrower. The counseling session includes completion of an interactive program that tests the borrower's understanding of the terms and conditions of the loans.

The University ensures an individual with expertise in federal financial aid is reasonably available to answer the borrower's questions regarding those programs.

Online counseling for Direct and Graduate/Professional PLUS borrowers generally provides the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Importance of repayment obligation
- Description of consequences of default
- Sample repayment schedules
- Information in reference to a borrower's rights and responsibilities
- Information on the National Student Loan Data System (NSLDS)
- Other terms and conditions
- Information on possible loss of eligibility for additional Direct Subsidized Loans
- Information on how a borrower's maximum eligibility period, remaining eligibility period, and subsidized usage period are determined
- The potential for a borrower becoming responsible for all accruing interest on Direct Subsidized Loans during in-school periods, grace periods (if first disbursement was between 7/1/2012 and 6/30/2014), and periods of authorized deferment
- Impact of borrower responsibility for accruing interest on the borrower's total debt

Entrance loan counseling for Grad PLUS borrowers also includes information about options to pay interest on a PLUS Loan while the borrower is in school.

The University maintains documentation substantiating the completion of entrance loan counseling for each student borrower.

Effective March 29, 2015, PLUS Loan counseling must be completed by the applicant (parent or graduate/professional student) with an adverse credit history who qualifies for a Direct PLUS Loan by obtaining an endorser who does not have an adverse credit history, or who documents to the satisfaction of the Department of Education that there are extenuating circumstances related to the adverse credit information.

Exit Loan Counseling

Federal financial aid recipient students within 2 to 7 credits of completing their program at the University will receive an electronic notification about the requirement to complete exit loan counseling. In addition, within 30 days of a student's last date of attendance, the University sends a letter with a link to complete NSLDS counseling and the required exit counseling materials. An eLetter is also sent to direct students to NSLDS.

If the student is a withdrawal, the University mails exit loan counseling material to the borrower at the last known address and sends an email directing the student to the NSLDS website where exit counseling may be completed. The material is sent within 30 days of the University learning the borrower has withdrawn. The University documents the student's file with the date the materials were sent.

TEACH Grant Initial and Subsequent Counseling

For each award year a student receives the TEACH Grant, the recipient must sign an Agreement to Serve (ATS) and complete initial and subsequent counseling requirements by utilizing the TEACH Grant counseling online. TEACH Grant counseling explains the terms and conditions of the TEACH ATS. The student is provided information about how to identify low-income schools and documented high-need fields.

TEACH Grant recipients are informed that, in order for the teaching to count toward the recipient's service obligation, the high-need field in which the student has prepared to teach must be: **(A)** one of the six high-need fields listed below under TEACH Grant Exit Counseling or **(B)** a high-need field listed in the Teacher Shortage Area Nationwide Listing (Nationwide List) at the time and for the state the grant recipient begins teaching in that field.

TEACH Grant recipients are informed of the opportunity to request a suspension of the eight-year period for completion of the ATS and the conditions under which a suspension may be granted. Additionally, TEACH Grant recipients receive information regarding conditions, such as conviction of a felony, which could preclude the student from completing the service obligation.

Students are informed that once a TEACH Grant is converted to a Federal Direct Unsubsidized Loan, it cannot be reconverted to a grant if they fail or refuse to complete the service obligation contained in the ATS or any other condition of the ATS. The TEACH Grant must be repaid as a Federal Direct Unsubsidized Loan and the TEACH Grant recipient is obligated to repay the full amount of each grant and the accrued interest from each disbursement date.

TEACH Grant recipients are given information on the availability of the U.S. Department of Education Student Loan Ombudsman's office. The likely consequences of loan default are explained, including adverse credit reports, garnishment of wages, federal offset and litigation. Students are given information about possible monthly repayment amounts based on a range of student loan indebtedness.

If a student receives more than one TEACH Grant, the University ensures that the student receives additional counseling prior to the first disbursement of each subsequent TEACH award. Subsequent counseling is provided by interactive electronic means. The University ensures that an individual with expertise in federal financial aid/HEA programs is reasonably available shortly after the counseling to answer the grant recipient's questions.

TEACH Grant Exit Counseling

Exit counseling is required by each TEACH Grant recipient before withdrawing from the University, by interactive electronic means. The University ensures that an individual with expertise in federal financial aid/HEA programs is reasonably available shortly after the counseling to answer the grant recipient's questions.

Within 30 days of learning that a TEACH Grant recipient has withdrawn from the University without the institution's knowledge, or from a TEACH-eligible program, or failed to complete exit counseling as required, exit counseling information is mailed to the student and provided through interactive electronic means. The exit counseling informs TEACH Grant recipients of the four-year service obligation that must be completed within the first eight calendar years after completing a TEACH eligible program.

The TEACH Grant recipient is provided with information about the following:

- The opportunity to request a suspension of the eight-year period for completion of the service obligation and the conditions under which a suspension may be granted
- How to identify low-income schools and documented high-need fields
- For the teaching to count toward the recipient's service obligation, the high-need field in which the student has prepared to teach must be one of the following:
 - Bilingual education and English language acquisition
 - Foreign language
 - Mathematics
 - Reading
 - Science
 - Special education or
 - Another field documented as high-need by the federal government, a state government or a local educational agency, and approved by the Secretary and listed in the Department's annual Teacher Shortage Area Nationwide Listing (Nationwide List)
- Requirement to submit to the Secretary, each year, written documentation of the student status as a highly qualified teacher in a high-need field at a low-income school or of the student's intent to complete the four-year service obligation until the date that the service obligation has been met or the date the grant becomes a Federal Direct Unsubsidized Loan, whichever occurs first
- The circumstances under which a TEACH Grant will be converted to a Federal Direct Unsubsidized Loan
- When a TEACH Grant is converted to a Federal Direct Unsubsidized Loan it cannot be reconverted to a grant
- The average anticipated monthly repayment amount based on a range of student loan indebtedness if the TEACH Grant converts to a Federal Direct Unsubsidized Loan
- Debt-management strategies that would facilitate repayment if the TEACH Grant converts to a Federal Direct Unsubsidized Loan
- How to contact the Secretary
- Likely consequences of loan default, including adverse credit reports, garnishment of wages, federal offset and litigation
- The conditions under which the student may defer or forbear repayment, obtain a full or partial discharge, or receive teacher loan forgiveness if the TEACH Grant converts to a Federal Direct Unsubsidized Loan
- The availability of the U.S. Department of Education Student Loan Ombudsman's office
- The availability of federal financial aid loan information in the National Student Loan Data System (NSLDS)

The University takes reasonable steps to ensure that each grant recipient receives the counseling materials and completes the exit counseling and maintain documentation substantiating the institution's compliance with this section for each TEACH recipient.

HEROES Act Policy

Overview

The HEROES Act Policy ensures service members who are receiving federal financial aid at the University are not adversely affected because of their military status and minimizes the administrative burden placed on such individuals.

Policy

The University ensures those affected by war, military operations or national emergencies are not disadvantaged because of their status.

Category 1 Individuals

Individuals affected by the waivers and modifications under this category include persons who:

- Are serving on active duty during a war or other military operation, or national emergency;
- Are performing qualifying National Guard duty during a war or other military operation, or national emergency;
- Reside or are employed in an area that is declared a disaster area by any federal, state or local official in connection with a national emergency; or
- Suffered direct economic hardship as a direct result of a war or other military operation, or national emergency.

The following waivers and modifications affect Category 1 individuals:

NEED ANALYSIS

The University substitutes adjusted gross income plus untaxed income and benefits received in the first calendar year of the award year for which such determination is made for any affected individual, spouse and dependents, if applicable, to reflect more accurately the financial condition of an affected individual and family. The University has the option of using the applicant's original EFC or the EFC based on the data from the first calendar year of the award year. If the University chooses to use the alternate EFC, it uses the administrative professional judgment procedures established by the Secretary as discussed in the following section.

PROFESSIONAL JUDGMENT

To more accurately reflect financial need, the University uses professional judgment on a case-by-case basis for affected individuals. The University determines the need for an affected individual by determining the most beneficial of the following:

- The individual's need as determined using the adjusted gross income plus untaxed income and benefits received in the first calendar year of the award year;
- The individual's need as determined using professional judgment; or
- The individual's need as determined making no modifications (e.g., an individual's income increased as a result of serving on active duty).

The University clearly documents the reasons for any adjustment and the facts supporting the decision. In almost all cases, the University will have documentation from a third party with knowledge of the student's unusual circumstances. As usual, any professional judgment decisions made that affect a student's eligibility for a subsidized student financial assistance program will be reported to the Central Processing System.

TITLE IV GRANT OVERPAYMENTS

A student who withdraws from the University because of an affected individual status is not required to return or repay any overpayment of grant funds based on the Return of Title IV (R2T4) calculations.

The University does not deny federal financial aid eligibility to an affected individual who owes an overpayment. In addition, the University does not contact the student, notify NSLDS or refer the overpayment to Debt Collection Services. However, the affected individual's file will be documented to include the amount of the overpayment.

The University does not apply any federal financial aid credit balance toward an overpayment before using the credit balance to pay authorized charges; pay the credit balance to the student (or parent, in the case of a PLUS Loan); or use the credit balance to reduce the student's federal financial aid loan debt (with the student's authorization).

VERIFICATION OF AGI AND U.S. INCOME TAX PAID

An affected individual whose income was used to determine the EFC, and who has not filed a tax return because an extension was granted, is not required to submit a copy of the IRS Form 4868 or IRS approval of an even longer extension if the applicant is selected for verification.

For these individuals, the University accepts the following:

1. A signed statement certifying the student has not filed an income tax return or a request for a filing extension because of active duty or for qualifying National Guard duty during a war or other military operation or national emergency; AND
2. A copy of each W-2 received for the specified year or, for a self-employed individual, a statement signed by the individual certifying the amount of the AGI for the specified year

The University may request that an individual granted a filing extension submit tax information using the IRS Data Retrieval Tool, or by obtaining a tax return transcript from the IRS that lists tax account information for the specified year after the income tax return is filed. If the University receives the tax information, it will verify the income information of the tax filer(s).

Category 2 Individuals

Individuals affected by the waivers and modifications under this category include persons who:

- Are serving on active duty;
- Are performing qualifying National Guard duty during a war or other military operation, or national emergency; or
- Reside or are employed in an area that is declared a disaster area by any federal, state or local official in connection with a national emergency.

The following waivers and modifications affect Category 2 individuals:

POST-WITHDRAWAL DISBURSEMENT (PWD)

A student who withdraws because of status as an affected individual and who is eligible for a post-withdrawal disbursement has up to 45 days to respond to a PWD offer. However, at the University's discretion, it may honor the PWD if the student (or parent in case of a parent PLUS Loan) responds to the offer after 45 days.

LEAVES OF ABSENCE (LOA)

The University documents the decision for granting an approved LOA to an affected individual if that individual has difficulty providing a written LOA request because of affected status. The documentation includes both the reason for the LOA and the reason for waiving the requirement that the LOA be requested in writing.

TREATMENT OF FEDERAL FINANCIAL AID CREDIT BALANCE WHEN A STUDENT WITHDRAWS

The University pays any federal financial aid credit balance to the student, or parent in the case of a parent PLUS Loan, within 14 days after the balance occurred.

LOAN CANCELLATION

The University allows an affected individual to request a cancellation up to 60 days after the date the University notifies the borrower of the right to cancel. The cancellation may be for all or a portion of a loan for which proceeds have been credited to the account at the University. If the University receives a loan cancellation after the 60-day period, the University may, but is not required to, comply with the request.

STUDENT AND PARENT AUTHORIZATIONS

The University accepts an affected individual's verbal consent or authorization to

- Disburse federal financial aid funds to a bank account;
- Use federal financial aid funds to pay for charges other than tuition or fees; and
- Hold federal financial aid funds on behalf of the student or parent that would otherwise be directly paid to the student (or parent).

The University will document the verbal consent or authorization.

SATISFACTORY ACADEMIC PROGRESS

If a student fails to meet the University's Satisfactory Academic Progress (SAP) standards (refer to the [SAP Policy](#) for further information) as a direct result of being an affected individual in this category, the student may request a SAP appeal. The University will approve the appeal based on documentation of military orders.

Category 3 Individuals

Individuals affected by the waivers and modifications under this category include persons who:

- Are serving on active duty; or
- Are performing qualifying National Guard duty during a war or other military operation or national emergency.

The following waivers and modifications affect Category 3 individuals.

INSTITUTIONAL CHARGES AND REFUNDS

If a student is called up for active duty or for qualifying National Guard duty during a war or other military operation or national emergency, the student is eligible for a deferral of any balance owed the University. Additionally, the student is eligible for a drop credit request (DCR) for a course if the student begins the course within 60 days of return from deployment. The amount of the credit is dependent upon the number of weeks attended prior to the student withdrawing for military reasons.

Category 4 Individuals

Individuals affected by the waivers and modifications under this category include the spouse or dependents of persons who are:

- Serving on active duty; or
- Performing qualifying National Guard duty during a war, other military operation or national emergency.

The following waivers and modifications affect Category 4 individuals.

VERIFICATION SIGNATURE REQUIREMENTS

A dependent student is not required to submit a statement signed by one of the applicant's parents when no responsible parent can provide the required signature because of the parent's status as an affected individual in this category.

SIGNATURES ON THE FAFSA, SAR AND ISIR

A dependent student is not required to provide a parent's signature on the Federal Student Aid (FAFSA), Student Aid Report (SAR) and/or Institutional Student Information Record (ISIR) when there is no responsible parent to provide a signature because of the parent's status as an affected individual in this category. The high school counselor or financial aid administrator may sign on behalf of the parent as long as the applicant provides adequate documentation concerning the parent's inability to provide a signature due to the parent's status as an affected individual in this category.

Leave of Absence Policy

Overview

The Leave of Absence (LOA) Policy addresses the temporary interruption in a student's program of study, when the student is not in attendance at the University. The LOA Policy is applicable to all students enrolled in certificate and degree programs at the University. If a student is not actively enrolled in a program, the student is not eligible to apply for an LOA. During an approved LOA, the student is not considered withdrawn and no Return to Title IV (R2T4) calculation is required for federal financial aid recipients.

Policy

Students may be approved by the University for multiple LOAs in a 12-month period. The total of all approved LOAs may not exceed 180 calendar days in the 12-month period. During an approved LOA, the student is not considered withdrawn and no Return to Title IV (R2T4) calculation is required for financial aid recipients.

Required Documentation

A LOA may be approved if the University determines there is a reasonable expectation the student will return. Students must follow the University's LOA Policy when requesting a LOA, by providing (on or before the start date of the LOA) a written, signed, and dated request, including the reason for the LOA, to the finance advisor. All requests will be forwarded to Student Financial Services - Operations (SFS-O).

If unforeseen circumstances prevent a student from providing a request to the campus on or before the start of the LOA, the University may grant the LOA if the campus has documented the reason and decision. The campus must collect the signed LOA request form from the student at a later date and provide it to SFS-O within a reasonable amount of time from the student's last date of attendance. Unforeseen circumstances may include, but are not limited to, medical and family emergencies, military, jury duty, business travel, University course cancellation and/or facility closure, and natural disasters.

If a student is out of attendance due to an unforeseen circumstance and considered unofficially withdrawn and the campus can document the reason and decision for the LOA prior to the Return of Title IV (R2T4) Calculation being performed, the student will be placed on an approved LOA and no calculation will be required. However, if the student is unofficially withdrawn and the campus does not document the reason prior to the calculation being performed, the student will be considered an unofficial withdrawal.

An LOA will NOT be approved if a student requests the LOA after 14 consecutive days of nonattendance, is in an unofficial withdrawal (UW) status and the request is not due to unforeseen circumstances that occurred prior to the UW status.

If a student requests an LOA start date in the future and is officially withdrawn, unofficially withdrawn, or administratively withdrawn from the University prior to the start date of the LOA, the LOA is not valid and will be negated.

Length

In determining the length of the LOA, the LOA start date is the first day of the LOA and the LOA end date is the day before the start date of the course the student is returning to at the University. The first day of the student's initial LOA is used when determining the start date for the 12-month period. If a student is granted an LOA due to unforeseen circumstances, the beginning date of the approved LOA, as recorded by the student on the LOA form, is the date the student was unable to attend class because of the unforeseen circumstance.

The course start date will cease the LOA day count; however, the University's academic system of record will use an active enrollment status effective date as determined by the date the student posts an academic related activity (ARA) in the course the student returns to at the University. NSLDS Enrollment Reporting will use the standard effective date for an active enrollment (i.e. course start date). A new LOA request form will be required for any additional LOAs.

Note: At the time of the LOA approval, the University will review the LOA dates requested by the student and may adjust those dates based on ARAs, class schedules, etc.

Extending an LOA

A student may request an LOA extension as long as the request is made before the scheduled end date. Students must follow the University LOA Policy when requesting the LOA extension, by providing on or before the scheduled end date, a written, signed, and dated request, including the reason for the LOA extension to the finance advisor. All requests must be forwarded to Student Financial Services - Operations (SFS-O).

Institutionally Scheduled Breaks

If a student submits an LOA request with a start date being the same day as the start of an institutionally scheduled break or a start date that falls within an institutionally scheduled break, the University will update the LOA start date to the first day after the institutionally scheduled break ends.

If a student's LOA is scheduled to end on or within an institutionally scheduled break, the University will update the LOA return date to the start date of the course that is scheduled to begin after the institutionally scheduled break, as long as the student is registered for a course set to begin when the institutionally scheduled break ends.

If a student's LOA request completely overlaps an institutionally scheduled break, all days of the institutionally scheduled break and the LOA days will count toward the length of the LOA and apply toward the maximum of 180 days in a 12-month period. The University will not allow a student to take two consecutive LOAs separated by an institutionally scheduled break.

Disbursements during an LOA

The University may disburse Pell, IASG, and FSEOG funds to a student on an LOA during certain times of the year. Federal financial aid funds that are part of a credit balance created before a student began an LOA may be paid to a student, since those funds were disbursed before the student went on the LOA.

Completion of Coursework upon Return

If a student takes an approved LOA in the middle of a course, the University must ensure no additional charges are incurred when the student returns. To ensure no additional charges are incurred, the University will issue the student an LOA Credit (LOAC). This LOAC will be applied to the course scheduled after the LOA end date.

Failure to Return

The University will advise the student, prior to granting the LOA, the affect that failure to return from an LOA may have on loan repayment terms, including the expiration of the student's grace period. If a student does not return from an approved LOA, the withdrawal date and beginning of the grace period will be the student's last date of attendance.

If the student reenters, after withdrawing from the University, the previously approved LOA days will count towards the student's LOA maximum of 180 days in a 12-month period.

Program Change During Approved LOA

If upon a student's return from an approved LOA a student begins a new program, the student is not meeting the LOA requirement of returning to the program the student was enrolled in prior to taking the LOA. Therefore, in these scenarios, the University will perform a return of Title IV (R2T4) calculation to withdraw the student from his/her initial program of study. The student's last date of attendance in these scenarios will be the last academic related activity (ARA) prior to taking the approved LOA. The University's date of determination will be the Program Change Effective Date/ Program Begin Date. Once the University has withdrawn the student from the initial program, the student will be enrolled and packaged in the new program. (Refer to the [Program Changes Policy](#) and [Re-Entry Policy](#) for further information)

Overawards and Overpayments Policy

Overview

The Overawards and Overpayments Policy addresses how and when the University is required to resolve overawards and overpayments that occur in a student's financial aid package.

Policy

An overaward occurs when a student's financial aid package exceeds financial need or when the total of all awards exceeds the cost of attendance (COA). Overawards are usually the result of the student receiving financial assistance the University was not aware of when the student was packaged and/or awarded. The overaward becomes an overpayment if the University cannot correct the issue before funds are disbursed to the student.

Pell Grants

The Federal Pell Grant is never adjusted to account for other forms of financial assistance. Therefore, if a student's financial aid package exceeds need, the University will first attempt to eliminate the overaward by reducing other financial aid awarded. If the University awards a Pell Grant to an ineligible student, that award becomes an overaward and must be resolved.

If the University makes a Pell Grant overpayment for which it is not liable and the student is still enrolled, the University will submit an Overpayment template and return the funds on behalf of the student. The student's financial aid is repackaged according to eligibility, and the student owes the University, rather than the Department of Education, any Pell grant funds he or she was ineligible to receive. If the student withdraws from the University and the Return to Title IV calculation results in a Pell Grant overpayment, the University immediately sends a written notice to the student requesting repayment of the overpayment amount. The notice includes a statement that failure to make the repayment or make satisfactory repayment arrangements with the holder of the overpayment will make the student ineligible for further federal financial aid until the overpayment is resolved. Students are not liable for, and the University is not required to attempt recovery of or refer to the Secretary, a Pell Grant overpayment that is less than \$50 and is not a remaining balance.

If the student fails to repay the Pell Grant overpayment or make satisfactory repayment arrangements, after the University has contacted the student, it must refer the overpayment to the Secretary for collection purposes.

Iraq and Afghanistan Service Grants (IASG)

The IASG, like the Federal Pell Grant, is never adjusted to account for other forms of financial assistance. If a student's financial aid package includes an IASG and the package exceeds need or COA, but the IASG by itself does not exceed the student's need, the University must reduce other financial aid to eliminate the overaward. However, if the IASG payment by itself exceeds the student's COA for a period of enrollment, the total amount of the IASG must be reduced to the federal financial aid (Title IV) COA for the period of enrollment.

If a student receiving an IASG becomes Pell eligible during the award year, the University must treat the Pell Grant as Estimated Financial Assistance (EFA) and may need to adjust the student's financial aid package.

Campus-Based Funds

The University only disburses the Federal Supplemental Education Opportunity Grant (FSEOG) to students who's FSEOG, combined with other estimated financial assistance (EFA), does not exceed the student's financial need.

ESTIMATED FINANCIAL AID ASSISTANCE EXCEEDS NEED

Campus-based funding allows for a \$300 overaward tolerance if a student has received additional EFA not included in the calculation of the FSEOG. The \$300 threshold is allowed only if an overaward occurs after campus-based aid has been awarded and/or disbursed and the University was unaware the student would receive additional financial assistance.

Note: Direct Loans do not provide for any type of tolerance in need.

Therefore, if a student received additional amounts of EFA not included in the calculation of the FSEOG and Pell Grant **and** the amount results in the total EFA exceeding **financial need** by more than \$300, the University may take, at its discretion, the following steps:

1. If the student demonstrates increased financial need and the total amount of EFA does not exceed this increased need by more than \$300, no further action will be necessary.
2. If the total amount of EFA still exceeds need by more than \$300, cancel any undisbursed loan or grant funds except for Pell Grant funds.
3. If the total amount of EFA still exceeds need by more than \$300, treat it as an overpayment that must be eliminated.

Direct Loans

If the University discovers, before disbursing Direct Subsidized Loan, Direct Unsubsidized Loan or Direct PLUS Loan funds, that a student will receive (or has received) federal financial aid for the period the loan was intended and it exceeds the amount of financial aid the student is eligible for, the University will reduce or eliminate the overaward by either:

1. Using the student's Direct Unsubsidized Loan, Direct PLUS Loan, state-sponsored or another nonfederal loan to cover the EFC, if not already done; or
2. Reducing or returning one or more disbursements to eliminate the overaward.

TEACH Grants

A TEACH Grant award must be reduced if a student is not receiving any need-based aid and the TEACH Grant, in combination with non-needbased EFA, exceeds the student's COA.

State Grants and Pell Grant Funds Only

In the event there is an overaward, if a student is awarded state grant funds and Pell Grant funds only, state grant funds will be reduced to eliminate this overaward.

Financial Aid Assistance Exceeds Cost of Attendance

The University first attempts to eliminate an overaward by replacing the EFC with non-need-based loans and/or the TEACH Grant, provided the student has not been awarded up to the COA. If the overaward is not resolved by replacing the EFC, the University reduces or cancels any future federal financial aid loans or private loans first. The University may also attempt to eliminate an overaward by using actual COA charges for the academic year. If a return of funds is necessary to eliminate the overaward, funds are returned in the following order:

- 1.** Private loan
- 2.** Direct Graduate/Professional PLUS Loan
- 3.** Direct Parent PLUS Loan
- 4.** Direct Unsubsidized Loan
- 5.** Direct Subsidized Loan

If the student becomes ineligible for only part of a Direct Loan or PLUS Loan, the University will reduce the loan to eliminate the amount the student is ineligible for. If the student has no loans or if the student's financial assistance still exceeds the student's financial need or COA, the University will proceed to reduce institutional grant and/or scholarship aid.

Reminder: The University will adjust the financial aid package to prevent an overaward of campus-based funds.

Conflicting Information and Other Assistance

The University is responsible for resolving conflicting information in a student's file. At times, the University may receive financial assistance it was unaware of for a student. If the financial assistance was received after the end of the period of enrollment for a student who is still enrolled or who is intending to re-enroll, the University treats the financial assistance as EFA for the period of enrollment just completed.

Packaging Policy

Overview

The Packaging Policy addresses the University’s calculation of student awards based on costs, period of enrollment and statutory award maximums.

Policy

Prior to determining a student’s eligibility for federal financial aid, the University confirms a valid output document — Institution Student Information Record (ISIR) — is on file.

The University uses the “Ladder”⁵ packaging methodology allowing all applicants to be treated in the same manner when awarding funds. The University packages up to the cost of attendance (COA) by replacing the expected family contribution⁶ (EFC) with non-need-based aid, unless otherwise specified by the student (or parent in case of a PLUS Loan).

Determining Need

The University subtracts the EFC, the Federal Pell Grant and other nonfederal financial aid resources from the COA to determine remaining need.

Example:

COA	\$12,500
EFC	– \$2,500
Pell Grant	– \$1,600
Scholarship	– \$1,400
Remaining Need	\$7,000

The order in which financial aid is considered and awarded is as follows:

FEDERAL PELL GRANT/IRAQ AND AFGHANISTAN SERVICE GRANT

The Federal Pell Grant or, alternatively, Iraq and Afghanistan Service Grant (IASG) is considered to be the first source of financial assistance to the student.

ZERO EFC TREATMENT FOR CHILDREN OF SOLDIERS

An otherwise Pell-eligible student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, may receive increased amounts of federal financial aid if the student was **(1)** less than 24 years of age when the parent or guardian died; or **(2)** enrolled at an institution of higher education at the time of the parent or guardian’s death.

The University uses an EFC of zero to package all federal financial aid if the student meeting the previously stated criteria has a Pell-eligible EFC. The zero EFC is only used for packaging purposes. The U.S. Department of Education (ED) notifies the University when a student appears to meet the criteria for zero EFC treatment. This is based on a match with the U.S. Department of Defense file of eligible dependents.

⁵ USA Funds University — Awarding Financial Aid, January 30, 2013

⁶ Loan amounts that exceed the EFC must be counted as estimated financial assistance.

OTHER RESOURCES

Other resources include, but are not limited to, the following:

- External grants and scholarships
- University grants and scholarships
- Tuition assistance
- Military tuition benefits
- University tuition discounts and waivers
- University administration tuition and/or student account adjustments
- Income from insurance programs that pay for the student's education
- Private loans
- Private and state grants
- Tribal aid
- Other financial assistance paid directly to the University

GRANTS AND SCHOLARSHIPS

Grants and scholarships awarded:

- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Scholarships
- State grants
- Need-Based institutional grants
- Teacher Education Assistance for College and Higher Education (TEACH) Grant

Determining Remaining Need

Self-help aid is awarded to meet remaining need as follows:

- Federal Direct Subsidized Loan
- Teacher Education Assistance for College and Higher Education (TEACH) Grant⁷
- Federal Direct Unsubsidized Loan
- Parent PLUS Loan
- Federal Direct Graduate/Professional PLUS Loan

Students eligible for a Graduate/Professional PLUS Loan who do not request the maximum Direct Unsubsidized Loan amounts they are eligible for, are notified of their maximum Unsubsidized Loan eligibility, the loan interest rate for Direct Unsubsidized Loans and PLUS Loans, providing the opportunity to request the maximum Direct Unsubsidized Loan they are eligible for.

⁷ See [TEACH Grant Program Policy](#) for awarding methodology.

Estimated Financial Assistance

The University considers need-based aid as well as non-need-based aid as estimated financial assistance (EFA) when packaging financial aid for a student. EFA includes, but is not limited to, the following:

- Federal Pell Grant
- Campus-Based aid
- State grants
- TEACH Grant
- Scholarships
- AmeriCorps*
- Fellowships or assistantships
- Tuition assistance
- Waivers/Discounts
- Direct Subsidized and Unsubsidized Loans
- Direct Parent and Graduate/Professional PLUS Loans
- Private loans

Iraq and Afghanistan Service Grants are not considered EFA. Therefore, they are never included in determining if a student's financial assistance exceeds need or COA. Likewise, if a student's other financial assistance exceeds a student's need or cost of attendance, as applicable, the student's Iraq Afghanistan Service Grant should not be reduced in eliminating the excess. However, an Iraq and Afghanistan Service Grant may be reduced if it alone exceeds a student's COA.

If an IASG recipient becomes eligible for the Federal Pell Grant during the award year, the University will treat the Federal Pell Grant as EFA, and may need to adjust the student's financial aid package.

Overlapping Academic Years

If a student begins a program at the University prior to the expiration of his or her previous program's academic year (AY), the University will award all federal financial aid based on the remaining portion of the overlapping AY. The federal funds received for the prior AY do not count as EFA when awarding funds for the new program. However, the overlapping AY's funding is based on the remaining loan and grant eligibility, accounting for what the student received in the program. (Refer to the [External Transfer Policy](#), [Program Changes Policy](#) and [Advancing Programs Policy](#) for additional information.)

Awarding State Grants

If a student is awarded state grant funds and an ISIR has a C-code(s) or is selected for verification, the University does not award the funds until the C-code(s) are resolved and/or verification requirements are met.

Conflicting Information and Other Resources

The University is responsible for resolving conflicting information in a student's file. At times, the University may receive aid it was unaware of for a student. If the aid was received after the period of enrollment ended for a student who is still enrolled or is intending to re-enroll, the University will treat the aid as EFA for the period of enrollment just completed.

* The University does not count AmeriCorps benefits as EFA when determining eligibility for a Subsidized Direct Loan; however, the University does include AmeriCorps benefits when determining eligibility for a Direct Unsubsidized Loan.

Private Loans Policy

Overview

The Private Loans Policy addresses the University's participation in the private loan program. Private loans are available to help students supplement, not supplant, federal financial aid eligibility.

Policy

The University recommends that private loans be considered only after all federal and state financial aid options have been exhausted. Private loans may be available for both students and parents who are not eligible for need-based financial aid or who want to supplement their federal and state financial aid. These loans are made privately through lenders and other financial institutions and are subject to a credit review and individual lender terms and conditions. For debt management purposes, we encourage applicants to first complete the federal financial aid application to determine eligibility for grants and direct loans and to borrow wisely, utilizing funding solely for direct educational expenses related to attendance at the University.

Eligibility

Private lenders determine student and/or parent eligibility for private loans. These amounts are limited to the cost of education minus other aid.

Application and Awarding Process

Most private loans are certified by the University to avoid overawarding. Students who apply and receive a private loan on their own must report it to the University as estimated financial aid assistance. The total amount of assistance received from all sources of funding, including scholarships, financial aid, tuition discounts and private loan programs cannot exceed the student's total cost of attendance (COA). Certain private loan products are limited to direct costs less other aid awarded.

Disbursement

Private loans are disbursed via electronic funds transfer directly to the student's tuition account in a single disbursement at either the beginning of the loan period or school certification, whichever is later. Excess private loan funds are returned to the student upon his or her request, unless the loan is limited to direct educational costs.

Leave of Absence (LOA)

A leave of absence (LOA) is a temporary interruption in a student's program of study, whether necessitated by a planned or an unanticipated event or circumstance. Students receiving only private loans are eligible for an LOA at the University. (Refer to the [Leave of Absence Policy](#) for further information on LOA requirements.)

Overawards

If the total amount of assistance received from all sources of funding, as indicated above, exceeds the total COA, the University will return funds to the lender based on funds available on the student's tuition account. This is determined by the Overawards Policy as follows: **1)** private loan, **2)** Parent and Graduate/Professional PLUS Loan, **3)** Direct Unsubsidized Loan, **4)** Direct Subsidized Loan.

Refunds

If the student is out of attendance greater than 14 consecutive days and no LOA is approved, any excess funds remaining after the Return of Title IV (R2T4) calculation and/or institutional refund policies are calculated will be returned to the private loan lender.

Self-Certification Form

Students applying for a private loan are required to complete a self-certification form before the lender can disburse funds to the University. Students complete the form directly with the lender. However, the University may assist in completion of the form. If an enrolled or admitted student requests a self-certification form, the University will provide the written or electronic format of the self-certification form developed by the Secretary. The University will continue processing federal financial aid funds and certifying loans in accordance with federal regulations.

Professional Judgement Policy

Overview

The Professional Judgement Policy addresses the University's treatment of a student, on a case-by-case basis, when the student has special circumstances that are not sufficiently addressed by a standard approach. Special circumstances include conditions that differentiate an individual student from a whole population of students.

Policy

The University uses professional judgment on a case-by-case basis. The reason is documented in the student's file as it relates to the student's special circumstances. The University does not accept adjustments made for a student by another school, but reviews the student's circumstances and, if appropriate, documents the professional judgment decision made on the student's behalf. The University's decision regarding professional judgment adjustments is final and cannot be appealed to the U.S. Department of Education. (For additional information, refer to the [Student/Parent Eligibility Policy](#). Refer to the [HEROES Act Policy](#) for information on affected individuals.)

Special Circumstances

The purpose of professional judgment adjustments is to allow schools the ability to accommodate special circumstances; the U.S. Department of Education does not provide detailed information on when the University may make adjustments. Examples in the HEA include the following:

- Elementary or secondary school tuition
- Medical or dental expenses not covered by insurance
- Nursing home expenses not covered by insurance
- Dependent care
- Unusually high child care costs
- A student who is a dislocated worker
- The loss of employment of an independent student
- Cases where a family member is a dislocated worker
- Cases where a change in the student's housing status results in homelessness
- Recent unemployment of a family member,
- Other changes in the family's income, assets or a student's status
- Number of parents enrolled at least half-time in a degree, certificate or other program leading to a recognized educational credential at an institution with a program participation agreement

The University may use professional judgment to increase or decrease one or more of the data elements used to calculate the expected family contribution (EFC). The University may also use professional judgment to adjust the student's cost of attendance (COA). Inconsistent or conflicting information shown on the output document will be resolved before making any adjustments. Use of professional judgment is neither limited to nor required in the situations mentioned above.

The University will **not**

- Modify either the formula or the tables used in the EFC calculation, but may only change values of specific data elements used in the EFC calculation.
- Use professional judgment to waive general student eligibility requirements or to bypass the intent of the law or regulations. For instance, the University will not use professional judgment to change Federal Supplemental Education Opportunity Grant (FSEOG) selection criteria.
- Include post-enrollment activity expenses in the student's cost of attendance. For example, professional licensing exam fees are not allowable costs.

The University will use fairness during the decision-making process and will not adjust data elements used to calculate the student's EFC, recurring costs such as vacation expenses, tithing expenses and standard living expenses related to utilities, credit card expenses and children's allowances. In reviewing unusual expenses, the University reviews the income protection allowance (IPA) to determine if the expense is already included in the EFC calculation.

Program Changes Policy

Overview

The Program Changes policy details the University's treatment and determination of federal financial aid eligibility for students who change programs while attending the University.

Program Changes

Federal regulations require the University to evaluate the federal financial aid award for a student who has changed programs while attending the University to determine whether or not the student may remain in the same payment period or if the student will be required to begin a new academic year (AY) and payment period. For a student to be considered in the same payment period, all five (5) of the following conditions must be met:

- The student is continuously enrolled at the University.
- The courses in the payment period the student is transferring out of are substantially similar to the courses the student will be taking in the new program.
 - Credits associated with the courses transfer to the new program.
- The payment periods are substantially equal in weeks of instruction and credit hours.
- There are little or no changes in tuition and fee charges associated with the payment period.
- The credits successfully completed and earned in payment period for the program the student is transferring out of are accepted for credit in the new program.

If All Five Conditions Are Met

If all five (5) conditions are met, the student will remain in the original payment period and AY. However, adjustments to disbursement dates, payment period start and end dates, and the AY end date may be made to address any changes to when the student will complete the required credit hours and weeks of instructional time of the AY.

If All Five Conditions Are Not Met

If all five (5) conditions are not met, the University will perform a Return of Title IV (R2T4) calculation to withdraw the student from the payment period for the program the student is transferring out of and update the program's AY/loan period (LP) accordingly. (Please refer to the [Return to Title IV Policy](#) for additional information.)

Once the Return to Title IV (R2T4) calculation has been completed and all required federal aid funds returned as required, the University will package the student for the new program based on a new AY/ LP as follows:

FEDERAL PELL GRANT AWARD

A student cannot receive more than his or her scheduled Federal Pell Grant award for a federal award year. (Refer to the [Federal Pell Grant/IASG Policy](#) for further information.) When a student has already received a Federal Pell Grant during the same federal award year, the University determines the percentage of the scheduled Federal Pell Grant award that the student has received in order to calculate the student's remaining eligibility (if any) for a Federal Pell Grant award.

To calculate the student's remaining eligibility, the University uses the following formula:

$$\frac{\text{Pell disbursed in prior program}}{\text{Scheduled award in prior program}} = \% \text{ of scheduled award used}$$

The University then determines the maximum percentage of the scheduled Federal Pell Grant award the student may receive in the new program by using the following formula:

$$\frac{(100\% \text{ of scheduled award}) - (\% \text{ of scheduled award used})}{\text{Maximum \% of scheduled Pell award student may receive}}$$

When calculating the student's Federal Pell Grant award, the University also ensures the student does not exceed the Pell Lifetime Eligibility Used (PELL LEU).

The remaining Federal Pell Grant award amount is not divided equally across the payment periods in the new program. Instead, the Federal Pell Grant funds may be disbursed in an amount up to the student's remaining eligibility for each payment period, except that no payment period disbursement can exceed 50% of the scheduled annual award.

Federal Pell Grant example: A student graduates from the AAB program and advances to the BSBA program at the University. It is determined the student's academic year for the AAB program overlaps with the academic year for the BSBA program.

Pell Data from the Prior Program at the University

Scheduled Pell award	\$4,000
Pell award disbursed	\$1,500

The University must now determine the student's remaining Pell Grant eligibility for the federal award year to determine the amount it may actually award to the student.

Pell Calculations by the University

Scheduled Pell award	\$4,000
Percentage of Pell award already used in the prior program (Pell award disbursed ÷ scheduled Pell award)	\$1,500 ÷ \$4,000 = 37.5%
Percentage of remaining Pell eligibility (100% – % used)	100% – 37.5% = 62.5%
Student's remaining Federal Pell Award (Scheduled award at University X percentage remaining eligibility)	\$4,000 X 62.5% = \$2,500

The student's remaining Federal Pell Grant eligibility is \$2,500. Since this amount is more than half of the scheduled Federal Pell Grant award, the award must be disbursed in two payment periods. The student may receive half of the scheduled Federal Pell Grant award in the first payment period as long as the first payment period is half an academic year, and the remainder of the amount in the second payment period. If the first payment period is not at least half an academic year, the Pell is disbursed based on the remaining credits in the academic year.

Pell Disbursements in the New Program at the University

First payment period	\$2,000
Second payment period	\$500

FEDERAL DIRECT LOAN AWARD

The University will award a Direct Loan in the new program for the remainder of the prior program's EOP academic year as long as the student is enrolled at least half-time — i.e., at least six credit hours. (Refer to the [Student/Parent Eligibility Policy](#) for further information.) The loan period will cover the remaining credits and weeks of the overlapping academic year. The Direct Loan funds will not exceed the remaining balance of the student's annual loan limit at the loan level associated with the new program.

Federal Direct Loan example: A student graduates from the AAB program and advances to the BSBA program at the University. It is determined the student's academic year for the AAB program overlaps with the academic year for the BSBA program. In the BSBA program, the student is a third-year independent undergraduate student with a maximum annual Subsidized Loan eligibility of \$5,500 and Unsubsidized Loan eligibility of \$7,000.

Direct Loan Data from the Prior Program at the University

Subsidized Loan disbursed	\$1,688
Unsubsidized Loan disbursed	\$2,250

The University must now determine the student's remaining Subsidized and Unsubsidized Loan eligibility for the overlapping academic year in the BSBA program.

Direct Loan Calculations to Determine Remaining Eligibility for Overlapping AY

Remaining Subsidized Loan eligibility for overlapping AY (Annual Subsidized Loan limit – Subsidized Loan funds already disbursed)	\$5,500 – \$1,688 = \$3,812
Remaining Unsubsidized Loan Eligibility for Overlapping AY (Annual Unsubsidized Loan limit – Unsubsidized Loan funds already disbursed)	\$7,000 – \$2,250 = \$4,750

These remaining loan fund amounts will be disbursed based on the payment periods in the loan period at the University. (Refer to the [Disbursements Policy](#) for additional information.)

Program Change Effective Date

The program change effective date will be the start date of the first course the student will attend in the new program. This is also known as the program begin date.

Program Version Changes

A student enrolled at the University who changes versions of a program is not a student who is changing programs for federal financial aid purposes. Therefore, the University will not re-evaluate payment periods for students changing versions of the same program at the University.

Re-entry Policy

Overview

The Re-entry Policy addresses how the University will treat students when they withdraw from the University and re-enter the same program within 180 days, or withdraw from the University and re-enter after 180 days or into a different program of study. The 180 day break is determined by counting the days between the student's official last date of attendance (OLDA) and the course start date when the student returns. This federal financial aid Re-entry Policy is separate from the institution's Academic Program Re-entry Policy.

Re-entry within 180 days

When a student withdraws from the University and re-enters within 180 days to the same program at the University, the student remains in the same payment period the student was in when originally withdrawn.

The cost of attendance (COA) for a student who re-enters within 180 days will reflect the original educational costs associated with the payment period from which the student withdrew.

The student is immediately eligible to receive all federal financial aid funds returned when the student withdrew. The University will take the following actions, if applicable, for a student who re-enters the same program within 180 days:

- Re-disburse federal financial aid that was disbursed and returned under the Return of Title IV (R2T4) provisions.
- Disburse federal financial aid the student was otherwise eligible for that had not yet been disbursed at the time the student withdrew.
- Cancel any overpayments assessed to the student as a result of the prior withdrawal that were disbursed on re-entry.

The student becomes eligible for subsequent federal financial aid payments when the payment period for which he or she was paid is completed.

If the date of a student's return is outside the period for which the loan was originated, the University will extend the original loan period (LP) and originate a new loan. Additionally, if the scheduled date for a second disbursement is outside the period the loan was originated, the University will extend the LP and the date(s) for the second and any subsequent disbursement.

If a student returns to the University within 180 days and before federal financial aid funds are returned due to an R2T4 calculation, the University will not return the funds.

If a student withdrew, had a previous overpayment referred to Debt Resolution Services, and re-enters within 180 days, the University will send Debt Resolution Services a fax identifying the student overpayment. The fax will state the overpayment should be made void as the student has returned to the University.

Re-entry within 180 days and in a New Federal Award Year

If a student re-enters the University within 180 days and was originally enrolled in a payment period that began and was scheduled to end in one federal award year, but returns after the end of that federal award year, the University will disburse any remaining funds using the original federal award year. The University will follow this process as long as the original federal award year is still open. If the original federal award year is closed and the student is due additional Pell funds from the closed federal award year, the University will request the Pell Grant funds through the Common Origination and Disbursement (COD) website.

If the student was originally awarded campus-based funds and the funds are no longer available from the original federal award year, the University may award funds from the current federal award year if funds are available. However, this does not increase the annual maximum campus-based funds award a student may receive.

If the student was awarded Direct Loan (DL) funds and the original federal award year is still open, the University will recover the DL funds from that federal award year. If the original federal award year is closed, the University will award the student remaining DL funds using current federal award year paperwork. However, the original LP dates along with original cost of attendance and expected family contribution will be used to award the remaining DL funds.

Re-entry after 180 days or Re-entry into a Different Program

When a student withdraws from the University and re-enters after 180 days have elapsed or re-enters into a different program of study at any time, the University will award the student based on new payment periods. The length of the program will be the number of credit hours and weeks of instructional time remaining in the program the student re-enters. If the remaining credit hours and weeks of instruction constitute one-half of an academic year (AY) or less, the remaining hours will constitute one payment period.

If the start of the new AY overlaps with a previous AY, meaning the start of the new program begins before the calendar end date of the previous program's AY, prior funds disbursed will be taken into consideration when packaging the student for the new program.

Return of Title IV Policy

Overview

The Return of Title IV Policy addresses federal financial aid recipients who withdraw from the University and are subject to a Return of Title IV (R2T4) calculation. For the purpose of R2T4 calculation requirements, a recipient is a student who has actually received federal financial aid funds or has met the conditions that entitled the student to a late disbursement of federal financial aid funds. The University is required to review the amount of federal loan and grant aid a student received for the payment period, to determine what percentage of federal financial aid the student earned prior to withdrawal. The percentage of federal financial aid determined to be unearned for the payment period must be returned to the appropriate federal financial aid program(s).

Policy

When a federal financial aid recipient withdraws from the University prior to the end of a payment period, an R2T4 calculation must be performed to determine the amount of federal financial aid funds earned as of the date of withdrawal. If the total amount of federal financial aid funds earned is less than the amount of federal financial aid funds disbursed to the student or on behalf of the student in the case of a parent PLUS Loan, the difference between these amounts is returned to the applicable federal financial aid programs. If federal financial aid funds earned is greater than federal financial aid funds disbursed, the difference between these amounts is treated as a post-withdrawal disbursement. A R2T4 calculation is not performed if the federal financial aid recipient withdraws after successfully completing the payment period AND all funds awarded for that period have been disbursed.

Return Calculation

The amount of federal financial aid earned is calculated by determining the percentage of aid earned and applying this percentage to the total amount of aid disbursed and that could have been disbursed for the payment period. The payment period is defined as the period of time it takes the student to complete at least one-half of the weeks and credits in the student's academic year. For purposes of determining earned federal financial aid, a student's aid is considered disbursed if it is disbursed as of the student's last date of attendance. As long as conditions for a late disbursement (described below) are met prior to the date the student became ineligible (the student's last date of attendance), any undisbursed federal financial aid will be counted as aid that could have been disbursed.

CONDITIONS FOR A LATE DISBURSEMENT (INCLUDING POST-WITHDRAWAL DISBURSEMENTS)

- The Department of Education (ED) processed a Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official expected family contribution (EFC) for the student (except in the case of a parent PLUS Loan)
- The University originated a Direct Loan (DL)
- The University made the award to the student for a Federal Perkins loan or Federal Supplemental Educational Opportunity Grant (FSEOG)
- The University originated the award to the student for the TEACH Grant Program

The University does not include as a post-withdrawal disbursement any funds the University was prohibited from disbursing on or before the date the student withdrew, which would apply to the following (additional information is available in the [Disbursements Policy](#)):

- Second or subsequent disbursements of DL funds unless the student has graduated or successfully completed the loan period.
- Second disbursements of DL for the period that the University is prohibited from making until the student successfully completes one-half of the weeks of instructional time and one-half the credit hours in the academic year.
- Disbursements of DL or Perkins loan funds for which the borrower has not signed a promissory note.
- Disbursements of Federal Pell Grant, Iraq and Afghanistan Service Grant and TEACH Grant funds to a student for whom the University did not receive a valid SAR or a valid ISIR by the deadline date established by the Secretary in the Federal Register.
- Federal Pell Grant, Iraq and Afghanistan Service Grant and TEACH Grant funds for a subsequent payment period when the student has not successfully completed the earlier payment period for which the student has already been paid.
- Disbursements of DL funds to a first-year, first-time borrower who withdraws before the 30th day of the student's program of study.

INADVERTENT OVERPAYMENTS

An inadvertent overpayment occurs when the University disburses funds to a student no longer in attendance but prior to the date the University determines the student withdrew from the program. This would include any federal financial aid fund disbursements made after the student's last date of attendance but prior to the University's determination that the student was withdrawn. These inadvertent overpayments are included in the R2T4 calculation as aid that could have been disbursed.

Only students who meet late disbursement criteria are entitled to keep federal financial aid funds disbursed as an inadvertent overpayment. If an inadvertent overpayment cannot be made as a late disbursement, the University returns the entire amount of the federal financial aid funds disbursed. If the inadvertent overpayment can be made as a late disbursement, the University returns only the unearned portion of the inadvertent overpayment within 45 days of the University's date of determination that the student withdrew. (Refer to the [Disbursements Policy](#) for further information.) Unearned inadvertent overpayments are returned according to the requirements for the return of unearned funds.

VERIFICATION AND THE RETURN CALCULATION

If a student provides required verification documents after withdrawing from the University, but within 30 days of the date of the notification informing the student of the requirements, and in time for the University to meet the 30-day return deadline, the University performs the R2T4 calculation based on all federal financial aid the student had established eligibility for prior to the withdrawal.

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline but before the earlier of 120 days after the student's last date of attendance or the deadline established by ED each award year, the University reviews and addresses eligibility as required.

If a student does not provide all verification documents in time for the University to complete verification and meet the R2T4 deadlines, the University includes in the R2T4 calculation only the federal financial aid that was not subject to verification (Unsubsidized and PLUS Loan funds) and for which the conditions of a late disbursement were met prior to the withdrawal. (Refer to the [Verification Policy](#) for additional information.)

INSTITUTIONALLY SCHEDULED BREAKS

Institutionally scheduled breaks of five or more consecutive days are excluded from the R2T4 calculation. This includes all holiday, inclement weather and administrative breaks of five or more consecutive days.

WHEN FUNDS ARE DISBURSED USING DIFFERENT PAYMENT PERIODS

When the University disburses different types of aid using different payment periods, e.g., one payment period for disbursing grant funds and another payment period for disbursing DL, only one payment period is used in determining earned funds. The payment period ending later is used for the R2T4 calculation.

PERCENTAGE OF FEDERAL FINANCIAL AID EARNED

The calculation of Percentage of Federal Financial Aid Earned includes all financial aid disbursed or that could have been disbursed to a student. This percentage is equal to the percentage of the payment period completed by the student as of the student's last date of attendance in the payment period. This percentage is determined using the University's rate of progression calculation.

If the student withdraws after successfully completing the payment period, 100% of the federal financial aid funds are earned and no calculation is required. If the withdraw date occurs after the student completes more than 60% of the payment period, the student earns 100% of the federal financial aid funds.

RATE OF PROGRESSION CALCULATION

The percentage of the period completed is calculated as follows:

$$\frac{\text{Number of calendar days completed in the payment period}}{\text{Total calendar days in the payment period}}$$

NUMBER OF CALENDAR DAYS COMPLETED IN THE PAYMENT PERIOD

The total number of calendar days completed in the payment period (numerator) is the count of calendar days from the payment period start date to the student's last date of attendance.

REQUIRED ADJUSTMENTS TO CALENDAR DAYS COMPLETED IN THE PAYMENT PERIOD

Calendar days are **removed** from calendar days completed in the payment period if any of the following occurred between the payment period start date and the student's last date of attendance:

- Institutionally scheduled breaks of five (5) consecutive calendar days or more
 - Holidays
 - Inclement weather
 - Administrative
- Student scheduled or selected breaks of five (5) consecutive calendar days or more between courses
- All approved leave of absence (LOA) calendar days
- Unapproved breaks of less than 180 days (Refer to the [Re-entry Policy](#) for additional information.)

TOTAL CALENDAR DAYS IN THE PAYMENT PERIOD

The total number of calendar days in a payment period (denominator) is determined based upon the number and type (credential level and modality) of credits awarded in the payment period.

REQUIRED ADJUSTMENTS TO CALENDAR DAYS IN THE PAYMENT PERIOD

Additional calendar days will be **added** to the payment period for unsuccessful course(s) completions with grades of I, IX, IP, QC, F or W that occurred in a course prior to the course the student's last date of attendance occurs within.

If the payment period needs to be extended, it is extended by a defined number of days based upon the following credential levels and modalities:

- **Associate program (9-week courses):** 63 days if one or two courses are needed, 126 days if three or four courses are needed
- **Associate program (5-week courses online):** 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- **Associate program (5-week courses ground):** 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
- **Bachelor's program online:** 35 days if one course is needed, 70 days if two courses are needed, 105 days if three courses are needed, etc.
- **Bachelor's program ground:** 29 days if one course is needed, 58 days if two courses are needed, 87 days if three courses are needed, etc.
- **Master's/Doctoral program online:** 42 days if one course is needed, 84 days if two courses are needed, 126 days if three courses are needed, etc.
- **Master's/Doctoral program ground:** 36 days if one course is needed, 72 days if two courses are needed, etc.

Please note: Additional calendar days are NOT added for the course(s) in which the student's official last date of attendance falls within. This includes any course(s) the student was enrolled in, but did not complete at the time of withdrawal.

Calendar days are **removed** from the calendar days in the payment period if any of the following occurred or is scheduled to occur from the payment period start date to the payment period end date:

- Institutionally scheduled holiday breaks of five (5) consecutive calendar days or more
- Student scheduled selected breaks of five (5) consecutive calendar days or more between courses
- All approved leave of absence (LOA) calendar days
- Periods of non-enrollment of five (5) consecutive calendar days or more due to administrative and inclement weather closures
- Unapproved breaks of less than 180 days (Refer to the [Re-entry Policy](#) for additional information.)

Rate of Progression Examples

The following examples illustrate the rate of progression calculation outlined above. The figures provided are examples only; actual amounts may vary for each student.

The following example considers the bachelor's program online: the last date of attendance is 07/15/20XX, and the payment period is 06/07/20xx to 10/24/20xx.

Course Schedule:

Course ID	Credits	# of Days in Course	Start Date	End Date	Instructor	Grade
Course#1	3.0	35	06/07/20XX	07/11/20XX	SMITH	W
Course#2	3.0	35	07/12/20XX	08/15/20XX	JONES	
Course#3	3.0	35	08/16/20XX	09/19/20XX	JOHNSON	
Course#4	3.0	35	09/20/20XX	10/24/20XX	BROWN	

The total number of days the student is scheduled to complete (prior to the withdrawal) is 140. However, because the student received a "W" in course #1, 35 calendar days will be added to the payment period for this unsuccessful course completion which occurred in a course prior to the course the student's last date of attendance occurs within. Therefore, the new total number of days in the payment period is 175.

Rate of Progression Calculation:

$$\frac{39 \text{ (Number of calendar days completed in the payment period)}}{175 \text{ (Total calendar days in the payment period)}}$$

The percentage of the payment period completed = **22.28%**.

Days Completed	Total Days	Percentage of Payment Period Completed	Federal Financial Aid Disbursed for the Payment Period	Disbursed Financial Aid Earned*
39	175	22.28%	\$12,500	\$2,785

*Estimate for illustrative purposes only.

TITLE IV CREDIT BALANCE AND THE RETURN CALCULATION

A Title IV credit balance created during the period is not released to the student nor returned to federal financial aid programs prior to performing the R2T4 calculation. The University holds these funds even if, under the 14-day credit balance payment requirements, funds are otherwise required to be released.

In the R2T4 calculation, the University includes any federal financial aid credit balance as disbursed aid. Although not included in the R2T4 calculation, any federal financial aid credit balance from a prior payment period in the academic year that remains on a student's account when the student withdraws is included as federal financial aid funds for purposes of determining the amount of any final federal financial aid credit balance when a student withdraws. Upon application of any applicable refund policies, a federal financial aid credit balance is allocated first to repay grant overpayments owed by the student as result of the current withdrawal.

Within 14 days of the date that the University performs the R2T4 calculation, the University pays any remaining federal financial aid credit balance in one or more of the following ways:

- Pay authorized charges at the University.
- To the student (or parent for a PLUS Loan).

The University applies its own refund policy before allocating a federal financial aid credit balance. However, the University does not actually complete the refund process before completing the steps for allocating the federal financial aid credit balance.

If the University is unable to locate the student (or parent) when attempting to pay a credit balance, it returns the funds to federal financial aid programs. (Refer to the [Federal Financial Aid Credit Balance Policy](#) for further information.)

Return of Unearned Aid

In the R2T4 calculation, the total **Amount Disbursed** plus **Amount that Could Have Been Disbursed** to the student or on the student's behalf, minus the **Amount of Federal Financial Aid Earned by the Student** determines the amount of federal financial aid funds unearned and required to be returned to the funding source.

When a return of federal financial aid is required, the University and the student may both need to return funds. The University returns the lesser of the following amount to the appropriate federal financial aid program(s):

- The total amount of unearned aid; or
- The amount equal to the total University charges incurred by the student for the payment period multiplied by the percentage of unearned aid.

University (institutional) charges incurred by the student include tuition, fees, books and directed study (including state sales tax) initially assessed the student for the entire payment period. Initial charges are only adjusted for changes the University makes prior to the student's withdrawal. The amounts of institutional charges included in the R2T4 calculation are those charged or anticipated to be charged to the student's account. Although institutional charges may not have actually been charged due to the student's withdrawal, the University uses the actual charges to date, to include full tuition, fees, books and directed study (including sales tax) for each course in the payment period, and estimate remaining charges based on the students' primary campus. Institutional charges include all invoiced and scheduled charges, as well as any adjustments made to correct these charges, that occur prior to the beginning of the course from which the student withdrew.

Tuition waivers for military students and Campus Footprint initiative are not counted as Estimated Financial Aid (EFA) and will be subtracted from institutional charges in the R2T4 calculation.

If after the student withdraws, the University changes the amount of institutional charges it assessed, or decides to eliminate all institutional charges, those changes do not impact the charges or aid earned in the calculation.

The University returns federal financial aid funds to programs in the following order, up to the net amount disbursed from each:

1. Unsubsidized FFEL/Direct Stafford Loan
2. Subsidized FFEL/Direct Stafford Loan
3. Federal Perkins loans
4. Federal Direct PLUS (Graduate Student)
5. Federal Direct PLUS (Parent of Dependent Student)
6. Federal Pell Grants
7. FSEOG
8. TEACH Grants
9. Iraq & Afghanistan Service Grant (IASG)

After the University allocates its portion of unearned funds, the student must return federal financial aid owed in the same order specified above for the University. The amount of federal financial aid the student is responsible for returning is calculated by subtracting the amount returned by the University from the total amount of unearned federal financial aid funds to be returned.

The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the calculated amount to any federal financial aid loan program in accordance with the terms of the loan; and any federal financial aid grant program as an overpayment of the grant. The amount of a grant overpayment due from a student is limited to the amount by which the original grant overpayment exceeds one-half of the total federal financial aid grant funds received by the student. (Additional information is available in the [Overawards and Overpayments Policy](#).)

The University may round final repayment amounts, for which the University and student are responsible, to the nearest dollar.

Timelines for Return of Funds

The University completes a student's R2T4 calculation within 30 days of the University's date of determination. The University returns the amount of federal financial aid funds for which it is responsible as soon as possible but no later than 45 days after the date the University determines the student has withdrawn. (Refer to the [Withdrawal Policy](#) for information on the University's date of determination.) If a student is eligible for a post-withdrawal disbursement, refer to the [Disbursements Policy](#) for information on specific timelines.

Deceased Student

If the University receives reliable information indicating an individual borrower or student for whom a parent received a PLUS Loan dies, the University suspends further awarding and disbursements. An original or certified copy of the death certificate or accurate and complete photocopy of the original or certified copy of the death certificate is requested and forwarded to the Secretary of Education (Secretary). Under exceptional circumstances and on a case-by-case basis, the Secretary may approve a discharge based upon other reliable documentation supporting the discharge request.

DETERMINATION OF WITHDRAWAL OF A DECEASED STUDENT

The withdrawal date for a deceased student is the last date of academic attendance or attendance at an academically related activity determined from University attendance records. The date of determination is the date the University becomes aware of the student's death. (Refer to the [Withdrawal Policy](#) for further information.)

RETURN OF TITLE IV FUNDS FOR A DECEASED STUDENT

The amount of federal financial aid funds earned by the student is calculated according to the Return of Title IV Funds (R2T4) calculation. If the calculation indicates the amount of funds earned is less than the amount disbursed to the student, or on behalf of the student in the case of a PLUS Loan, the difference between these amounts is returned to the appropriate federal financial aid programs. The University does not report grant overpayments for deceased students to NSLDS or refer a grant overpayment to Debt Resolution Services, as the student's estate is not required to return any federal financial aid funds.

The following represents procedures the University follows if a credit balance of federal financial aid funds, created from funds disbursed before the death of the student, exists after the completion of the R2T4 and the University's refund calculations:

- Pay authorized charges owed to the University.
- Return any federal financial aid grant overpayments owed by the student for previous withdrawals from the University.
- Return any remaining credit balance to the federal financial aid programs.

If the University previously referred a grant overpayment to Debt Resolution Services, documentation will be forwarded by the University indicating the student is deceased. Based on this information and documentation, Debt Resolution Services will remove the overpayment from the student's records.

Although the student may be eligible to receive a post-withdrawal or late disbursement, the University is prohibited by federal financial aid Title IV regulations from further disbursements and will, therefore, not request additional funds from federal financial aid programs nor send out a post-withdrawal letter.

Satisfactory Academic Progress (SAP) Policy

Overview

The University's Federal Financial Aid Satisfactory Academic Progress (SAP) policy determines whether an otherwise eligible student is meeting SAP in an educational program and may receive financial aid under the Title IV, HEA programs. This federal financial aid SAP policy does not supersede the institution's academic SAP policy.

Policy

Students must maintain SAP throughout the duration of their academic program to remain eligible for federal financial aid. SAP is assessed by qualitative and quantitative measures and is evaluated at the end of each completed payment period in the student's academic program.

Qualitative Measure

Grade Point Average

Undergraduate students must have a cumulative program grade point average (GPA) of 2.0 at the end of each completed payment period, unless otherwise defined by academic policy. Graduate students must have a program GPA of 3.0 at the end of each completed payment period.

A student's cumulative program GPA is calculated using only those grades earned at the University for the current program of study. The program GPA is computed by adding the program-applicable cumulative grade quality points earned (calculated by multiplying the credit hours and the weight of the grade earned in the course) and dividing it by the program-applicable cumulative total number of credit hours completed.

Courses from which the student withdraws are not included in the program GPA calculation for the qualitative measurement.

Qualitative Exclusions

The following are excluded from the qualitative computation:

- Waivers
- National testing programs
- Courses with the following grades:
 - IN PROGRESS EXTENSION (IX) (provided there is no formal grade)
 - AUDIT (AU)
 - Incomplete (I)
 - In Progress (IP)
 - No grade awarded (QC)
 - Passing (P)
 - Withdrawal (W)
 - Withdrawal/Failing (WF)
 - Waived with Credit (WC)
 - No Credit (NC)
- Orientations with the following completion statuses:
 - Orientation Complete (OC)
 - Orientation Not Complete (ON)
 - Orientation Extension (OX)
- Assessed Credits

Quantitative Measure

Each academic program has a published standard credit load for completion. Pace of completion is automatically evaluated for all periods of attendance at the University, including periods the student did not receive federal financial aid.

Maximum Timeframe

The maximum timeframe to complete the program cannot exceed 150% of the published length of the program measured in credit hours attempted for undergraduate and graduate students. Progress is evaluated cumulatively at the completion of each payment period for a student's primary program of study to ensure completion of the program within the 150% maximum timeframe.

If a student cannot complete the program of study within the maximum timeframe (as determined at the end of the payment period.) the student will be placed on financial aid disqualification (FD) status without the ability to appeal.

Pace of Completion

The quantitative measure for the pace of completion is calculated using the following formula:

$$\frac{\text{Cumulative number of credit hours the student successfully completed}}{\text{Cumulative number of credit hours the student attempted}}$$

At the end of each payment period, the student's pace of completion is evaluated. Students must earn at least 67% of the credit hours attempted toward completion of the primary program of study. Credit hours taken at other institutions and accepted toward a student's primary program of study at the University are included in both attempted and completed credit hours when measuring pace of completion.

Courses from which the student withdraws are counted as attempted credit hours when calculating the quantitative measurement or program pace.

Included in Pace of Completion

The following are included as attempted in the pace of completion calculation:

- Courses that are waived with credit (WC)
- Assessed Credits
- Withdrawal (W)
- Withdrawal/Failing (WF)
- Courses completed with the following grades: A, B, C, D, and F (+/-)
- In Progress (IP)
- Incompletes (I, IX and IF)
- No grade awarded (QC)

Evaluation

The University evaluates SAP for the student's primary program of study, based on a completed payment period (generally, at least 12 credit hours). As a result of the evaluation, a student is assigned a federal SAP status.

Financial Aid Warning

Undergraduate students with less than a cumulative 2.0 GPA, or the minimum as stated in policy, and graduate students with less than a 3.0 OR who do not earn 67% of their attempted credits (cumulatively) at the end of a completed payment period, are automatically placed on financial aid warning (FW) status. The University can disburse federal financial aid funds to students on FW status for one payment period.

Financial Aid Disqualification

If a student on FW status does not meet SAP at the end of the subsequent completed payment period, the student is not eligible for additional federal financial aid and will be placed on an FD status. Students who are placed on an FD status are ineligible for federal financial aid.

Financial Aid Probation

Students who are granted an appeal will be placed on financial aid probation (FP) status and will have their financial aid eligibility reinstated based on the appeal. The University can disburse federal financial aid funds to students on FP status for one probationary payment period, provided all other eligibility requirements are met. The student must meet the University's SAP standards to maintain federal financial aid eligibility.

Student Notification

The University will notify students at any point during their enrollment if they are placed on or taken off the FW, FP, FD or Regular Student (RG) statuses, as these affect student eligibility to receive federal financial aid.

Student Financial Aid Appeals

Students placed on FD status due to a violation of the qualitative and/or quantitative standards during the financial aid warning period may appeal the disqualification to regain eligibility for federal financial aid. Students may do so by submitting an appeal to the Student Financial Services — Operations Professional Judgment (SFS-OPJ) Team. The SAP PJ form is located on the financial aid website (FAW). If there are unusual circumstances that should be considered during the appeal process, federal financial aid reinstatement may be possible during a financial aid probation period.

Approval and/or reinstatement of federal financial aid eligibility are not guaranteed. The SAP PJ team reviews all appeals on a case-by-case basis. Approval is only granted when there are significant extenuating circumstances. All decisions made by the SAP PJ team are final.

The University allows a student to have a maximum of two approved appeals during their time at the University. These appeals cannot be consecutive and are only considered if unusual circumstances exist. Examples of unusual circumstances may include, but are not limited to, the following:

- Death of a relative
- An injury or illness of the student
- Other special circumstances

Students must explain in the appeals process why the nature and timing of their unusual circumstance(s) directly prohibited them from maintaining SAP, and what has changed in their situation that would allow them to demonstrate SAP at the next evaluation. If students have more than 12 credits remaining in their program of study, they must demonstrate the ability to graduate within the maximum timeframe allowed and meet the GPA requirements. If students have 12 or less credits remaining, they must demonstrate the ability to complete the remaining credits successfully.

Regaining Eligibility after Payment Period of Ineligibility

A student who is not making SAP regains eligibility only when the student is in compliance with the University's SAP requirements. Therefore, if a student loses eligibility for federal financial aid as a result of not meeting SAP requirements, the student must pay for the ineligible payment period using nonfederal financial aid funds. If the student meets all SAP criteria after the ineligible payment period, the student's borrower-based academic year (BBAY) will start at the beginning of the eligible payment period following the period of ineligibility. The BBAY is packaged for a full 24 credits and 30 weeks of instructional time.

If the ineligible payment period is the second payment period of an academic year/loan period already established, any federal financial aid awarded for the second payment period will be canceled and, if necessary, returned to the funding source.

Maximum Timeframe

If at any time during the evaluation period it is determined a student is not going to complete the program of study within the maximum timeframe of 150% of the length of the educational program, the student becomes ineligible for federal financial aid. This determination cannot be appealed.

Transfer Credits: Qualitative

A student's program GPA is calculated using only grades earned at the University in courses that are applicable to the program. Therefore, transfer credits do not apply when calculating the student's GPA at the University. Transfer credits include credits for all courses not completed at the University that are applied toward the completion of the student's degree program.

Transfer Credits: Quantitative

Credits taken at other institutions and applied toward the student's program/version at the University are included in both attempted and completed hours when measuring the student's pace toward completion.

Program Changes

Students who change programs at the University are re-evaluated to determine which credits apply to the new program. If the five program change conditions are met (refer to the [Program Changes Policy](#) for further information), the student will remain in his or her original academic year. The student's SAP status is not reset, and the student will continue to be evaluated for SAP at the end of each completed payment period as originally established. If the five program change conditions are NOT met, the student's SAP status will be reset with an effective date of the program change. The student's SAP status will be evaluated at the end of each completed payment period in the new academic year. If the student changes back to a program he or she was previously in, the student's SAP status will reflect the status of the original program.

The University will calculate the qualitative and quantitative SAP measures based on all courses applicable to the new program. This includes those courses taken in a previous program that the student successfully completed and that apply to the new program.

Repeat Courses

Grades for prior attempts are excluded when calculating the qualitative component. However, credits from all attempts are included when assessing if the student meets the quantitative component. Although a student may successfully complete a course more than once, only the first passing grade is counted as a completion when calculating the quantitative component.

Note: Repeat courses taken in a program are counted in the SAP status for that program.

Concurrent Enrollment

The University evaluates SAP for the primary program based on completed weeks and credits of a payment period, regardless of whether or not the student is enrolled concurrently. All credits completed at the University applicable to the primary program will apply toward the primary program's GPA.

Student/Parent Eligibility Policy

Overview

The Student/Parent Eligibility Policy addresses student and parent eligibility requirements that must be met prior to awarding federal financial aid.

Policy

The University ensures all students meet all eligibility requirements prior to awarding federal financial aid.

Enrollment

Prior to awarding federal financial aid, the University confirms the student is enrolled, or accepted for enrollment, as a regular student at the University. Students must be admitted and matriculated to a program of study eligible for federal financial aid. Students who are not admitted and matriculated will not be certified or disbursed federal financial aid. Any student enrolled in elementary or secondary institutions are not eligible to receive federal financial aid.

Students who are provisionally admitted as described follows, must also be matriculated: Students in any graduate (non-doctoral) degree program who meet all admission requirements, except the minimum GPA requirement for their program, may be admitted on a provisional status if the student earned a GPA between 2.0 and 2.49 on the undergraduate degree posted transcript, unless otherwise noted in academic policy.

High School Diploma or Equivalent

Students must be qualified to study at the postsecondary level. For students attending the University, one of the following criteria must be met and appropriate documentation provided:

- High school diploma
 - A copy of the student's high school diploma
- Recognized equivalent of a high school diploma
 - General Education Development (GED) certificate
 - California High School Proficiency Examination (CHSPE)
 - HISET Completion Certificate
 - Documentation provided by the State or appropriate Department of Education in the student's state or jurisdiction indicating that the student has earned a secondary completion credential that has the same rights, privileges and rigor of a normal high school diploma
 - An academic transcript indicating the student successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree; or
 - A homeschool diploma that is conferred by the state in which it was completed or by an entity that is accredited by an approved body
 - A DD Form 214 Certificate of Release or Discharge from Active Duty, as long as it indicates that the individual is a high school graduate or equivalent

Note: In cases where it is impossible for a refugee, an asylee or a victim of human trafficking to obtain documentation of his or her completion of a secondary school education in a foreign country, the University may accept self-certification. It must consist of the following:

- Proof of their attempt to obtain documentation of their completion of a secondary school education in a foreign country, i.e., a copy of an e-mail or letter, including proof of mailing.
- A signed and dated statement that indicates that the applicant completed his or her secondary school education in a foreign country, the name and address of the foreign high school where the applicant completed the secondary school education and the date when the foreign high school diploma was awarded.
- A copy of the entry status documentation that identifies the applicant's current or prior status as a refugee, an asylee or as a victim of human trafficking and who entered the United States after the age of 15.

Loan Limits

A student is ineligible for federal financial aid if annual or aggregate loan limits made under any federal financial aid HEA loan program have been exceeded or has property subject to a judgment lien for a debt owed to the United States.

Drug Convictions

Students become ineligible for Title IV federal financial aid if convicted of possession or sale of drugs for any offense that occurred during any period of enrollment for which the student was receiving federal financial aid funds. Any conviction that was reversed, set aside or removed from the student's record does not count; nor does a conviction received when the student was a juvenile, unless the student was tried as an adult. If the student was convicted of both selling and possessing illegal drugs and the periods of ineligibility are different, the student will be ineligible for the longer period.

The University will make available to all students, through consumer information, details regarding the penalties for these types of drug violations.

Other departments will send notification to Student Financial Services — Operations (SFS-O) once aware a student has been convicted of any offense involving the possession or sale of illegal drugs, to cancel future federal financial aid disbursements. SFS-O will notify the student of lost eligibility due to a drug violation and provide information regarding the specific penalties, along with information on how to regain eligibility for federal financial aid.

Incarcerated Students

University of Phoenix must ensure that no more than 25% of its regular students are incarcerated. This percentage will be monitored for the latest completed award year.

An incarcerated student is someone serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm or other similar correctional institution. A student in a less formal arrangement, such as a halfway house, home detention or sentenced to serve only weekends, is not considered to be incarcerated.

TITLE IV ELIGIBILITY FOR INCARCERATED STUDENTS

All incarcerated students are:

- Not eligible for Title IV federal financial aid loans
- Eligible for FSEOG

Students incarcerated in federal or state penal institutions are not eligible for Pell Grants.

Students incarcerated by jurisdictions defined as a state in the law, such as the District of Columbia, are considered to be in a state penal institution and are not eligible for Pell Grants.

Students incarcerated in local penal institutions (local or county jails, penitentiaries, correctional facilities and juvenile justice facilities) are eligible for Pell Grants.

Students who are subject to an involuntary civil commitment following incarceration for a sexual offense are not eligible to receive Pell Grants.

COST OF ATTENDANCE FOR INCARCERATED STUDENTS

Cost of attendance includes an allowance for tuition, course materials fees, books and supplies, if required in the program of study. No other expenses are included. Allowable costs are assessed at the rate designated in the University's Student Financial Aid budgets.

REGAINING TITLE IV ELIGIBILITY FOR INCARCERATED STUDENTS

The University may accept a written self-certification indicating the student is no longer incarcerated. The student becomes eligible for federal financial aid funds as of the date his or her incarceration has ended.

Citizenship

All students must be a U.S. citizen or national or U.S. permanent resident or other eligible noncitizen to receive federal financial aid.

A citizen of the Federated States of Micronesia, Republic of the Marshall Islands, or the Republic of Palau is eligible to receive federal financial aid under the Federal Pell Grant but is not eligible for Direct Loans. Citizens of Palau are also eligible for FSEOG.

If a student needs to provide documentation to confirm his or her citizenship status and the student is unable to present this documentation in person, the University will allow the student to submit a hard copy or electronic image of the original document. Along with the citizenship documentation, the student must provide an affidavit. The affidavit requires two forms of identification and signature from the student.

Secondary Confirmation

If a student indicates an eligible noncitizen on the FAFSA and provides an A-Number, identifying information will be automatically sent to the Department of Homeland Security (DHS) for primary and, if necessary, secondary confirmation. If the University receives a SAR/ISIR with a secondary confirmation match flag of "P," the DHS will continue to check its records in a process called automated secondary confirmation. The University will wait at least five, but no more than 15, business days for the result of automated secondary confirmation. If the result is not received by that time, the University will begin the paper process of secondary confirmation.

The University has ten business days after receipt of the documents for immigration status to undergo paper secondary confirmation. The University will notify the student of the final decision based on the secondary confirmation results.

Default

Any student applying for federal financial aid must not be in default on a loan made under any federal financial aid program or HEA loan program.

Overpayments

A student must not currently owe an overpayment of federal grant funds or Federal Perkins loan, to be eligible for federal financial aid.

Selective Service

The University requires men who are age 18 through 25 to register with the Selective Service System. Students who are exempt or waived from this requirement are asked to provide the University with supporting documentation for review. The review process is documented along with the supporting documentation provided. If, after the review, the student is not clearly exempt or waived from the requirement to register, the University will ask the student to provide a Status Information Letter from the Selective Service.

Unusual Enrollment History (UEH)

The University resolves an Institutional Student Information Record (ISIR) that reports a UEH flag prior to awarding a student Title IV funds. The UEH flags are:

- **"N"** No resolution is required by the University; the student's enrollment pattern is not unusual.
- **"2"** The University reviews the student's enrollment and financial aid records to determine if, during the four award year review period (Award Years 2012/2013, 2013/2014, 2014/2015, and 2015/2016), the student received a Pell Grant or Direct Loan at the University.
- **"3"** The University reviews the student's academic records to determine if the student received academic credit at the University during the three award year period (award years 2012/2013, 2013/2014, 2014/2015, and 2015/2016). In addition, the University reviews the National Student Loan Data System (NSLDS) to identify all schools where the student received Pell Grant or Direct Loan funding over the past four award years.

The University will determine, for each of the previously attended schools, whether academic credit was earned during the award year the student received Pell Grant and/or Direct Loan funds. This determination is based upon academic transcripts already obtained by the University or by asking the student to provide academic transcripts or grade reports.

Students who do not show earned credit for the Pell Grant awards and/or Direct Loans received in the past three years, and who may have special circumstances, may submit a request through the Professional Judgment (PJ) Team for approval.

Students who do not meet any of the above criteria are immediately not eligible for federal aid.

APPROVAL OF CONTINUED ELIGIBILITY FOR UEH

If the student's continued eligibility for federal financial aid funds is approved and in order for the student to remain eligible for federal financial aid funds, the student must successfully complete one payment period at the University.

DENIAL OF CONTINUED ELIGIBILITY FOR UEH

If the student did not earn academic credit at one or more of the relevant schools and does not provide acceptable documentation, the University will deny the student any additional federal financial aid funds.

REGAINING ELIGIBILITY FOR UEH

The student is required to successfully complete one payment period at the University to regain federal financial aid eligibility. During this time, the student is required to use an alternate method of payment for tuition and fees. Upon regaining eligibility, loans may be awarded retroactively back to the beginning of the AY, but Pell grants are only awarded going forward/starting with the next payment period.

Parental Nonsupport

Although students whose parents refuse support are not eligible for a dependency override, the University has the authority to offer a dependent student a Direct Unsubsidized Loan without requiring the parent(s) to file a FAFSA provided supporting documentation is obtained. Supporting documentation consists of a completed parental nonsupport confirmation form or a signed and dated verification statement from the parent(s) specifying the following:

- The parent(s) do not provide any financial support and the date the financial support ended;
- The parent(s) will not provide any financial support in the future; and
- The parent(s) refuse to complete the parental section of the FAFSA

The University may accept documentation from a third party (i.e., teacher, counselor, clergy, court, etc.) describing the student's relationship with the parent(s) if the parent(s) will not provide the required verification statement.

Students who are offered the Direct Unsubsidized Loan without parental data on the FAFSA are only eligible to receive the loan limit based on dependent undergraduate student annual maximums. For example, a first-year undergraduate student cannot receive more than \$5,500 (\$3,500 base plus \$2,000). The parent(s) cannot later apply for a PLUS Loan, unless the parents are separated or divorced, in which case, the noncustodial parent can apply for a PLUS Loan. If the noncustodial parent is subsequently denied for the PLUS Loan, the student's Direct Unsubsidized Loan eligibility is not increased. The student will not be eligible for any other Title IV financial aid programs.

Dependency Overrides

A student who does not meet the definition of independent may be designated as independent if the University makes a documented determination of independence due to special circumstances. The U.S. Department of Education interprets a special circumstance as one which makes it inappropriate to expect a parental contribution. Examples of special circumstances include inability to locate parents, an abusive family environment or abandonment by parents. Generally the documentation of special circumstances will come from a third party that knows the student's situation (such as a teacher or member of the clergy), but in cases where this is not available, the University will accept a signed statement from the student detailing the special circumstance.

Professional judgment is not used to change the status of a student from independent to dependent. However, the University may use professional judgment to account for parental support where special circumstances warrant.

Dependency overrides do not carry over from one year to the next. If the student is not independent for some other reason noted on the FAFSA, the University will reaffirm each year that the special circumstance persists and an override is still justified.

PLUS Exceptional Factor

Dependent students whose parents are unable to borrow PLUS Loans due to adverse credit or other exceptional circumstances may receive additional Direct Unsubsidized Loans for the same amount as independent undergraduate students. The PLUS exceptional factor is **not** a dependency override as parent information is provided on the FAFSA. Examples include:

- The parent is incarcerated.
- The parent's whereabouts are unknown.
- The parent has filed for bankruptcy and has provided a letter from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt.
- The parent's income is limited to public assistance or disability benefits and the student has documented that the parent would not be able to repay the PLUS Loan.
- The parent of a dependent student is not a U.S. citizen or permanent resident, or is unable to provide evidence from the U.S. Citizenship and Immigration Service (USCIS) that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident.

Supporting documentation may include, but is not limited to, supporting documentation that corroborates the exceptional circumstances. The University will re-examine and document that exceptional circumstances continue to apply before certifying/originating additional unsubsidized loan amounts for the dependent in a subsequent award year.

Eligibility for Direct and PLUS Loans

A student is eligible to receive a Direct Subsidized Loan, a Direct Unsubsidized Loan, or a combination of these loans if the student meets the following requirements:

- The student is enrolled, or accepted for enrollment, on at least a half-time basis in a school that participates in the Direct Loan Program.
- The student meets the requirements for an eligible student.
- In the case of an undergraduate student who seeks a Direct Subsidized Loan or a Direct Unsubsidized Loan at a school that participates in the Federal Pell Grant Program, the student has received a determination of Federal Pell Grant eligibility for the period of enrollment the loan is sought.

The annual loan limit for graduate and professional students is \$20,500. This amount is limited to Direct Unsubsidized Loans only.

In the case of a borrower whose previous loan or TEACH Grant service obligation was cancelled due to total and permanent disability, or discharged after a final determination of total and permanent disability, the borrower:

- Must obtain certification from a physician that the borrower is able to engage in substantial gainful activity;
- Must sign a statement acknowledging the Direct Loan the borrower receives cannot be discharged in the future on the basis of any impairment present when the new loan is made, unless that impairment substantially deteriorates; and
- If the borrower receives a new Direct Loan, other than a Direct Consolidation Loan, within three years of the date that any previous Title IV loan or TEACH Grant service obligation was discharged due to a total and permanent disability, the student must resume payment on the old loan before receipt of the new loan or TEACH Grant.

In the case of a borrower whose prior loan under Title IV federal financial aid was conditionally discharged after an initial determination that the borrower was totally and permanently disabled based on a discharge request received prior to July 1, 2010:

- The suspension of collection activity on the prior loan has been lifted;
- The borrower complies with all requirements;
- The borrower signs a statement acknowledging the loan that has been conditionally discharged prior to a final determination of total and permanent disability cannot be discharged in the future on the basis of any impairment present when the borrower applied for a total and permanent disability discharge or when the new loan is made, unless that impairment substantially deteriorates; and
- The borrower signs a statement acknowledging that the suspension of collection activity on the prior loan will be lifted.

A graduate/professional student or parent is eligible to receive a Direct PLUS Loan if the following requirements are met:

- Student completes a current award year Free Application for Federal Student Aid (FAFSA).
- The parent borrower is the student's biological or adoptive mother or father or the student's stepparent if their income and assets are taken into account when calculating the student's EFC
- The parent borrower is borrowing to pay for educational costs of a dependent undergraduate student who meets the requirements for an eligible student.
- The parent borrower provides a Social Security number for himself or herself and the student.
- Student or parent borrower meets the requirements pertaining to citizenship and residency.
- Student or parent borrower meets the requirements concerning defaults and overpayments.
- Student or parent borrower is not incarcerated.
- The federal government does not have a judgment lien on the parent's property.
- Complies with the requirements for submission of a Statement of Educational Purpose for the student, except for the completion of a Statement of Selective Service Registration Status.
- Student or parent borrower does not have an adverse credit history.
- Student or parent borrower has an adverse credit history but has obtained an endorser who does not have an adverse credit history; or has an adverse credit history but documents to the satisfaction of the Secretary that extenuating circumstances exist. (**Effective March 29, 2015:** PLUS Loan counseling must be completed by the applicant — parent or graduate/professional student — with an adverse credit history who qualifies for a Direct PLUS Loan by obtaining an endorser who does not have an adverse credit history, or who documents to the satisfaction of the Department of Education that there are extenuating circumstances related to the adverse credit information.)

Subsequent ISIRs Policy

Overview

The Subsequent ISIRs Policy addresses the University's role in reviewing any Institutional Student Information Record (ISIR) the University receives after awarding a student federal financial aid funds.

Policy

The University is required to resolve any discrepancies in federal financial aid related information. Therefore, the University reviews all subsequent Institutional Student Information Record (ISIR) transactions received for a student within the federal processing aid year (July 1 to June 30) to identify changes requiring supporting documentation from students.

Subsequent ISIRS

A subsequent ISIR is an ISIR received when a student or other institution changes information after the University has awarded the student federal financial aid funds. The University is required to review any data element change made by the student or other institution which may affect eligibility for federal financial aid or the amount and type of federal financial aid awarded. The University will not disburse federal financial aid funds until the changes made to a subsequent ISIR are confirmed and/or corrected.

If a subsequent ISIR is received after verification is completed, the University will collect documentation to support the change or correct the ISIR back to the verified information. The University does not accept changes based on marital status changes.

The University will not disburse federal financial aid until all conflicting information has been resolved, even if the conflict concerns a previous award year. The findings are documented in the student's file.

If a subsequent ISIR is received with changes to C Flags and comment codes or the EFC, the University will review and collect the required documents. If a subsequent ISIR is received because the National Student Loan Data System (NSLDS) has provided new or updated information to the University, the NSLDS history is reviewed to determine if changes are needed to existing awards. This information may include indications a student has gone into default or owes an overpayment. It may also indicate a student has resolved a default and is now eligible for federal financial aid funds.

Once the subsequent ISIR is reviewed and eligibility to receive federal financial aid is determined, if necessary, the student will be sent a revised award letter reflecting any changes.

If, after reviewing the subsequent ISIR, it is determined the student is ineligible for federal financial aid, the student is notified via a letter of ineligibility.

TEACH Grant Program Policy

Effective September 22, 2016, the University no longer participates in the TEACH Grant Program.

Overview

On September 22, 2008, the U.S. Department of Education approved University of Phoenix to participate in the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program. The TEACH Grant Program policy addresses the requirements the University must adhere to as well as the packaging procedures prescribed by federal financial aid regulations.

Policy

The TEACH Grant Program is a non-need-based program providing up to \$4,000 per academic year to students enrolled in an eligible graduate program. Grant recipients must agree to teach for at least four years within eight years of finishing the teacher preparation program and to teach high-need subjects in designated schools that serve low-income students. TEACH Grants are converted to Direct Unsubsidized Loans when recipients do not complete the four-year teaching obligation. These loans must be repaid with interest from the date the TEACH Grant was disbursed.

Awarding Methodology

The University will award up to \$4,000 per academic year for graduate degrees; up to an aggregate amount of \$8,000, to students who meet the following criteria:

- Enrolled in an eligible TEACH program and be completing, or intend to complete coursework necessary to begin a career in teaching;
- Have a cumulative GPA of at least 3.25 in the TEACH Grant Program; and
- Sign an Agreement to Serve (ATS) and complete all counseling requirements.

The TEACH Grant is considered non-need based aid, and therefore may replace the student's expected family contribution (EFC). The amount not used or needed to replace the EFC is counted as federal financial aid when packaging other funds. If, based on the student's COA or EFC, the University is unable to award the total TEACH Grant amount, the student is notified to determine the award allocation. For example, the Direct Subsidized Loan may be reduced for a full TEACH Grant or the TEACH Grant may be reduced for the full Direct Subsidized Loan amount. The TEACH Grant, plus other financial assistance, cannot exceed the cost of attendance (COA).

Disbursements

A single disbursement cannot exceed 50% of the TEACH Grant award. If a payment requires the disbursement to be more than 50% of the student's annual award, the University makes at least two disbursements in the payment period. The University does not disburse an amount that exceeds 50% of the student's annual award until the student has completed 50% of the weeks of instructional time in the program's academic year. No payment within the payment period may be less than \$25.

Crossover Payment Periods

If the payment period crosses over two award years, the TEACH Grant payment period must be assigned to one award year. The University places a payment period with more than six months scheduled to occur within one award year in that award year. The University pays funds from whichever award year it assigns the payment period to.

Transfer Students

Transfer students who received a TEACH Grant at a prior institution may receive a TEACH Grant at the University only if the University obtains the student's Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official EFC. The University pays a TEACH Grant only for the period the student is enrolled in a TEACH Grant-eligible program at the University. The University calculates the student's award, unless the remaining balance of the student's scheduled award is the balance of the student's last scheduled award and is less than the amount the student would normally receive for the payment period.

The student must repay any amount received in an award year that exceeds the amount eligible to receive. A student may not receive grant payments concurrently from more than one institution.

TEACH Grant-Eligible Programs

The University has latitude to designate TEACH-eligible programs provided it meets criteria set forth by the Department of Education (ED). The following are eligible TEACH Grant programs for the 2016/2017 award year:

- Master of Arts in Education/Special Education (MAED/SPE)
- Master of Arts in Education/Secondary Teacher Education (MAED/TED-S)
- Master of Arts in Education/Teacher Education Middle Level Mathematics (MAED/TEDMM – Texas) (retired 6/1/16)
- Master of Arts in Education/Teacher Education Middle Level Science (MAED/TEDMS – Texas) (retired 6/1/16)
- Master of Arts in Education/Teacher Education Secondary Level Science (MAED/TEDSS – Texas) (retired 6/1/16)
- Master of Arts in Education/Teacher Education Secondary Level Mathematics (MAED/TEDSM – Texas) (retired 6/1/16)

Verification Policy

Overview

Institutions are required to verify information provided by students selected for verification. The Verification Policy addresses the different verification groups and types of documents acceptable to complete the verification process.

Policy

The University is required to verify students whose FAFSA information is selected for verification by the Central Processing System (CPS). The ISIR or SAR document received from the CPS will indicate whether the student's application is selected for verification. Once the CPS has selected a student, the University verifies all required student information.

Standard Verification Group (V1)

The University is required to verify the following information for students selected for standard verification:

- Tax filers
 - Adjusted gross Income
 - U.S. income tax paid
 - Untaxed portions of IRA distributions
 - Untaxed portions of pensions
 - IRA deductions and payments
 - Tax-exempt interest income
 - Education credits
 - Number of household members
 - Number in college
 - Supplemental Nutrition Assistance Program (SNAP)
 - Child support paid by the student (or spouse), the student’s parents, or both, if indicated on the ISIR
- Non-tax filers
 - Income earned from work
 - Number of household members
 - Number in college
 - Supplemental Nutrition Assistance Program (SNAP)
 - Child Support paid by the student (or spouse), the student’s parents, or both, if indicated on the ISIR

Custom Verification Group (V4)

The University verifies the following information for students selected for custom verification:

- High school completion status
- Identity/Statement of Educational Purpose
- SNAP
- Child support paid by the student (or spouse), the student’s parents, or both, if indicated on the ISIR

Aggregate Verification Group (V5)

The University verifies the following information for students selected for aggregate verification:

- High school completion status
- Identity/Statement of Educational Purpose
- Tax filers
 - Adjusted gross income
 - U.S. income tax paid
 - Untaxed portions of IRA distributions
 - Untaxed portions of pensions
 - IRA deductions and payments
 - Tax-exempt interest income
 - Education credits
 - Number of household members
 - Number in college
 - Supplemental Nutrition Assistance Program (SNAP)
 - Child support paid by the student (or spouse), the student’s parents, or both, if indicated on the ISIR
- Non-tax filers
 - Income earned from work
 - Number of household members
 - Number in college
 - Supplemental Nutrition Assistance Program (SNAP)
 - Child support paid by the student (or spouse), the student’s parents, or both, if indicated on the ISIR

Students not selected by the CPS or who are exempt from verification, but choose to provide taxes or other supplemental forms, are not considered selected for verification. However, documents provided to the University are used in reviewing the student's application and as the basis in correcting reported application items. This documentation may result in conflicting information, which the University must resolve prior to processing federal financial aid. All documents provided by the student are reviewed and retained as part of the student financial aid file.

Household Resources Verification Group (V6)

The University will verify the following information for students selected for household resources verification:

- Tax filers:
 - Adjusted gross income
 - U.S. income tax paid
 - Untaxed portions of IRA distributions
 - Untaxed portions of pensions
 - IRA deductions and payments
 - Tax-exempt interest income
 - Education credits
- Non-tax filers:
 - Income earned from work
- Other untaxed income (tax filers and non-tax filers)
 - Untaxed portions of IRA distributions
 - Untaxed portions of pensions
 - IRA deductions and payments
 - Tax-exempt interest income
 - Other untaxed income on the FAFSA
 - › Payments to tax-deferred pension and savings
 - › Child support received
 - › Housing, food and other living allowances paid to members of the military, clergy and others
 - › Veterans noneducation benefits
 - › Other untaxed income
 - › Money received or paid on the applicant's behalf
- Number of household members
- Number in college
- SNAP, if included on the ISIR
- Child support paid, if included on the ISIR by the student (or spouse), the student's parents, or both, if indicated on the ISIR

Acceptable Documentation V1 and V5

The University is considered to have verified the following verifiable items if selected students retrieved and transferred their income tax return information using the IRS Data Retrieval Process:

- Adjusted gross income
- Federal income taxes paid
- Untaxed IRA distributions
- Untaxed pensions
- Education credits
- IRA deductions
- Tax-exempt interest income

Under certain conditions, students, spouses and/or parents will need to submit their IRS Tax Return Transcript for the specified tax year. These conditions are as follows:

- If a student, spouse or parent has not successfully transferred information from the IRS
- Information included on the FAFSA using the IRS Data Retrieval was subsequently changed
- When a married independent student and spouse filed separate tax returns
- When the parents of a dependent student filed separate tax returns
- When a student or parent had a change in marital status after the end of the specified tax year on December 31
- When the student, parent or spouse filed an amended tax return

Situations Where Acceptable Documentation May Not Be Available

Situations may occur where a student, spouse and/or parent may not be able to provide acceptable documentation to resolve verification. The University will accept the following as resolution.

INDIVIDUAL UNABLE TO OBTAIN IRS TRANSCRIPT⁸

If an individual is selected for verification but is unable to obtain a transcript from the IRS, all of the following alternative documentation must be submitted to the University by the tax filer:

1. A signed copy of the relevant 2014 IRS tax return that was filed with the IRS
2. A statement from the tax filer, on or attached to the tax return, which certifies the tax return submitted to the University contains the same information as that which was submitted to the IRS
3. Documentation from the IRS that the transcript request was unsuccessful
 - a. For transcripts request using the IRS online transcript request process, a signed and dated copy of the screen shot from the official IRS web page that displays a message indicating the transcript request was unsuccessful
 - b. For transcripts requested using IRS Form 4506T-EZ or Form 4506-T, a copy of the IRS response that was mailed to the tax filer stating the IRS could not provide the transcript. The copy of the IRS response must be signed and dated by the tax filer.
4. A completed and signed IRS Form 4506T-EZ or Form 4506-T that includes the name, address, and telephone number of the institution as the third party to whom the IRS is to mail the 2014 IRS transcript. The University will retain the IRS Form 4506T-EZ or Form 4506-T. If any questions arise about the accuracy of the information on the signed copy, the University will submit the IRS Form 4506T-EZ or Form 4506-T to the IRS and wait for the IRS to return the transcript or confirmation that a transcript is not available for that tax filer.

VICTIMS OF IDENTITY THEFT

Tax filers who have been victims of identity theft are unable to obtain tax information using the IRS data retrieval tool and are unable to receive an IRS tax transcript until the matter is resolved by the IRS. In these instances, the University may accept an alternate transcript known as The Transcript DataBase View (TRDBV) requested by the tax filer from the IRS as well as a signed and dated statement from the victim stating he or she was a victim of tax-related identity theft and the IRS is aware of this. If a victim is unable to obtain a TRDBV transcript, he or she may submit other official IRS documentation as long as it contains all the information needed to complete verification.

⁸ Electronic Announcement, October 2, 2015 — Acceptable Documentation Update for 2015–2016 Award Year Verification

AMENDED TAX RETURN

When the University becomes aware that a tax filer has filed, or will file, an amended tax return, it will obtain the following:

- An IRS Tax Return Transcript (will only include information from the original tax return and does not have to be signed), or any IRS transcript that includes all the income and tax information required for verification, AND
- A signed copy of the IRS Form 1040X that was filed with the IRS

The University uses the information found on both forms when completing the verification process.

OTHER TAX RETURNS

If the tax filer filed a tax return with Puerto Rico, the U.S. Virgin Islands, American Samoa, the Commonwealth of the Northern Mariana Islands, or Guam, the University will obtain a copy of a transcript of the tax filer containing their tax information, as long as the transcript is available at no charge from that jurisdiction's taxing authority. A signed copy of a filed tax return that was filed with the taxing authority is only acceptable if the tax filer is unable to obtain a free copy of a transcript.

If the student, spouse and/or parent is a resident of the Republic of the Marshall Islands, the Republic of Palau, or the Federated States of Micronesia, the University will accept a copy of the individual's Wage and Tax Statement from each employer that provided such a statement and a signed statement identifying all of the individual's income and taxes for the tax year.

If the filer filed a tax return with a foreign country, the University accepts signed copies of that tax return or other documentation. The income and tax information is converted to U.S. dollars, and the University uses the information on the forms that most closely correspond to the income information reported on an IRS tax return. If an individual from a foreign country is not required under the country's government agency rules to file an income tax return, the University will accept a signed statement from the individual certifying all income and taxes paid for the tax year.

FILING EXTENSIONS

If the individual(s) has been granted a filing extension by the IRS, the University must accept the following as documentation:

- A copy of the IRS Form 4868 "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return" or approval of extension longer than six months; and
- A copy of the IRS Form W-2 for each source of employment income received for the applicable tax year by an individual that has been granted a filing extension; or
- A signed statement by a self-employed individual certifying the amount of the AGI and U.S. income tax paid for the specified tax year.

Note: If the University receives the transcript, it must reverify the AGI and taxes paid. However, the University may not delay verifying a student's FAFSA information until the tax return is received if the student provides the above documentation.

If the individual has requested a transcript that lists tax account information for the specified tax year and the IRS, a government of a U.S. territory or commonwealth or a foreign central government cannot provide or locate a transcript, the University must accept the following:

- A copy of IRS Form W-2 for each source of employment income received for the specified tax year
- A signed statement by a self-employed individual or an individual that has filed an income tax return with a government of a U.S. territory or commonwealth or a foreign central government certifying the amount of AGI and taxes paid

NON-TAX FILERS

Students, spouses and/or parents who have not filed a tax return, and are not required to file, will not have an AGI. They must report income earned from work on the FAFSA, including any income reported on the individual's W-2 forms, and other earnings from work not reported on these forms. If selected for verification and income was earned, the student, spouse and/or parent are required to provide copies of W-2 forms from each employer. If a W-2 is not available, the University may accept a signed statement explaining the reason the W-2 form is not available as well as the amount earned and the source of income.

The U.S. Department of Education does not require the University to have special knowledge or expertise regarding the U.S. tax code. However, if a student, spouse and/or parent submits a signed statement claiming non-tax filer status and the University has reason to believe student was required to file a U.S. tax return, this constitutes conflicting information and must be resolved. The University will require the applicant to submit a Verification of Nonfiling Letter from the IRS indicating the tax filer did not file an IRS income tax return for the tax year being verified.

SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

The University will accept the following to verify SNAP benefits received, as long as the benefits are indicated on the student's ISIR:

- A statement signed by the student or, if the student is a dependent, by one of the student's parents, affirming SNAP benefits were received by someone in the household during the 2013 and/or 2014 calendar years
- If the University believes the signed statement provided by the student regarding the receipt of SNAP benefits is inaccurate, the student must provide the University with documentation from the agency that issued the SNAP benefits.

CHILD SUPPORT PAID

The University accepts the following to verify child support paid, as long as the child support paid is indicated on the student's ISIR:

- A statement signed by the student or parent, as appropriate, certifying
 - The amount of child support paid
 - The name of the person who paid the child support
 - The name of the person to whom child support was paid
 - The names of the children for whom child support was paid
 - The ages of the children for whom child support was paid
- If the University believes the information provided in the signed statement is inaccurate, the University will obtain documentation, such as
 - A statement from the individual receiving the child support showing the amount provided; or
 - Documentation the child support payments were made (copies of child support checks, money order receipts, or similar records of electronic payments having been made.

NUMBER IN HOUSEHOLD

The University will accept a signed statement by the student, and if the student is a dependent, by one of the student's parents, listing the name and age of each household member and the relationship of that household member to the student.

NUMBER IN COLLEGE

The University will accept a signed statement from the student, and if the student is a dependent, by one of the student's parents, listing the name and age of each household member who is or will be attending an eligible postsecondary educational institution. The household member must be at least a half-time student in the 2015/2016 award year and the name of the educational institution must be listed.

If the University has reason to believe the signed statement is inaccurate, the University will obtain a statement from each institution listed stating the household member in question is, or will be, attending on at least a half-time basis. If the institution the applicant is attending determines such a statement is not available because the household member in question has not registered at the institution he or she plans to attend, or the institution has information indicating the household member in question will be attending the same institution as the student, a statement is not required.

Acceptable Documentation V4 and V5

The University will accept the following as resolution of V4 and V5 verification.

HIGH SCHOOL COMPLETION

To verify high school completion, the University will accept the following types of documentation:

High school diploma:

- A copy of the student's high school diploma;
- A copy of the student's final high school transcript that shows the date a high school diploma was awarded; or

Recognized equivalent of a high school diploma:

- General Educational Development (GED) Certificate
- California High School Proficiency Examination (CHSPE) Certificate
- HiSET Completion Certificate
- Documentation provided by the State or appropriate Department of Education in the student's state or jurisdiction indicating that the student has earned a secondary completion credential that has the same rights, privileges, and rigor of a normal high school diploma
- A copy of the secondary school leaving certificate or similar document, obtained from the appropriate government agency, for students who completed secondary school in a foreign country
- An academic transcript indicating the student successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree
- Completed homeschooling at the secondary level in a state that confers high school diplomas
- A DD Form 214 Certificate of Release or Discharge from Active Duty, as long as it indicates that the individual is a high school graduate or equivalent

Note: In cases where it is impossible for a refugee, an asylee or a victim of human trafficking to obtain documentation of his or her completion of a secondary school education in a foreign country, the University may accept self-certification. It must consist of the following:

- Proof of his or her attempt to obtain documentation of their completion of a secondary school education in a foreign country, i.e., a copy of an e-mail or letter, including proof of mailing;
- A signed and dated statement that indicates that the applicant completed his or her secondary school education in a foreign country, the name and address of the foreign high school where the applicant completed the secondary school education and the date when the foreign high school diploma was awarded; and
- A copy of the entry status documentation that identifies the applicant's current or prior status as a refugee, an asylee or as a victim of human trafficking and who entered the United States after the age of 15.

IDENTITY/STATEMENT OF EDUCATIONAL PURPOSE

The following is acceptable documentation to verify a student's statement of educational purpose/identity:

- A government-issued photo identification, such as a driver's license or passport
- A signed statement certifying the federal financial aid received will only be used for educational purposes to pay the cost of attending the University for the specified award year

If the documentation is presented in person, the University will maintain an annotated copy of the ID provided by the student and will include the date the identifying document was received and the name of the University official who obtained the documentation.

If the student is unable to provide the information in person, the following must be provided to the University:

- A copy of a government-issued photo identification, such as a driver's license or passport
 - The copy of the government-issued ID does not need to be notarized or signed by the notary; and
- An original notarized statement of educational purpose signed by the student for the specified award year.
 - An original document must contain wet signatures for the student and the notary as well as the required stamp or seal.

Acceptable Documentation V6

The University will use \$4,160 per member of the household for the V6 income threshold.

The following is accepted as resolution of V6 verification:

- A signed statement from the student (and parent if dependent) listing
 - Source(s) of untaxed income
 - Amount received from each source
- A copy of each W-2 form received for 2014
- Verification of V1 items
- Verification of child support paid and SNAP, if reported on the ISIR

Selection after Disbursement

The student or University may submit corrections to the SAR/ISIR, and the student's application may then be selected for verification. If the student's enrollment status is Withdrawn (W), the University is not required to verify the student's information unless the student returns to the University in the same award year. If the student's enrollment status is anything other than withdrawn (W), the University will not make subsequent disbursements until the student's updated application is verified. If the student does not submit verification documents, any Pell funds disbursed prior to selection will be returned by the University on the student's behalf.⁹

Completing Verification

When the University has obtained all necessary verification documents from the student, the documentation is compared to the ISIR/SAR record. If the verification process shows the student's information is correct, and there are no outstanding issues or conflicting information, the student will be awarded. If the verification process shows the student information requires corrections, the awarding process will not continue until the University receives a final and valid federal output document (ISIR) with an official EFC.

If the University has reason to believe a student is trying to avoid completing verification requirements and/or suspects potential fraud, the University will investigate the reasons of the student and not award federal financial aid funds for the payment period. If resolution cannot be reached, the student will lose eligibility for funds within that award year.

⁹ Refer to the 2014/2015 Federal Financial Aid Required Verification Document for specific scenarios.

If a student was selected for Verification Group V1 and does not complete verification, and the University disbursed unsubsidized aid to the student, all of the unsubsidized aid that was disbursed for the award year must be returned. If it is determined the student was ineligible, the University will return, on the student's behalf, any loan amount disbursed. The University will also notify the appropriate loan servicer of any loan funds disbursed directly to the student. This is so the Department of Education can issue a 30-day demand letter to the student.

Verification is complete once the University has received all the requested documentation and a valid SAR/ISIR (one that has all the accurate and complete information). This includes any necessary corrections, which must be made by the applicable federal deadlines.

Interim Disbursements

The University will not make any interim disbursements during the verification process.

Change in Marital Status

The University will not update a student's dependency status based on a change in marital status. However, if the student can provide documentation showing support of the spouse or others of more than 50%, those persons may be included in the student's household size.

Using a Joint Tax Transcript to Determine Individual AGI and Taxes Paid

If the filer of a joint return has become widowed, divorced or separated since filing the return, for verification purposes, it may be necessary to determine the individuals' income and taxes paid using the joint tax transcript and the relevant IRS W-2 forms.

The following documents are required from the student/spouse/parent in order to perform a separation of income (SOI):

- A signed and dated SOI Authorization Form;
- Applicable Federal tax year transcripts;
- W-2 Forms; and
- In some scenarios, all schedules, forms and/or worksheets for the tax filing.

The University will confirm or update the AGI and income based on the documentation submitted and use the proportional distribution method to determine taxes paid.

Resolving Conflicting Information

If the University has conflicting information concerning a student's eligibility or has any reason to believe a student's application information is incorrect, the University will resolve such discrepancies before disbursing federal financial aid funds. If discrepancies are discovered after disbursing federal financial aid funds, the University will reconcile the conflicting information and require the student to repay any funds for which he or she was ineligible, unless the student is no longer enrolled for the award year.

Examples of conflicting information may include, but are not limited to, the following:

- Social Security numbers
- Date of birth
- Legal name
- Discrepant tax data (including whether or not the student/parent was required to file a tax return)
- Household size or marital status

Consequences of a Change in FAFSA information

For the subsidized student financial assistance programs, if the FAFSA information changes as a result of verification, the University will submit to the Secretary all changes to a nondollar item or an individual data element that is \$25 or more. The University may choose whether or not it will submit changes to the Secretary when all changes to individual data elements are less than \$25 (not exceeding tolerance).

For the Federal Pell Grant Program, if there is a change as a result of verification, the University will recalculate the student's Pell Grant on the basis of the EFC on the correct valid SAR/ISIR. The University will disburse any additional funds under that award only if the University receives a correct valid SAR/ISIR for the student, and only to the extent additional funds are payable based on the recalculation.

For all other subsidized student financial assistance programs, if information changes as a result of verification, the University will adjust the student's financial aid package on the basis of the corrected EFC on the valid SAR/ISIR.

Verification and Professional Judgment

The University completes the verification process before exercising any type of professional judgment.

Reporting the Student's Verification Status to the CPS

When the University disburses a Pell award, it reports the student's verification status at the time of disbursement when it reports the payment. Note: This reporting requirement applies even if the student's application was not selected for verification. However, the University leaves the verification status code field blank if the student was not selected for verification or if a selected transaction has a CPS transaction process date that is after the date the student was withdrawn from the University.

Verification Timelines

The University will require Pell, campus-based and Direct Loan students selected for verification to submit all requested verification documents to the University within 30 days of the notification date informing the student of the requirements. If the documents are not submitted or are incomplete by this deadline, appropriate actions are taken as required based upon the student's enrollment status as of the deadline date.¹⁰

For the Federal Pell Grant Program, if the student provides the verification documents after the 30-day deadline, but before the earlier of 120 days after the student's last date of attendance or the deadline established by the U.S. Department of Education each award year, the University will review and address eligibility as required.

For the Direct Loan Program, if a student fails to provide the required documentation by the 30-day deadline, the University will not originate a subsidized loan application for the student.

If based on corrections, there is an increase in the Federal Pell Grant amount and the student's valid ISR is received after he or she is no longer enrolled but before the annual Federal Register deadline, the University will pay the student the higher award amount.

10 Refer to the 2014/2015 Federal Financial Aid Required Verification Document for specific scenarios.

Student Notification

The University will notify the student in writing of verification requirements and timelines for submission of necessary documents. Selected students receive the following:

- Documentation requirements
- Timeline of 30 days to return the required documentation
- Correction procedures (provided during the initial application process)
- Consequences of not returning the documents within the prescribed timelines, which may include cancellation of tuition deferral and request of immediate payment of outstanding tuition charges
- Information in reference to written notification of award changes resulting from verification, which are forwarded within 20 days of required adjustments

Verification and Crossover Payment Periods

The University administers crossover payment periods in a way that best benefits the students. If a student is selected for verification in one award year and the payment period crosses over into another award year in which the student is not selected for verification, the University will first request verification documents from the oldest award year. If the student does not complete verification within the required verification deadlines, and the subsequent award year in the crossover period is not selected for verification, the University will use the subsequent award year to award federal financial aid funds.

Additionally, if the student is selected for verification for both award years and only documents for the subsequent award year are submitted, the University will proceed with verifying and awarding based on the subsequent award year.

If the University has reason to believe a student is trying to avoid completing the verification requirements and suspects potential fraud, the University will not award federal financial aid funds using the unselected ISIR. Instead, the University will require the student to complete the verification requirements or lose eligibility for the crossover payment period.

Verification Exclusions

The exclusions described here are applicable only to the affected individual. All other requirements for the verification process still apply to the non-affected parties (e.g., if one parent meets an exclusion, the student and the other parent are still required to complete verification requirements).

A selected student is exempt from the verification requirements based on the following unusual circumstances:

- The student dies;
- The student will not receive federal financial aid for reasons other than failure to complete the verification; or
- The student was selected for verification after ceasing to be enrolled at the University.

Parents of a dependent student are exempt from verification requirements if any of the following apply:

- Both parents are mentally incapacitated;
- They reside in a country other than the United States and cannot be contacted by normal means; or
- They cannot be located because the student does not have and cannot obtain their contact information.

A spouse of an independent student is exempt from verification requirements if any of the following apply:

- The spouse has died;
- The spouse is mentally incapacitated;
- The spouse resides in a country other than the United States and can't be contacted by normal means; or
- the spouse cannot be located because the student does not have and cannot obtain contact information.

If a student selected for verification dies before the deadline for completing verification and does not complete the verification process, the University will not **1)** make any further disbursements on the student's behalf, **2)** originate or disburse the student's Direct Subsidized Loan, and **3)** consider any funds disbursed on an interim basis as an overpayment.

The University will document in the student's file the basis for any exclusion, other than the death of a student, using a signed statement from the student.

Verification Following Natural Disasters

The University does not complete verification for students whose records are lost or destroyed because of a natural disaster. The student's file is documented accordingly, and the Pell Grant disbursements for students affected are reported as selected but not verified.

The University will extend the verification document submission deadline to 90 days for students affected by a natural disaster and whose records were not lost or destroyed. If the required verification documents are not submitted within this deadline and the University can document the reason is due to a natural disaster, the University will not perform verification and will document the student's file accordingly.

Withdrawal Policy

Overview

The Withdrawal Policy addresses a student's permanent separation from the University and is applicable to all students enrolled in degree or certificate programs. Students may be officially, unofficially or administratively withdrawn.

Policy

Official Withdrawals

There are two ways a student can provide official notification of the intent to withdraw from the University to be considered an official withdrawal:

- 1.** Complete the self-service Official Withdrawal automated process via the University student website at <https://ecampus.phoenix.edu/portal/portal/public/login.aspx> through the Program tab.
- 2.** Notify the designated campus offices of Enrollment Services, Academic Services and Financial Services.

Withdrawal Date

The withdrawal date for an official withdrawal is the last date of academic attendance or attendance of an academically related activity determined from University attendance records. This date is always earlier than or equal to the date the student notifies the University of his or her withdrawal.

Date of Determination

The date of determination (DOD) for students who officially withdraw from the University is the **latter** of the student's withdrawal date or the date of notification. The University will return the amount of federal financial aid for which it is responsible no later than 45 days after the date the University determines the student has withdrawn. (See [Return of Title IV Policy](#) for additional information.)

Rescission of Official Withdrawal

Students who rescind their intent to withdraw must provide an electronic or written statement to the University stating their intent to participate in academically related activities (ARAs) and complete the payment period.

Students may rescind the intent to withdraw by completing the Official Withdrawal Rescind request via the University eCampus website. Rescissions may be requested up until the time a Return of Title IV (R2T4) calculation has been completed. The student may also submit an electronic or written statement to the University stating his or her intent to return to the University, remain in academic attendance and continue to participate in ARAs through the end of the payment period.

If the student subsequently withdraws after rescinding the intent to withdraw, the withdrawal date is the last date of academic attendance or ARA determined from University attendance records.

The DOD for students who rescind their intent to withdraw and subsequently withdraw from the University, without official notification, is no greater than 15 days after the student's official last date of academic attendance or attendance at an ARA.

Note: Please refer to the last section of this policy for discussion on academically related activities that occur during an institutionally scheduled break

Unofficial Withdrawals

Students who do not provide official notification to the University of their intent to withdraw are considered unofficial withdrawals (UWs) after 14 days of consecutive nonattendance in an ARA.

Exceptions

The University allows the following exceptions when counting the 14 days of consecutive nonattendance in an ARA:

IX GRADES

If a student is granted an extension of the course he or she is currently attending and the intent is to complete the course, the days in the extension period will not count toward the 14 days of consecutive nonattendance in an ARA. During this time a student in an extension period will remain in active status. An extension of the course is indicated by the issuance of an IX (In Progress Extension) grade.

INSTITUTIONALLY SCHEDULED BREAKS

Students on institutionally scheduled breaks will not have the days of the break count toward the 14 days of consecutive nonattendance at an academically related activity. The following are different types of institutionally scheduled breaks at the University:

- Holidays
- Inclement weather
- Administrative

Withdrawal Date

The withdrawal date for students who cease attendance at the University, including a student who does not return from an approved leave of absence, is the last date of academic attendance or attendance in an ARA determined from University attendance records.

For a student with an approved leave of absence, the University will review the student record on or after the original approved return date. The University review determines if the student re-entered as scheduled, or did not re-enter as scheduled and must be withdrawn for the purposes of the Return of Title IV (R2T4) calculation and deferment processing.

Date of Determination

The DOD for students who unofficially withdraw from the University is no greater than 15 days after the official last date of attendance; or when a student fails to return from an approved leave of absence. Students granted an extension (IX grades) have the period of the extension excluded when counting the 14 days of consecutive nonattendance. For example, if the student was out of attendance (OOA) for 5 days prior to the extension, once the extension is completed the days continue to count from day 6 until the next academically related activity (ARA) posts. If the student does not post an ARA, then at 14 days (excluding the extension period) the DOD will populate. The University will return the amount of federal financial aid funds for which it is responsible no later than 45 days after the date the University determines the student has withdrawn. (See [Return of Title IV Policy](#).)

Note: Please refer to the last section of this policy for discussion on academically related activities that occur during an institutionally scheduled break

Administrative Withdrawals

Students who are withdrawn from the University for failure to meet admission, academic, candidacy, financial or code of conduct policies are considered administrative withdrawals (AWs).

Withdrawal Date

The withdrawal date for students who are AW is the last date of academically attendance or attendance in an ARA that occurred prior to the decision to administratively withdraw the student.

Date of Determination

The DOD for students who are AW from the University is the date the University determines the withdrawal. The University will return the amount of federal financial aid for which it is responsible no later than 45 days after the date of the administrative withdrawal. (See [Return of Title IV Policy](#).)

Note: Please refer to the following section for discussion on academic related activities that occur during an institutionally scheduled break.

Academically Related Activities that Occur During an Institutionally Scheduled Break

The University does not recognize any ARA that occurs during an institutionally scheduled break as attendance for federal financial aid purposes only.

Withdrawal Date

If a student posts an ARA during an institutionally scheduled break, the University will look for the most recent ARA that occurred prior to the start of the institutionally scheduled break. This date will be used as the withdrawal date for Title IV purposes.

Date of Determination

The DOD for students who post academically related activities during an institutionally scheduled break will be no greater than 15 days after the end date of the institutionally scheduled break.

Example: A student attends class on December 19th. An institutionally scheduled break occurs December 20 – January 4. The student posts an ARA on December 29th, which is during the scheduled break. The DOD is January 19th (the 15th day after the end date of the institutionally scheduled break).